

New Lenox Fire Protection District

Financial Analysis

For the 9 Month(s) Ended September 30, 2026



Revenue Highlights

75% of Budget Year

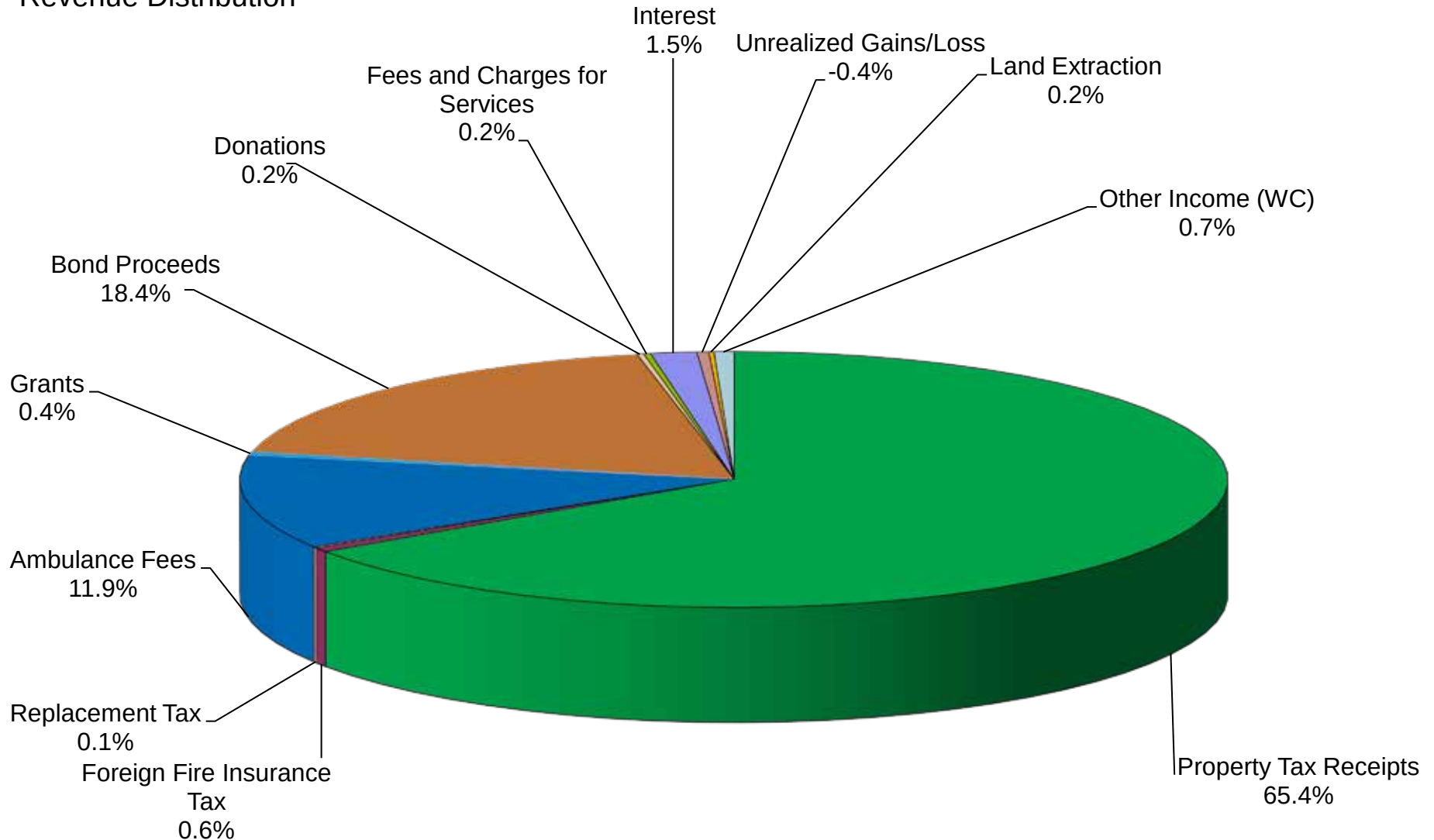
- 98% of Total Budget (Minus any internal transfers / bond proceeds)
- Property Taxes
 - Collected \$11,020,580 or 98% of Budget
- Ambulance Fees
 - Collected \$2,005,210 or 87% of Budget
- Interest
 - Collected \$253,008 or 133% of Budget
- Donations / Grants
 - ECA Solar Donation; \$35,000 Solar Project
 - IPRF Grant; \$32,713 Safety and Education Grant
 - Lincolnway Area Equipment Grant; \$31,432
- Misc Income; Ins Reimb for Storm Damage - \$84,865

