

New Lenox Fire Protection District

Financial Analysis

For the 7 Month(s) Ended July 31, 2026



Revenue Highlights

58% of Budget Year

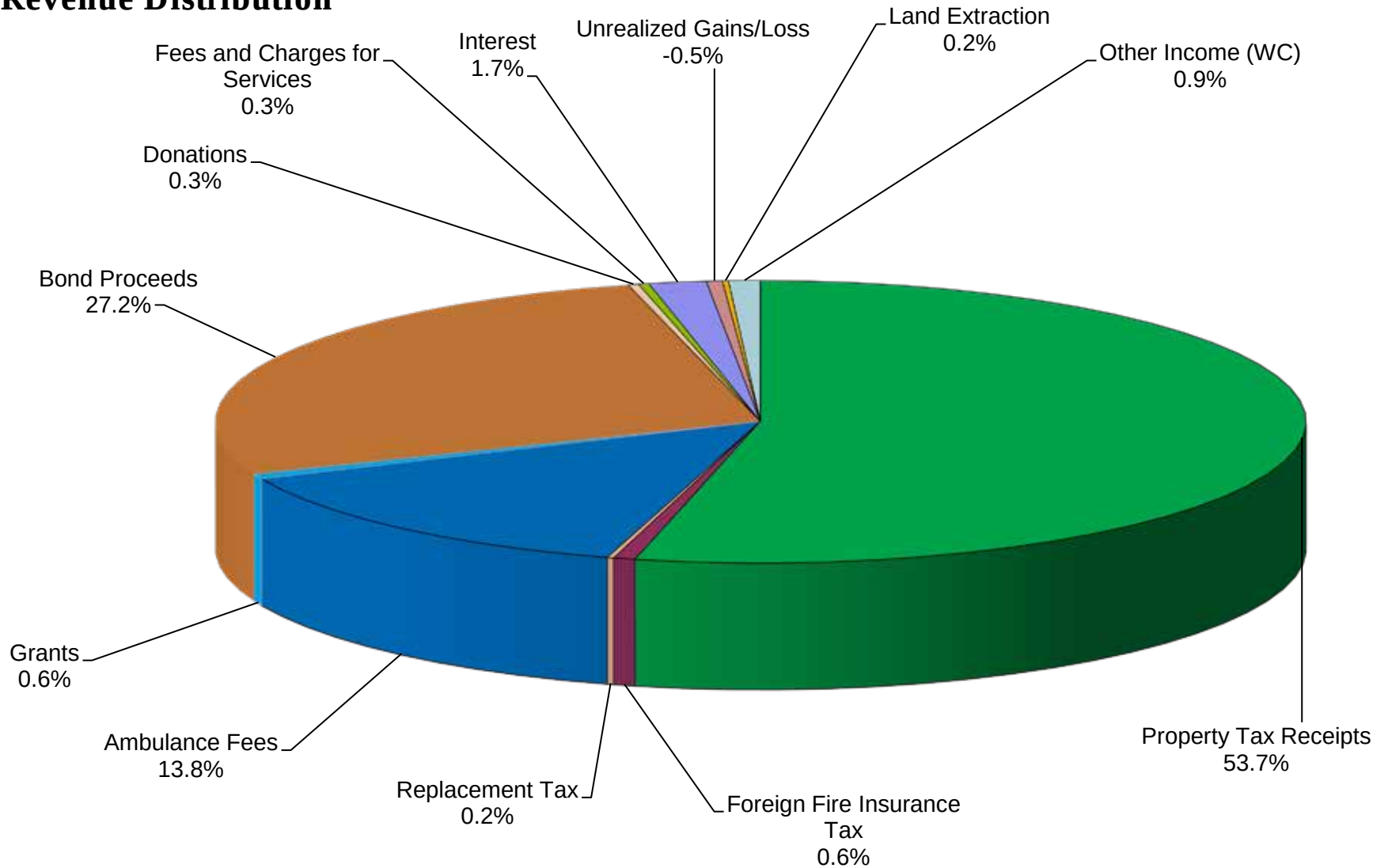
- 59% of Total Budget (Minus any internal transfers / bond proceeds)
- Property Taxes
 - Collected \$6,121,976 or 54% of Budget
- Ambulance Fees
 - Collected \$1,575,744 or 69% of Budget
- Interest
 - Collected \$193,972 or 102% of Budget
- Donations / Grants
 - ECA Solar Donation; \$35,000 Solar Project
 - IPRF Grant; \$32,713 Safety and Education Grant
 - Lincolnway Area Equipment Grant; \$31,432

Revenues

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
Property Tax Receipts	6,121,976	11,272,000	54%	5,805,015	5%
Foreign Fire Insurance Tax	73,555	60,000	123%	-	0%
Replacement Tax	21,425	30,000	71%	19,966	7%
Ambulance Fees	1,575,744	2,300,000	69%	1,572,528	0%
Grants	64,145	-	0%	14,502	342%
Bond Proceeds	3,100,001	4,100,000	76%	-	0%
Donations	36,100	-	0%	-	0%
Fees and Charges for Services	35,312	63,000	56%	43,975	-20%
Interest	193,972	190,000	102%	170,246	14%
Unrealized Gains/Loss	(53,994)	-	0%	(7,048)	666%
Land Extraction	20,277	30,000	68%	63,751	-68%
Other Income (WC)	106,727	20,000	534%	66,189	61%
Transfer-In	1,375,000	2,750,000	50%	-	0%
Miscellaneous Income	58,487	11,500	509%	3,642	1506%
Actual Revenues	12,728,727	20,826,500	61%	7,752,765	64%
Budgeted Revenues	20,826,500				
% Diff	61%				

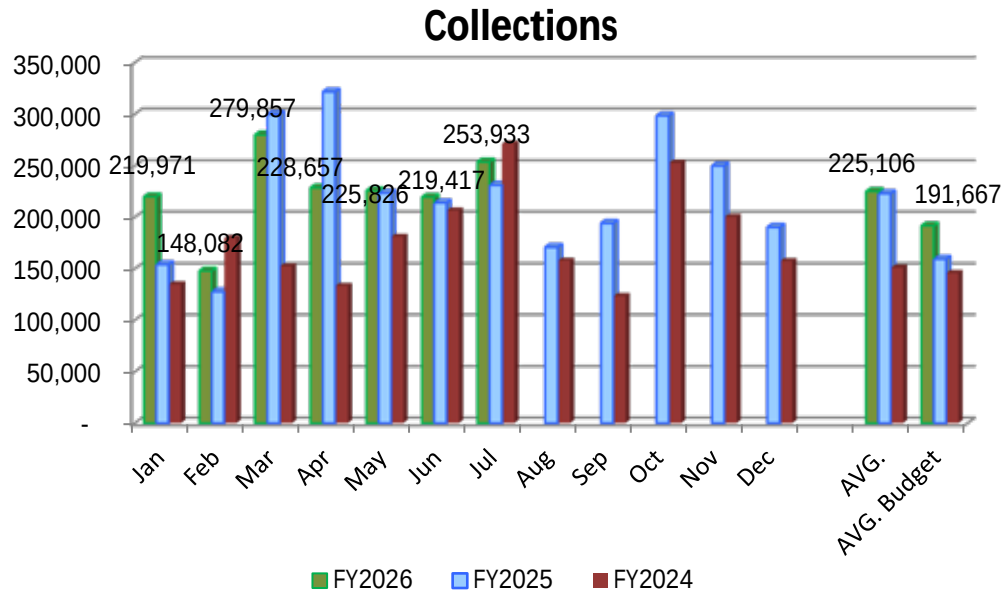
Revenues

Revenue Distribution



Ambulance Fees

Month	FY2026	FY2025	FY2024
Jan	219,971	154,361	134,862
Feb	148,082	127,739	179,628
Mar	279,857	299,917	152,514
Apr	228,657	321,791	133,295
May	225,826	223,484	180,887
Jun	219,417	213,885	206,369
Jul	253,933	231,350	271,137
Aug		171,130	157,890
Sep		194,176	123,385
Oct		298,414	252,788
Nov		249,997	200,055
Dec		190,371	157,533
AVG.	225,106	223,051	151,008
AVG. Budget	191,667	159,583	145,833
YTD	1,575,744	1,572,528	1,258,690



Expenditure Highlights

58% of Year

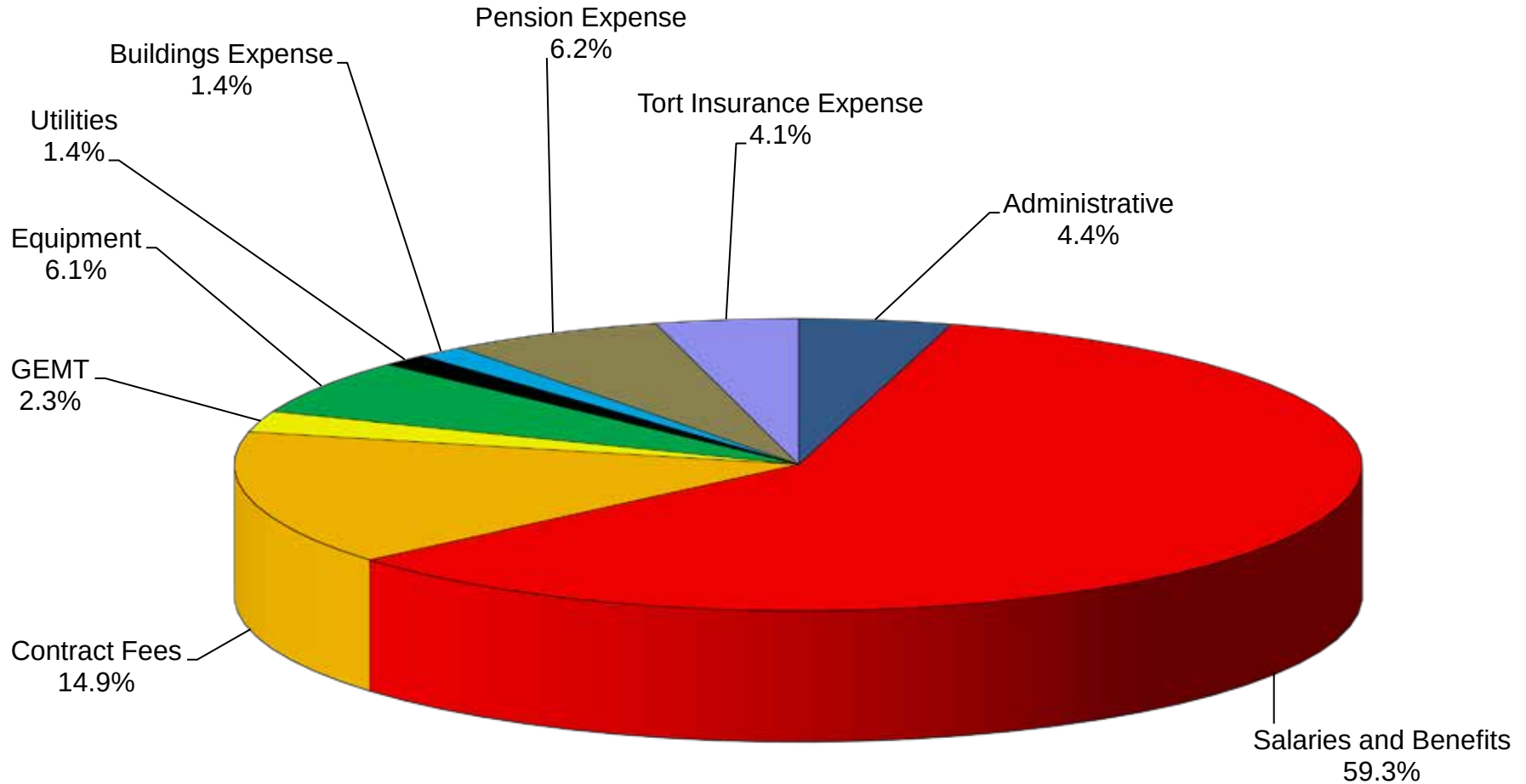
- Operating Expenditures
 - 57% of Budget
- Personnel (15 of 26 Payrolls or 58%)
 - 55% of Budget
- Contract Fees
 - 61% of Budget
- GEMT
 - Paid \$174,731; or 48% of Budget
- Capital Projects & Debt Service
 - 31% of Budget
 - \$61,124; Tahoe
 - \$52,889 Image Trend
 - \$1,777,881 Station 2 Renovation

Expenditures

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
OPERATING EXPENDITURES					
Administrative	332,627	560,000	59%	323,540	3%
Salaries and Benefits	4,506,118	8,160,498	55%	4,034,118	12%
Contract Fees	1,131,097	1,852,556	61%	1,228,042	-8%
GEMT	174,731	365,000	48%	228,267	-23%
Equipment	464,471	599,310	78%	306,817	51%
Utilities	102,927	185,700	55%	89,205	15%
Buildings Expense	104,853	161,500	65%	108,918	-4%
Pension Expense	469,100	868,000	54%	453,484	3%
Tort Insurance Expense	310,450	545,000	57%	394,116	-21%
Actual Expenditures	7,596,374	13,297,564	57%	7,166,506	6%
Budgeted Expenditures	13,297,564				
% Diff	57%				
SURPLUS / (DEFICIT) FROM OPERATIONS					
	5,132,353	7,528,936	68%	586,259	775%
CAPITAL EXPENDITURES					
Capital	1,996,887	6,342,000	31%	227,743	777%
Debt Service	-	0	0%	108,606	-100%
Transfer-Out	1,375,000	2,750,000	50%		0%
Actual Expenditures	3,371,887	9,092,000	37%	336,348	902%
Budgeted Expenditures	4,746,887				
% Diff	71%				

Expenditures

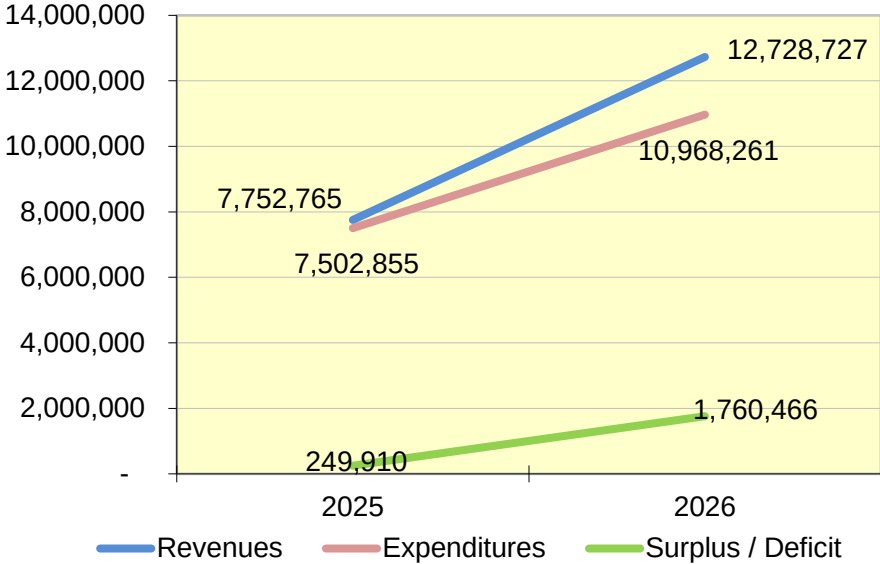
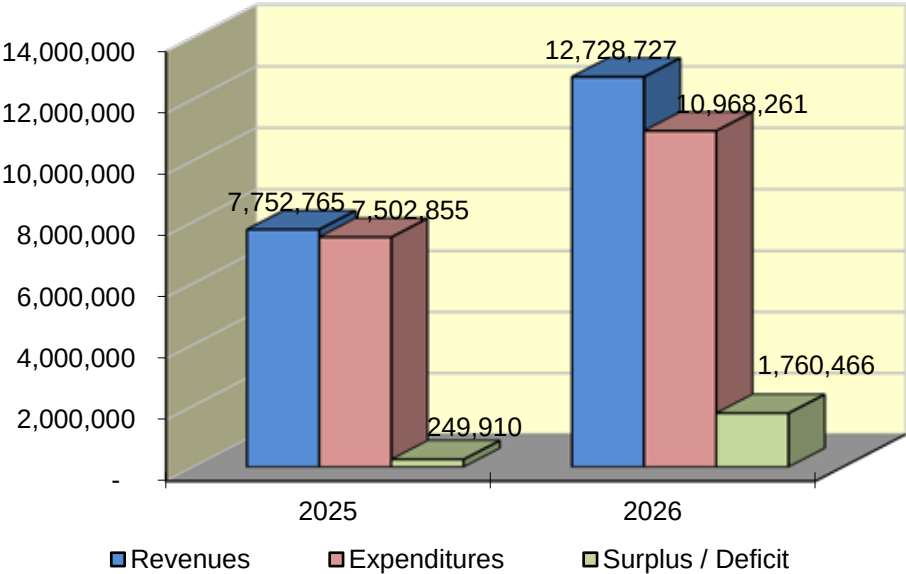
Operational Expenditure Distribution



Revenue, Expenditure & Fund Balance

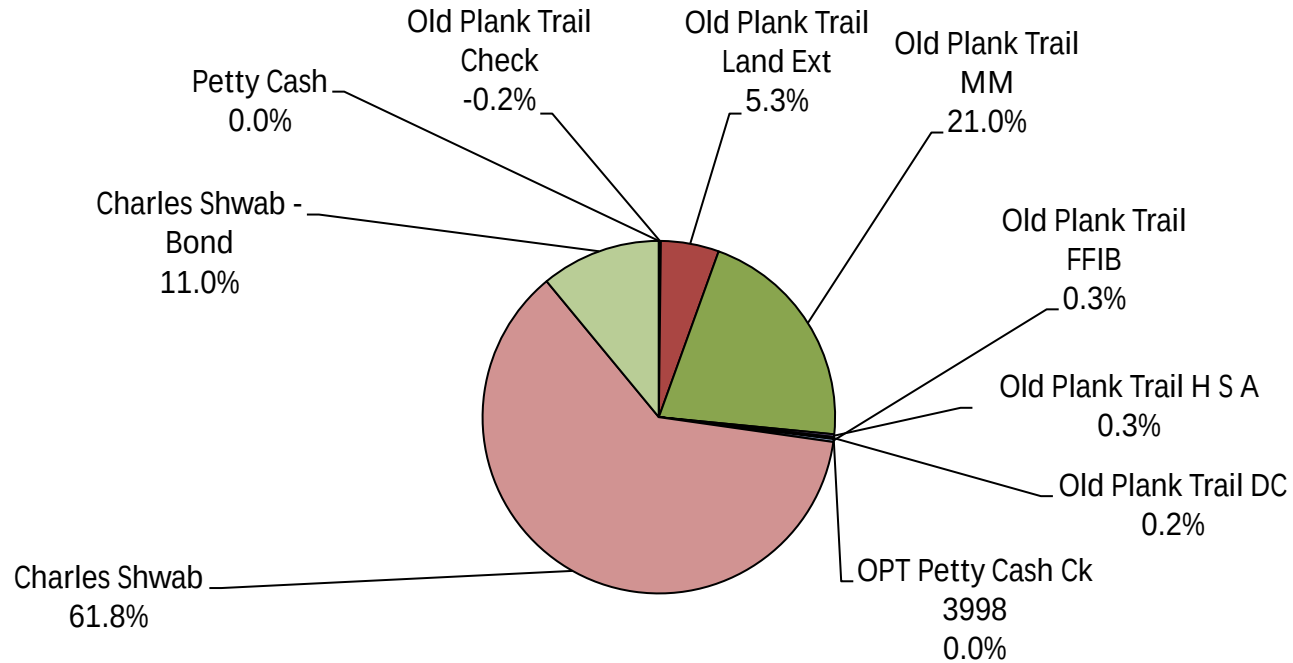
For the 7 Month(s) Ended July 31, 2026

	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual
CHANGE IN NET POSITION	(208,943)	(481,294)	-	2,478,114	(27,412)	1,760,466
BEGINNING FUND BALANCE	2,225,095	3,278,326	-	5,091,585	133,269	10,728,275
ENDING FUND BALANCE	<u>2,016,152</u>	<u>2,797,032</u>	-	<u>7,569,699</u>	<u>105,857</u>	<u>12,488,741</u>
Fund Balance to Expenditure Ratio	53%	93%	0%	0%	34%	164%



Cash Balances

Bank	Current Year	Last Year
Old Plank Trail Check	(21,467)	217,817
Old Plank Trail Land Ext	621,283	555,816
Old Plank Trail MM	2,453,479	5,213,841
Old Plank Trail H S A	29,312	29,312
Old Plank Trail DC	20,602	33,846
OPT Petty Cash Ck 3998	259	259
Old Plank Trail FFIB	31,311	221,821
Charles Shwab	7,201,428	3,260,039
Charles Shwab - Bond	1,280,993	-
Petty Cash	14	14
	\$ 11,617,214	\$ 9,532,765



Financial Report

For the 7 Month(s) Ended July 31, 2026
FISCAL YEAR 2026



NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 7 Month(s) Ended July 31, 2026

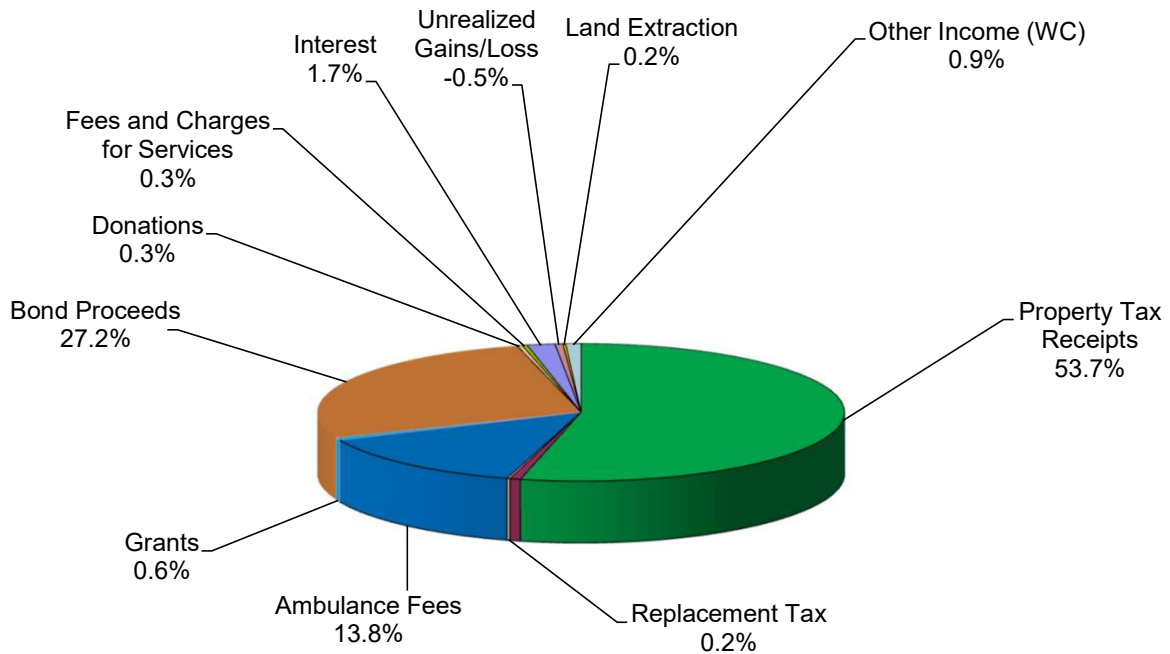
58% of Fiscal Year

Account Description	Total Actual	Total Budget	% of Budget
REVENUE			
Property Tax Receipts	6,121,976	11,272,000	54.3%
Foreign Fire Insurance Tax	73,555	60,000	122.6%
Replacement Tax	21,425	30,000	71.4%
Ambulance Fees	1,575,744	2,300,000	68.5%
Grants	64,145	-	0.0%
Bond Proceeds	3,100,001	4,100,000	75.6%
Donations	36,100	-	0.0%
Fees and Charges for Services	35,312	63,000	56.1%
Interest	193,972	190,000	102.1%
Unrealized Gains/Loss	(53,994)	-	0.0%
Land Extraction	20,277	30,000	67.6%
Other Income (WC)	106,727	20,000	533.6%
Transfer-In	1,375,000	2,750,000	50.0%
Miscellaneous Income	58,487	11,500	508.6%
Actual Revenues	12,728,727	20,826,500	61.1%
Budgeted Revenues	20,826,500		
% Diff	61%		
OPERATING EXPENDITURES			
Administrative	332,627	560,000	59.4%
Salaries and Benefits	4,506,118	8,160,498	55.2%
Contract Fees	1,131,097	1,852,556	61.1%
GEMT	174,731	365,000	47.9%
Equipment	464,471	599,310	77.5%
Utilities	102,927	185,700	55.4%
Buildings Expense	104,853	161,500	64.9%
Pension Expense	469,100	868,000	54.0%
Tort Insurance Expense	310,450	545,000	57.0%
Actual Expenditures	7,596,374	13,297,564	57.1%
Budgeted Expenditures	13,297,564		
% Diff	57%		
SURPLUS / (DEFICIT)	5,132,353	7,528,936	68.2%
CAPITAL EXPENDITURES			
Capital	1,996,887	6,342,000	31%
Debt Service	-	-	0%
Transfer-Out	1,375,000	2,750,000	50%
Actual Expenditures	3,371,887	9,092,000	37%
Budgeted Expenditures	4,746,887		
% Diff	71%		
CHANGE IN NET POSITION	1,760,466	(1,563,064)	
BEGINNING FUND BALANCE	10,728,275		
ENDING FUND BALANCE	12,488,741		

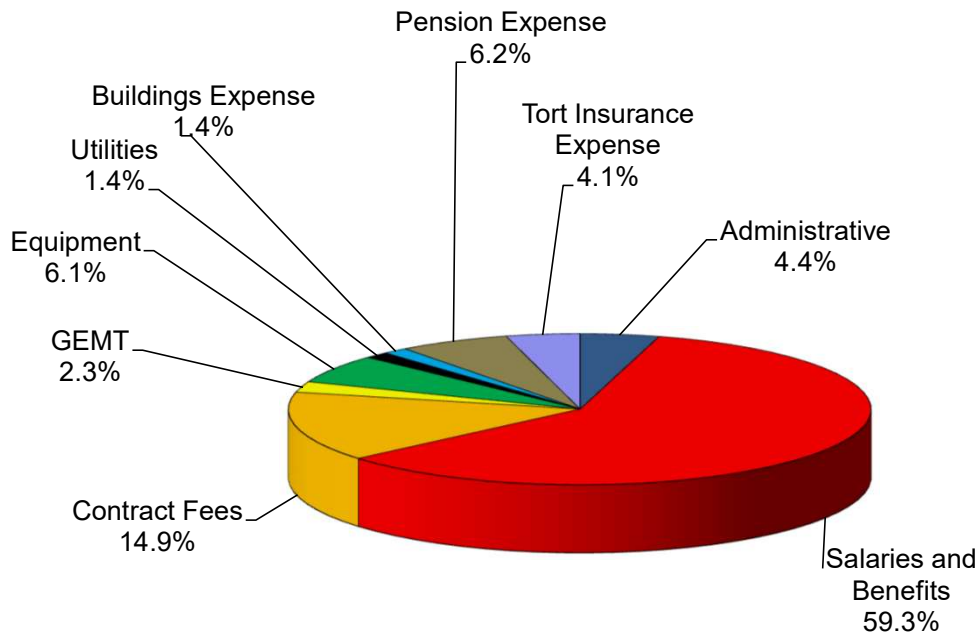
NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 7 Month(s) Ended July 31, 2026

Revenue Distribution

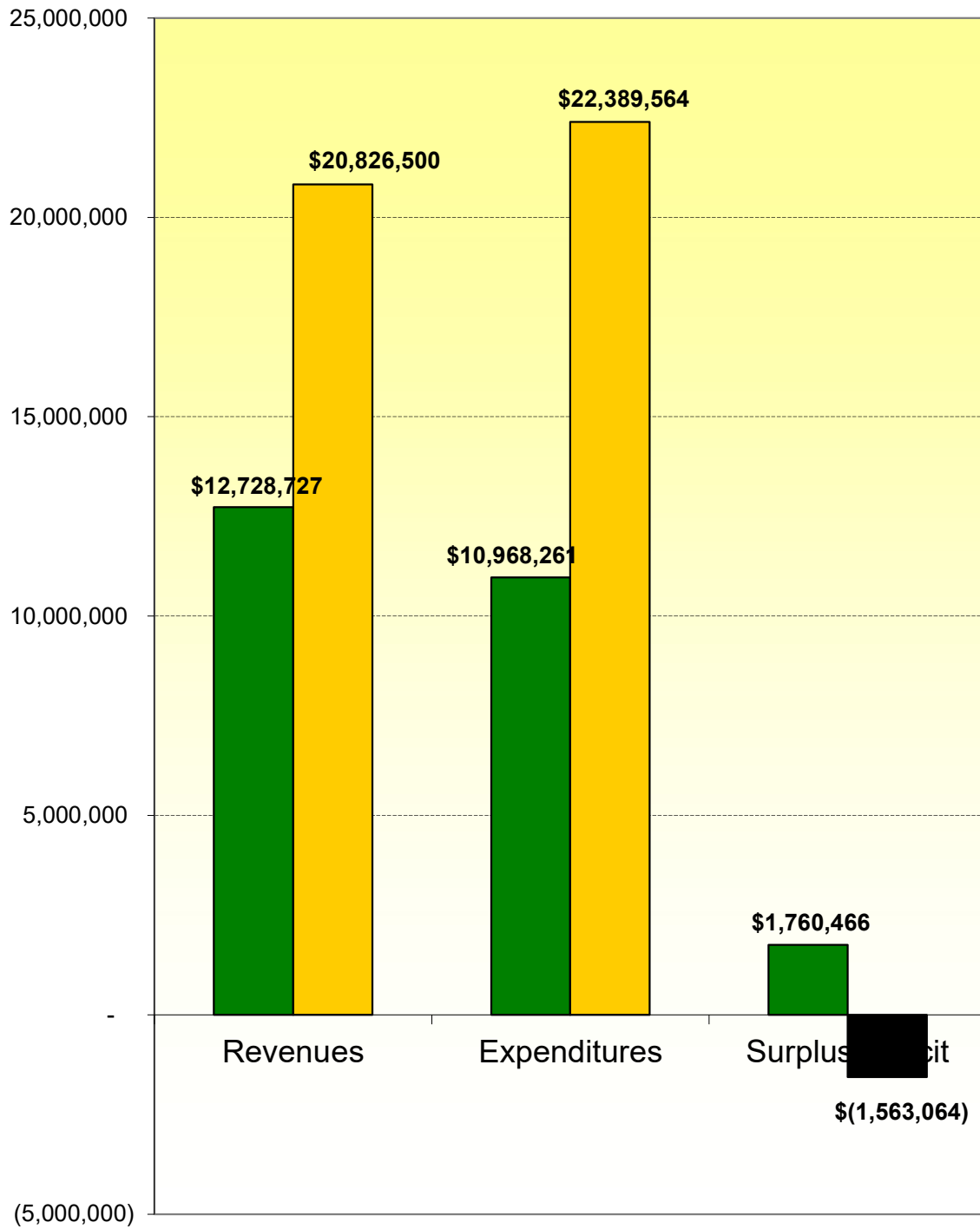


Operational Expenditure Distribution



NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 7 Month(s) Ended July 31, 2026



■ YTD ■ Budget

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 7 Month(s) Ended July 31, 2026

58% of Fiscal Year

Account Description	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual	Total Budget	% of Budget
REVENUE								
Property Tax Receipts	3,156,274	2,213,564	469,100	-	283,038	6,121,976	11,272,000	54%
Foreign Fire Insurance Tax	36,777	36,777	-	-	-	73,555	60,000	123%
Replacement Tax	21,425	-	-	-	-	21,425	30,000	71%
Ambulance Fees	-	1,575,744	-	-	-	1,575,744	2,300,000	69%
Grants	64,145	-	-	-	-	64,145	-	0%
Bond Proceeds	-	-	-	3,100,001	-	3,100,001	4,100,000	76%
Donations	36,100	-	-	-	-	36,100	-	0%
Fees and Charges for Services	35,312	-	-	-	-	35,312	63,000	56%
Interest	96,986	96,986	-	-	-	193,972	190,000	102%
Unrealized Gains/Loss	(26,997)	(26,997)	-	-	-	(53,994)	-	0%
Land Extraction	20,277	-	-	-	-	20,277	30,000	68%
Other Income	106,727	-	-	-	-	106,727	20,000	534%
Transfer-In	-	-	-	1,375,000	-	1,375,000	2,750,000	50%
Miscellaneous Income	58,487	-	-	-	-	58,487	11,500	509%
Actual Revenues	3,605,513	3,896,075	469,100	4,475,001	283,038	12,728,727	20,826,500	61%
Budgeted Revenues	6,056,500	6,528,000	868,000	6,850,000	524,000	20,826,500		
% Diff	60%	60%	54%	65%	54%	61%		
OPERATING EXPENDITURES								
Administrative	223,512	109,116	-	-	-	332,627	560,000	59%
Salaries and Benefits	2,253,608	2,252,510	-	-	-	4,506,118	8,160,498	55%
Contract Fees	777,266	353,831	-	-	-	1,131,097	1,852,556	61%
GEMT	-	174,731	-	-	-	174,731	365,000	48%
Equipment	420,650	43,820	-	-	-	464,471	599,310	78%
Utilities	70,892	32,035	-	-	-	102,927	185,700	55%
Buildings Expense	68,528	36,325	-	-	-	104,853	161,500	65%
Pension Expense	-	-	469,100	-	-	469,100	868,000	54%
Tort Insurance Expense	-	-	-	-	310,450	310,450	545,000	57%
Actual Expenditures	3,814,456	3,002,368	469,100	-	310,450	7,596,374	13,297,564	57%
Budgeted Expenditures	5,927,512	5,957,052	868,000	-	545,000	13,297,564		
% Diff	64%	50%	54%	0%	57%	57%		
SURPLUS / (DEFICIT) FROM OPERATIONS	(208,943)	893,706	-	4,475,001	(27,412)	5,132,353	7,528,936	68%
CAPITAL EXPENDITURES								
Capital	-	-	-	1,996,887	-	1,996,887	6,342,000	31%
Debt Service	-	-	-	-	-	-	-	0%
Transfer Out	-	1,375,000	-	-	-	1,375,000	2,750,000	50%
Actual Expenditures	-	1,375,000	-	1,996,887	-	3,371,887	9,092,000	37%
Budgeted Expenditures	-	2,750,000	-	1,996,887	-	4,746,887		
% Diff	0%	50%	0%	100%	0%	71%		
CHANGE IN NET POSITION	General (208,943)	Ambulance (481,294)	Pension -	Capital 2,478,114	Tort Immunity (27,412)	Total Actual 1,760,466	Total Budget (1,563,064)	
BEGINNING FUND BALANCE	2,225,095	3,278,326	-	5,091,585	133,269	10,728,275		
ENDING FUND BALANCE	2,016,152	2,797,032	-	7,569,699	105,857	12,488,741		
Fund Balance to Expenditure Ratio	53%	93%	0%	0%	34%	164%		

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

July 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Revenues						
4001 · Current Year Tax Receipts	387,625.92	939,333.33	6,121,976.12	11,272,000.00	-5,150,023.88	54.31%
4205 · Bond Proceeds	0.00	341,666.67	3,100,000.85	4,100,000.00	-999,999.15	75.61%
4250 · Life Safety Grant	0.00	0.00	32,713.00	0.00	32,713.00	100.0%
4260 · Equipment Grant	31,431.78	0.00	31,431.78	0.00	31,431.78	100.0%
4270 · Donation	0.00	0.00	36,100.00	0.00	36,100.00	100.0%
4300 · Replacement Tax	6,181.04	2,500.00	21,425.04	30,000.00	-8,574.96	71.42%
4350 · Foreign Fire Ins Tax	0.00	5,000.00	73,554.84	60,000.00	13,554.84	122.59%
4440 · Alarm Monitoring Fee	0.00	416.67	1,465.52	5,000.00	-3,534.48	29.31%
4450 · Inspection Fee	0.00	666.67	5,700.00	8,000.00	-2,300.00	71.25%
4451 · False Alarm Fee	2,201.83	4,166.67	28,146.41	50,000.00	-21,853.59	56.29%
4615 · Ambulance Fees	253,933.48	191,666.67	1,575,744.26	2,300,000.00	-724,255.74	68.51%
4650 · Interest Income	45,742.45	15,833.33	193,971.93	190,000.00	3,971.93	102.09%
4660 · Unrealized Gains/Loss	-20,221.20	0.00	-53,993.92	0.00	-53,993.92	100.0%
4700 · Other Income (Work Comp)	3,357.80	1,666.67	106,727.04	20,000.00	86,727.04	533.64%
4730 · Land Extraction	3,782.16	2,500.00	20,277.35	30,000.00	-9,722.65	67.59%
4780 · Loan Proceeds from Village	0.00	0.00	0.00	0.00	0.00	0.0%
4790 · Transfer-Ins	0.00	229,166.67	1,375,000.00	2,750,000.00	-1,375,000.00	50.0%
Miscellaneous Income						
4280 · Insurance Benefit Refund	69.79	416.67	56,701.52	5,000.00	51,701.52	1,134.03%
4400 · Fire Report Copy	25.00	41.67	75.00	500.00	-425.00	15.0%
4510 · Public Education	0.00	83.33	1,710.00	1,000.00	710.00	171.0%
4620 · Sale of Equipment	0.00	0.00	0.00	0.00	0.00	0.0%
4745 · Collections Income	0.00	0.00	0.00	0.00	0.00	0.0%
4775 · Spiller Pay Ordinance	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
Misc Subtotal	94.79	958.33	58,486.52	11,500.00	46,986.52	508.58%
Total Revenues	714,130.05	1,506,375.00	12,728,726.74	20,826,500.00	-8,097,773.26	61.12%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

July 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Expenditures						
Administrative						
6001 · Administrative Expense	0.00	0.00	0.00	0.00	0.00	0.0%
6010 · Legal Services	969.90	2,500.00	22,360.05	30,000.00	-7,639.95	74.53%
6020 · Dispatching Services-Dispatchers	14,356.13	11,666.67	104,287.89	140,000.00	-35,712.11	74.49%
6030 · Audting and Accounting Services	2,100.93	5,479.17	28,470.76	65,750.00	-37,279.24	43.3%
6031 · Bank Service Charges	3,564.47	2,666.67	6,294.45	32,000.00	-25,705.55	19.67%
6071 · Trustee Training	0.00	541.67	736.80	6,500.00	-5,763.20	11.34%
6080 · Fire Prevention/Public Ed	-99.03	1,604.17	10,977.12	19,250.00	-8,272.88	57.02%
6160 · Employee Physicals	4,330.00	979.17	10,311.54	11,750.00	-1,438.46	87.76%
6202 · Contingency/Misc	6,331.14	1,333.33	22,996.89	16,000.00	6,996.89	143.73%
6203 · Foundation Supplies	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
6210 · Printing and Publication Exp	78.14	416.67	7,477.38	5,000.00	2,477.38	149.55%
6220 · Postage	193.06	258.33	1,040.96	3,100.00	-2,059.04	33.58%
6230 · Dues/Subscriptions	1,076.68	2,004.17	14,858.91	24,050.00	-9,191.09	61.78%
6240 · Office Supplies	1,183.11	666.67	5,789.72	8,000.00	-2,210.28	72.37%
6250 · Office Equipment Repairs	0.00	583.33	0.00	7,000.00	-7,000.00	0.0%
6270 · IT Expense	2,038.68	11,000.00	32,627.66	132,000.00	-99,372.34	24.72%
8061 · Cadet Expense	0.00	1,750.00	0.00	21,000.00	-21,000.00	0.0%
8180 · Pest Control	562.00	0.00	1,967.00	0.00	1,967.00	100.0%
8240 · Banquet	0.00	300.00	0.00	3,600.00	-3,600.00	0.0%
8350 · Foreign Fire Tax Exp	36,391.95	2,500.00	62,430.09	30,000.00	32,430.09	208.1%
9233 · Interest Expense	0.00	0.00	0.00	0.00	0.00	0.0%
Subtotal	73,077.16	46,666.67	332,627.22	560,000.00	-227,372.78	59.4%
Salaries and Benefits						
6040 · Employee Salaries	496,816.45	558,364.00	3,649,843.83	6,700,368.00	-3,050,524.17	54.47%
6150 · Employees H S A	32,518.28	43,086.50	297,712.56	517,038.00	-219,325.44	57.58%
6710 · FICA Tax Expense	1,836.95	2,266.67	14,542.75	27,200.00	-12,657.25	53.47%
6720 · Medicare Expense	6,906.84	7,968.17	49,675.20	95,618.00	-45,942.80	51.95%
6750 · State Unemployment Expense	66.76	708.33	5,967.45	8,500.00	-2,532.55	70.21%
6760 · Employer IMRF Expense	0.00	1,261.17	0.00	15,134.00	-15,134.00	0.0%
9630 · Health Insurance	81,685.55	66,386.67	488,376.08	796,640.00	-308,263.92	61.3%
	619,830.83	680,041.50	4,506,117.87	8,160,498.00	-3,654,380.13	55.22%
Contract Fees						
6101 · Contract Fees/Metro	180,452.96	154,379.67	1,131,096.85	1,852,556.00	-721,459.15	61.06%
6201 · Contract Fees/Andres	56,972.15	30,416.67	174,731.45	365,000.00	-190,268.55	47.87%
Subtotal	237,425.11	184,796.33	1,305,828.30	2,217,556.00	-911,727.70	58.89%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

July 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Equipment						
8005 · Equip and Small Tool Purchase	298.73	3,333.33	4,840.61	40,000.00	-35,159.39	12.1%
8006 Power Tools	0.00	787.50	4,742.00	9,450.00	-4,708.00	50.18%
8007 SCBA	0.00	1,266.67	1,448.82	15,200.00	-13,751.18	9.53%
8008 Hazmat Monitors	0.00	608.33	416.94	7,300.00	-6,883.06	5.71%
8009 Small Tool Purchase	0.00	0.00	2,932.72	0.00	2,932.72	100.0%
8010 · Equip and Small Tool Repair	1,472.00	1,208.33	11,752.96	14,500.00	-2,747.04	81.06%
8020 · Medical Supplies	888.75	6,250.00	24,088.76	75,000.00	-50,911.24	32.12%
8021 BSI/PPE	0.00	1,125.00	3,102.80	13,500.00	-10,397.20	22.98%
8022 Equipment Service	0.00	0.00	0.00	0.00	0.00	0.0%
8025 Rescue Task Force	0.00	83.33	3,956.00	1,000.00	2,956.00	395.6%
8030 · Oxygen	342.25	375.00	3,187.08	4,500.00	-1,312.92	70.82%
8050 · Fire Clothing	1,893.00	1,362.50	12,721.32	16,350.00	-3,628.68	77.81%
8060 · Uniforms/Station Wear	2,365.00	5,500.00	46,964.97	66,000.00	-19,035.03	71.16%
8070 · Fuel/Oil	9,621.27	8,000.00	57,117.91	96,000.00	-38,882.09	59.5%
8081 Arson	0.00	25.00	0.00	300.00	-300.00	0.0%
8082 TRT	0.00	166.67	0.00	2,000.00	-2,000.00	0.0%
8083 Water Rescue	237.84	333.33	3,123.89	4,000.00	-876.11	78.1%
8084 K9	0.00	458.33	0.00	5,500.00	-5,500.00	0.0%
8085 Drone Team	7,599.00	775.83	7,599.00	9,310.00	-1,711.00	81.62%
8086 Hazmat	0.00	83.33	0.00	1,000.00	-1,000.00	0.0%
8100 · Hose Purchase	0.00	0.00	0.00	0.00	0.00	0.0%
8101 Fire Appliance	0.00	491.67	0.00	5,900.00	-5,900.00	0.0%
8102 Fire Hose	0.00	1,000.00	8,868.05	12,000.00	-3,131.95	73.9%
8160 · Fire Extinguishers	0.00	416.67	1,661.15	5,000.00	-3,338.85	33.22%
8200 · Radio/Beeper Repair	49,843.49	1,291.67	64,026.84	15,500.00	48,526.84	413.08%
8285 · Vehicle Loan Payment	0.00	0.00	0.00	0.00	0.00	0.0%
8290 · Vehicle Repair	41,353.61	10,416.67	159,068.02	125,000.00	34,068.02	127.25%
8390 · Vehicle Maintenance	7,730.60	4,583.33	42,850.86	55,000.00	-12,149.14	77.91%
Subtotal	123,645.54	49,942.50	464,470.70	599,310.00	-134,839.30	77.5%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

July 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Utilities						
9010 · Natural Gas Expense	408.75	2,600.00	21,373.05	31,200.00	-9,826.95	68.5%
9020 · Electric	3,986.61	3,833.33	21,304.03	46,000.00	-24,695.97	46.31%
9030 · Phone/Internet/Cable/ADT	15,113.54	7,250.00	50,195.54	87,000.00	-36,804.46	57.7%
9040 · Sewer/Water/Refuse	1,289.46	1,791.67	10,054.68	21,500.00	-11,445.32	46.8%
Subtotal	20,798.36	15,475.00	102,927.30	185,700.00	-82,772.70	55.43%
Buildings Expense						
9100 · Building Expense	0.00	3,250.00	28,583.65	39,000.00	-10,416.35	73.29%
9110 · Facility Repair/Maintenance	4,754.78	7,541.67	55,187.84	90,500.00	-35,312.16	60.98%
9232 · OPT Facility Loan	0.00	0.00	0.00	0.00	0.00	0.0%
9130 · Facility Supplies (Sundries)	3,840.16	2,666.67	21,081.27	32,000.00	-10,918.73	65.88%
Subtotal	8,594.94	13,458.33	104,852.76	161,500.00	-56,647.24	65%
Pension Expense						
9510 · Employer Pension Expense	29,702.04	72,333.33	469,099.66	868,000.00	-398,900.34	54.04%
Subtotal	29,702.04	72,333.33	469,099.66	868,000.00	-398,900.34	54.04%
Tort Ins Expense						
6070 · Firefighter Training	5,405.89	10,416.67	64,615.23	125,000.00	-60,384.77	51.69%
9620 · Vehicle & Building	0.00	3,333.33	18,253.44	40,000.00	-21,746.56	45.63%
9640 · Work Comp / Liability	30,951.00	31,666.67	227,581.76	380,000.00	-152,418.24	59.89%
Subtotal	36,356.89	35,000.00	310,450.43	545,000.00	-234,549.57	56.96%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

July 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Capital						
6260 · Office Capital Outlay	0.00	833.33	0.00	10,000.00	-10,000.00	0.0%
8001 · Equip and Small Tool Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.0%
8040 · Medical Equipment Capital Outlay	8,099.34	11,083.33	91,942.89	133,000.00	-41,057.11	69.13%
8190 · Radio Capital Outlay	0.00	1,500.00	0.00	18,000.00	-18,000.00	0.0%
8280 · Vehicle Capital Outlay	0.00	165,083.33	74,173.99	1,981,000.00	-1,906,826.01	3.74%
9120 · Facility Capital Outlay	423,354.76	341,666.67	1,777,881.16	4,100,000.00	-2,322,118.84	43.36%
9150 · Loan Payment	0.00	0.00	0.00	0.00	0.00	0.0%
9405 · Transfer Out	0.00	229,166.67	1,375,000.00	2,750,000.00	-1,375,000.00	50.0%
9740 · IT Capital Outlay	0.00	8,333.33	52,888.50	100,000.00	-47,111.50	52.89%
Subtotal	431,454.10	757,666.67	3,371,886.54	9,092,000.00	-5,720,113.46	37.09%
Total Expenditures	1,580,884.97	1,855,380.33	10,968,260.78	22,389,564.00	-11,421,303.22	48.99%
CHANGE IN NET POSITION	-866,754.92	-1,855,380.33	1,760,465.96	-1,563,064.00	3,323,529.96	-112.63%

**New Lenox Fire Protection District
Cash Balances
July 31, 2026**

CASH

Beginning Cash Balance as of:	July 1, 2026	12,467,300
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Total Receipts:		714,130
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Total Other Disbursements/Liabilities		(1,564,217)
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CASH:

Old Plank Trail Checking #0910	(21,467)	
Old Plank Trail Land Extraction #0413	621,283	
Old Plank Trail MM #0929	2,453,479	
Old Plank Trail H S A #3685	29,312	
Old Plank Trail DC #8474	20,602	
OPT Petty Cash Ck #3998	259	
Old Plank Trail FFIB #3290	31,311	
Charles Schwab	7,201,428	
Charles Schwab - Bond	1,280,993	
Petty Cash	14	
	11,617,214	

Total Ending Cash Balance as of:	July 31, 2026	11,617,214
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Payroll	August 7, 2026	(257,565)
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Accounts Payable	August	(708,451)
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Cash on Deposit	August 17, 2026	10,651,197
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Monthly Investment Performance Report

New Lenox Fire Protection District



Presented by:

Thomas S. Sawyer, Managing Partner
John J. Falduto, Managing Partner
Edward J. Lavin, Chief Investment Officer

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As of July 31, 2026

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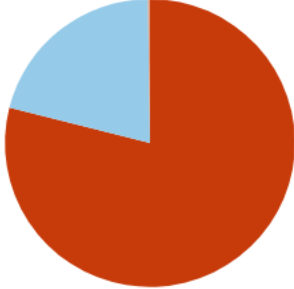
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There may be a slight difference in the ending value between this report and the Schwab statement due to accrued income, timing of transactions, and/or rounding. The Schwab statement continues to be the official custodial record for the account.

Account Overview

New Lenox Fire Protection District

Portfolio Allocation



Subsector	Current Value	Current Percent
U.S. Treasury	\$5,725,000	79.0%
Certificate of Deposit	\$1,508,443	20.8%
Cash Equivalent	\$17,149	0.2%
Total	\$7,250,592	100.0%

Cash Flow Review

	Month to Date	Quarter to Date	Year to Date	Inception to Date (8/30/2023)
Beginning Market Value	\$4,550,771	\$4,550,771	\$3,350,207	\$0
Contributions / Additions	\$2,683,561	\$2,683,561	\$3,834,148	\$6,834,148
Distributions	\$0	\$0	\$0	\$0
Capital Appreciation	\$1,648	\$1,648	(\$17,173)	\$86,555
Income/Expenses	\$25,436	\$25,436	\$94,829	\$338,251
Change in Accrued	(\$10,824)	(\$10,824)	(\$11,419)	(\$8,362)
Ending Market Value	\$7,250,592	\$7,250,592	\$7,250,592	\$7,250,592
Investment Gain	\$16,260	\$16,260	\$66,237	\$416,443

Projected Income

Description	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Total
U.S. Treasury	\$56,768	\$35,852	\$26,888	\$28,579	\$148,086
Certificate of Deposit	\$17,425	\$12,484	\$17,320	\$7,505	\$54,734
Cash Equivalent	\$141	\$141	\$141	\$141	\$564
Total	\$74,334	\$48,477	\$44,349	\$36,225	\$203,384

Projected Income and Maturities

Description	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Total
U.S. Treasury	\$1,813,300	\$524,852	\$526,888	\$528,579	\$3,393,618
Certificate of Deposit	\$17,425	\$262,484	\$267,320	\$257,505	\$804,734
Cash Equivalent	\$141	\$141	\$141	\$141	\$564
Total	\$1,830,866	\$787,477	\$794,349	\$786,225	\$4,198,916

Information in this report was compiled using data from the custodian available as of the publishing date. While we believe the data to be reliable, we do not independently verify pricing and valuation data. Please refer to the official statements provided by the account custodian. All date period references are on a calendar year basis. Fiscal year reports are available by request. Past performance does not guarantee future investment results.

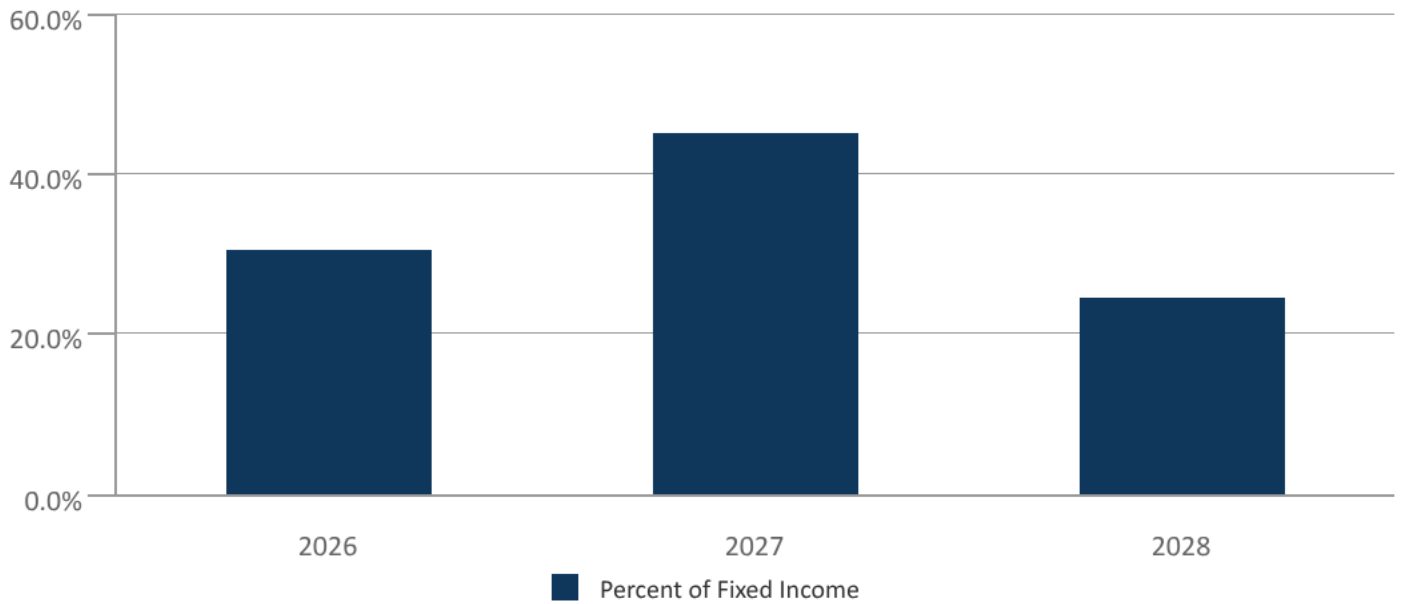
Performance History

New Lenox Fire Protection District

	Start Value	Inflows	Outflows	End Value	Net Investment Gain
Since Inception					
Third Quarter 2026	\$4,550,771	\$2,683,561	\$0	\$7,250,592	\$16,260
Second Quarter 2026	\$3,373,016	\$1,150,587	\$0	\$4,550,771	\$27,168
First Quarter 2026	\$3,350,207	\$0	\$0	\$3,373,016	\$22,809
Fourth Quarter 2025	\$3,318,406	\$0	\$0	\$3,350,207	\$31,800
Third Quarter 2025	\$3,277,821	\$0	\$0	\$3,318,406	\$40,585
Second Quarter 2025	\$3,247,069	\$0	\$0	\$3,277,821	\$30,751
First Quarter 2025	\$3,208,369	\$0	\$0	\$3,247,069	\$38,701
Fourth Quarter 2024	\$3,181,889	\$0	\$0	\$3,208,369	\$26,480
Third Quarter 2024	\$3,123,668	\$0	\$0	\$3,181,889	\$58,221
Second Quarter 2024	\$3,087,919	\$0	\$0	\$3,123,668	\$35,749
First Quarter 2024	\$3,055,260	\$0	\$0	\$3,087,919	\$32,659
Fourth Quarter 2023	\$3,009,683	\$0	\$0	\$3,055,260	\$45,577
Third Quarter 2023	\$0	\$3,000,000	\$0	\$3,009,683	\$9,683
Since Inception Total	\$0	\$6,834,148	\$0	\$7,250,592	\$416,443

Bond Analysis

New Lenox Fire Protection District



Maturity by Year

Weight	Description	Principal	Value	Current Yield	Yield to Maturity (Cost)	Yield to Maturity (Market)	Modified Duration
79.1%	U.S. Treasury	\$5,723,000	\$5,725,000	3.1%	4.1%	4.0%	0.8
20.9%	Certificate of Deposit	\$1,500,000	\$1,508,443	4.0%	4.0%	4.1%	1.4
100.0%	Total	\$7,223,000	\$7,233,443	3.3%	4.1%	4.1%	1.0

Holdings

New Lenox Fire Protection District

Weight	Description	Symbol	Maturity Date	Quantity	Value	Current Yield	Yield to Maturity (Market)	Annual Income
Fixed Income								
Taxable Bonds								
U.S. Treasury								
9.5%	US Treasury Bill 12/03/2026	912797VA2	12/3/2026	700,000.00	\$691,093	0.0%	3.8%	\$0
3.9%	US Treasury Bill 12/01/2026	912797VZ7	12/1/2026	290,000.00	\$286,381	0.0%	3.7%	\$0
3.4%	US Treasury Note 04/30/2027 2.750%	91282CEN7	4/30/2027	250,000.00	\$247,578	2.8%	4.1%	\$6,875
	Accrued Income				\$1,737			
3.5%	US Treasury Note 11/30/2026 4.250%	91282CLY5	11/30/2026	250,000.00	\$250,283	4.2%	3.9%	\$10,625
	Accrued Income				\$1,800			
3.4%	US Treasury Note 02/15/2028 2.750%	9128283W8	2/15/2028	250,000.00	\$244,453	2.8%	4.3%	\$6,875
	Accrued Income				\$3,172			
3.4%	US Treasury Note 07/31/2028 4.125%	91282CHQ7	7/31/2028	250,000.00	\$249,287	4.1%	4.3%	\$10,313
	Accrued Income				\$28			
3.5%	US Treasury Note 03/15/2028 3.875%	91282CMS7	3/15/2028	250,000.00	\$248,526	3.9%	4.3%	\$9,688
	Accrued Income				\$3,659			
3.4%	US Treasury Note 02/28/2027 1.875%	91282CEC1	2/28/2027	250,000.00	\$246,953	1.9%	4.0%	\$4,688
	Accrued Income				\$1,962			
6.2%	US Treasury Note 08/31/2026 3.750%	91282CLH2	8/31/2026	440,000.00	\$439,966	3.8%	3.8%	\$16,500
	Accrued Income				\$6,905			
3.5%	US Treasury Note 10/15/2027 3.875%	91282CLQ2	10/15/2027	250,000.00	\$249,014	3.9%	4.2%	\$9,688
	Accrued Income				\$2,859			
3.6%	US Treasury Note 01/15/2028 4.250%	91282CMF5	1/15/2028	264,000.00	\$263,918	4.3%	4.3%	\$11,220
	Accrued Income				\$518			
3.6%	US Treasury Note 10/31/2026 4.125%	91282CLS8	10/31/2026	260,000.00	\$260,081	4.1%	4.0%	\$10,725
	Accrued Income				\$2,710			
3.5%	US Treasury Note 05/31/2027 3.875%	91282CNE7	5/31/2027	250,000.00	\$249,483	3.9%	4.1%	\$9,688
	Accrued Income				\$1,641			
3.5%	US Treasury Note 08/15/2027 3.750%	91282CLG4	8/15/2027	250,000.00	\$248,877	3.8%	4.2%	\$9,375
	Accrued Income				\$4,325			
3.7%	US Treasury Note 12/31/2026 4.250%	91282CME8	12/31/2026	270,000.00	\$270,316	4.2%	3.9%	\$11,475
	Accrued Income				\$998			
3.6%	US Treasury Note 12/31/2027 3.375%	91282CPS4	12/31/2027	260,000.00	\$256,943	3.4%	4.2%	\$8,775
	Accrued Income				\$763			

Holdings

New Lenox Fire Protection District

Weight	Description	Symbol	Maturity Date	Quantity	Value	Current Yield	Yield to Maturity (Market)	Annual Income
Fixed Income								
Taxable Bonds								
U.S. Treasury								
3.5%	US Treasury Note 04/15/2028 3.750%	91282CMW8	4/15/2028	250,000.00	\$247,852	3.8%	4.3%	\$9,375
	Accrued Income				\$2,766			
3.3%	US Treasury Note 01/31/2027 4.125%	91282CMH1	1/31/2027	239,000.00	\$239,121	4.1%	4.0%	\$9,859
	Accrued Income				\$27			
3.4%	US Treasury Note 07/31/2027 3.875%	91282CNP2	7/31/2027	250,000.00	\$249,209	3.9%	4.2%	\$9,688
	Accrued Income				\$26			
3.4%	US Treasury Note 05/15/2028 3.750%	91282CND9	5/15/2028	250,000.00	\$247,783	3.8%	4.3%	\$9,375
	Accrued Income				\$1,987			
Certificate of Deposit								
3.5%	American Express Natl Bank 03/29/2027 4.100%	02589AGV8	3/29/2027	250,000.00	\$249,986	4.1%	4.1%	\$10,250
	Accrued Income				\$3,595			
3.4%	Bank of America 12/13/2027 3.700%	06051XT93	12/13/2027	250,000.00	\$248,583	3.7%	4.0%	\$9,250
	Accrued Income				\$1,270			
3.5%	Manufacturers & Traders Bank 06/30/2028 4.250%	564759UH9	6/30/2028	250,000.00	\$250,541	4.2%	4.1%	\$10,625
	Accrued Income				\$58			
3.5%	Morgan Stanley Bank 11/26/2027 3.750%	61778EJT9	11/26/2027	250,000.00	\$248,802	3.8%	4.1%	\$9,375
	Accrued Income				\$1,727			
3.5%	Morgan Stanley Private Bank 06/30/2027 4.200%	61776NTN3	6/30/2027	250,000.00	\$250,224	4.2%	4.1%	\$10,500
	Accrued Income				\$922			
3.5%	Toyota Financial Savings Bank 09/13/2027 3.750%	89235MTC5	9/13/2027	250,000.00	\$249,036	3.8%	4.0%	\$9,375
	Accrued Income				\$3,700			
99.8% Fixed Income Total					\$7,233,443	3.3%	4.1%	\$234,179
Cash Equivalent								
Cash Equivalent								
Cash Equivalent								
0.2%	Schwab Government Money Fund	SWGXX			\$17,149	3.3%		\$564
100.0% Total					\$7,250,592	3.3%	4.1%	\$234,743

Transactions

New Lenox Fire Protection District
From June 30, 2026 to July 31, 2026

Trade Date	Activity	Description	Quantity	Amount	Accrued Interest
7/31/2026	Buy	US Treasury Bill (912797VZ7) 12/01/2026	290,000.00	\$286,375	
7/31/2026	Income (Interest)	US Treasury Note (91282CHQ7) 07/31/2028 4.125%		\$5,156	
7/31/2026	Income (Interest)	US Treasury Note (91282CLB5) 07/31/2026 4.375%		\$6,125	
7/31/2026	Income (Interest)	US Treasury Note (91282CMH1) 01/31/2027 4.125%		\$4,929	
7/31/2026	Income (Interest)	US Treasury Note (91282CNP2) 07/31/2027 3.875%		\$4,844	
7/31/2026	Income (Reinvested Dividend)	Schwab Treasury Money Market Fund	194.27	\$194	
7/31/2026	Sell	US Treasury Note (91282CLB5) 07/31/2026 4.375%	280,000.00	\$280,000	
7/30/2026	Income (Interest)	Manufacturers & Traders Bank (564759UH9) 06/30/2028 4.250%		\$873	
7/23/2026	Buy	US Treasury Bill (912797VA2) 12/03/2026	700,000.00	\$690,158	
7/23/2026	Buy	US Treasury Note (9128283W8) 02/15/2028 2.750%	250,000.00	\$244,088	\$3,020
7/23/2026	Buy	US Treasury Note (91282CEC1) 02/28/2027 1.875%	250,000.00	\$246,768	\$1,860
7/23/2026	Buy	US Treasury Note (91282CEN7) 04/30/2027 2.750%	250,000.00	\$247,363	\$1,588
7/23/2026	Buy	US Treasury Note (91282CHQ7) 07/31/2028 4.125%	250,000.00	\$248,877	\$4,957
7/23/2026	Buy	US Treasury Note (91282CLQ2) 10/15/2027 3.875%	250,000.00	\$248,789	\$2,647
7/23/2026	Buy	US Treasury Note (91282CMW8) 04/15/2028 3.750%	250,000.00	\$247,510	\$2,561
7/23/2026	Buy	US Treasury Note (91282CNP2) 07/31/2027 3.875%	250,000.00	\$249,060	\$4,656
7/23/2026	Buy	US Treasury Note (91282CPS4) 12/31/2027 3.375%	260,000.00	\$256,607	\$572
7/22/2026	Deposit	Schwab Government Money Fund		\$1,000,000	
7/22/2026	Deposit	Schwab Government Money Fund		\$1,000,000	
7/17/2026	Deposit	Schwab Government Money Fund		\$683,561	

Transactions

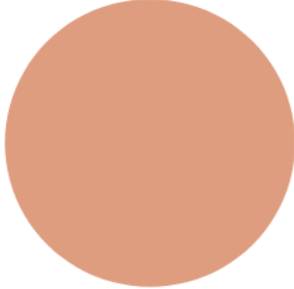
New Lenox Fire Protection District
From June 30, 2026 to July 31, 2026

Trade Date	Activity	Description	Quantity	Amount	Accrued Interest
7/15/2026	Income (Interest)	US Treasury Note (91282CMF5) 01/15/2028 4.250%		\$5,610	
7/15/2026	Income (Reinvested Dividend)	Schwab Government Money Fund	131.70	\$132	
7/8/2026	Expense (Management Fee)	Schwab Government Money Fund		\$2,428	

Account Overview

New Lenox Fire Protection District - Bond Proceeds

Portfolio Allocation



Subsector	Current Value	Current Percent
Cash Equivalent	\$1,280,993	100.0%
Total	\$1,280,993	100.0%

Cash Flow Review

	Month to Date	Quarter to Date	Inception to Date (4/19/2026)
Beginning Market Value	\$1,960,082	\$1,960,082	\$0
Contributions / Additions	\$0	\$0	\$3,100,001
Distributions	(\$683,561)	(\$683,561)	(\$1,834,148)
Capital Appreciation	\$0	\$0	\$0
Income/Expenses	\$4,472	\$4,472	\$15,141
Ending Market Value	\$1,280,993	\$1,280,993	\$1,280,993
Investment Gain	\$4,472	\$4,472	\$15,141

Projected Income

Description	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Total
Cash Equivalent	\$11,401	\$11,401	\$11,401	\$11,401	\$45,603
Total	\$11,401	\$11,401	\$11,401	\$11,401	\$45,603

Projected Income and Maturities

Description	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Total
Cash Equivalent	\$11,401	\$11,401	\$11,401	\$11,401	\$45,603
Total	\$11,401	\$11,401	\$11,401	\$11,401	\$45,603

Information in this report was compiled using data from the custodian available as of the publishing date. While we believe the data to be reliable, we do not independently verify pricing and valuation data. Please refer to the official statements provided by the account custodian. All date period references are on a calendar year basis. Fiscal year reports are available by request. Past performance does not guarantee future investment results.

Performance History

New Lenox Fire Protection District - Bond Proceeds

	Start Value	Inflows	Outflows	End Value	Net Investment Gain
Since Inception					
Third Quarter 2026	\$1,960,082	\$0	(\$683,561)	\$1,280,993	\$4,472
Second Quarter 2026	\$0	\$3,100,001	(\$1,150,587)	\$1,960,082	\$10,668
Since Inception Total	\$0	\$3,100,001	(\$1,834,148)	\$1,280,993	\$15,141

Holdings

New Lenox Fire Protection District - Bond Proceeds

Weight	Description	Symbol	Maturity Date	Quantity	Value	Current Yield	Yield to Maturity (Market)	Annual Income
Cash Equivalent								
Cash Equivalent								
Cash Equivalent								
0.0%	Schwab Government Money Fund	SWGXX			\$197	3.3%		\$6
100.0%	Schwab Treasury Money Market Fund	SCOXX			\$1,280,796	3.6%		\$45,596
100.0%	Cash Equivalent Total				\$1,280,993	3.6%		\$45,603
100.0%	Total				\$1,280,993	3.6%		\$45,603

Transactions

New Lenox Fire Protection District - Bond Proceeds

From June 30, 2026 to July 31, 2026

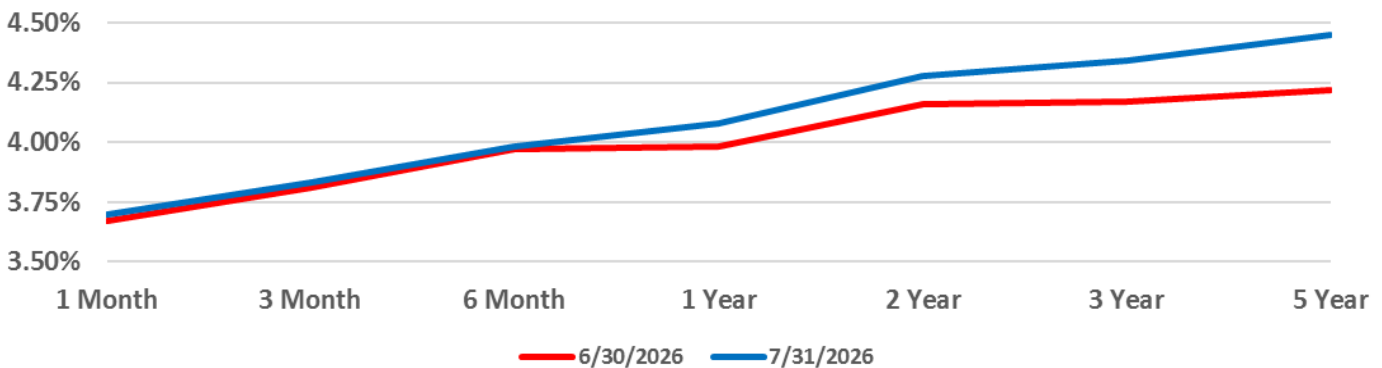
Trade Date	Activity	Description	Quantity	Amount	Accrued Interest
7/31/2026	Income (Reinvested Dividend)	Schwab Treasury Money Market Fund	5,124.50	\$5,125	
7/17/2026	Withdrawal	Schwab Government Money Fund		\$683,561	
7/15/2026	Income (Reinvested Dividend)	Schwab Government Money Fund	1.77	\$2	
7/8/2026	Expense (Management Fee)	Schwab Government Money Fund		\$654	

Fixed Income Market Update – July 31, 2026

Key Takeaways:

- July experienced an upward movement in yields – most notably on bonds between 1 and 5 years
- Inflation moved lower to 3.5% (previously 4.2%) – the drop was driven primarily by falling energy prices
- Fed officials met on July 29th and voted 9-3 to leave the Fed Funds Rate unchanged
- Current market pricing indicates that one to two rate hikes are expected by the end of 2026

U.S. Treasury Yield Curve



Yields as of 7/31/2026	Government Money Market Fund	U.S. Treasury Bill / Notes	Certificate of Deposit	U.S. Government Agency	High Quality Taxable Municipal	High Quality Corporate
Liquid	3.29%	-	-	-	-	-
3 Month	-	3.83%	3.80%	3.80%	3.92%	3.93%
6 Month	-	3.98%	3.95%	3.95%	4.12%	4.15%
9 Month	-	4.04%	4.00%	4.01%	4.19%	4.21%
1 Year	-	4.08%	4.10%	4.08%	4.32%	4.30%
3 Year	-	4.34%	4.35%	4.35%	4.74%	4.76%
5 Year	-	4.45%	4.40%	4.47%	4.82%	-

Economic Data

Indicator	Current	Previous
CPI - Inflation	3.5% (June 2026)	4.2% (May 2026)
Unemployment	4.2% (June 2026)	4.3% (May 2026)
Fed Funds Rate	3.75% (July 2026)	3.75% (June 2026)
Real GDP Growth	1.5% (2nd Qtr 2026)	2.1% (1st Qtr 2026)

Federal Open Market Committee Median Fed Funds Rate Forecast