Revenues

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
Property Tax Receipts	11,020,580	11,272,000	98%	10,343,933	7%
Foreign Fire Insurance Tax	93,555	60,000	156%	30,000	212%
Replacement Tax	22,992	30,000	77%	20,811	10%
Ambulance Fees	2,005,210	2,300,000	87%	1,937,834	3%
Grants	67,006	-	0%	14,502	362%
Bond Proceeds	3,100,001	4,100,000	76%	-	0%
Donations	36,700	-	0%	-	0%
Fees and Charges for Services	38,341	63,000	61%	60,353	-36%
Interest	253,008	190,000	133%	221,281	14%
Unrealized Gains/Loss	(65,783)	-	0%	2,346	-2904%
Land Extraction	28,153	30,000	94%	73,063	-61%
Other Income (WC)	110,516	20,000	553%	72,100	53%
Transfer-In	1,375,000	2,750,000	50%	-	0%
Miscelleaneous Income	95,387	11,500	829%	4,442	2047%
Actual Revenues	18,180,664	20,826,500	87%	12,780,665	42%
Budgeted Revenues	20,826,500				
% Diff	87%				

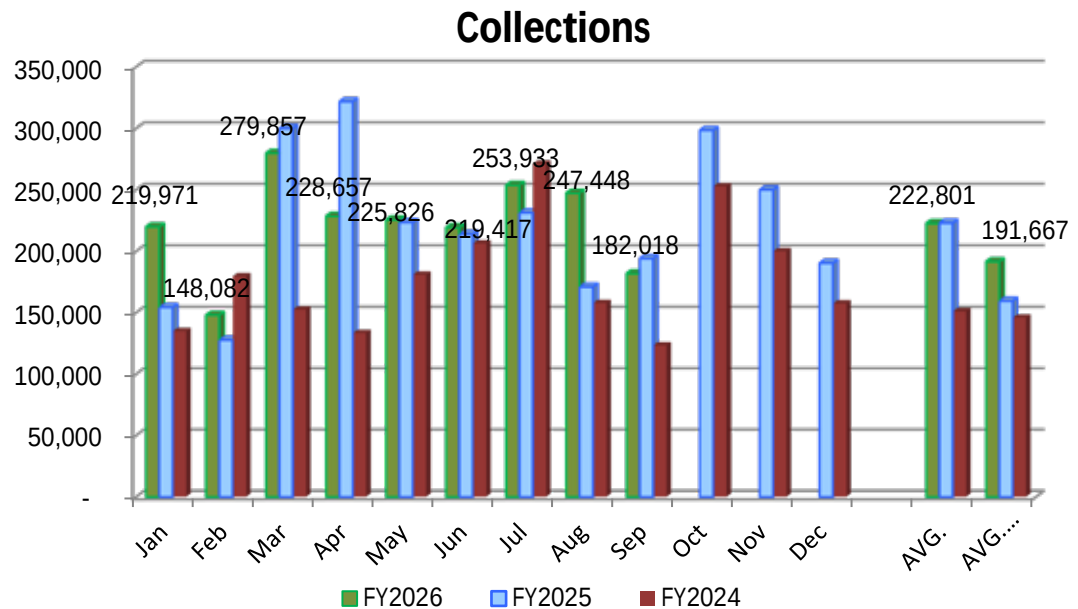
Revenues

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	247,448	171,130	157,890
Sep	182,018	194,176	123,385
Oct		298,414	252,788
Nov		249,997	200,055
Dec		190,371	157,533
AVG.	222,801	223,051	151,008
AVG. Budget	191,667	159,583	145,833
YTD	2,005,210	1,937,834	1,539,965



Expenditure Highlights

75% of Year

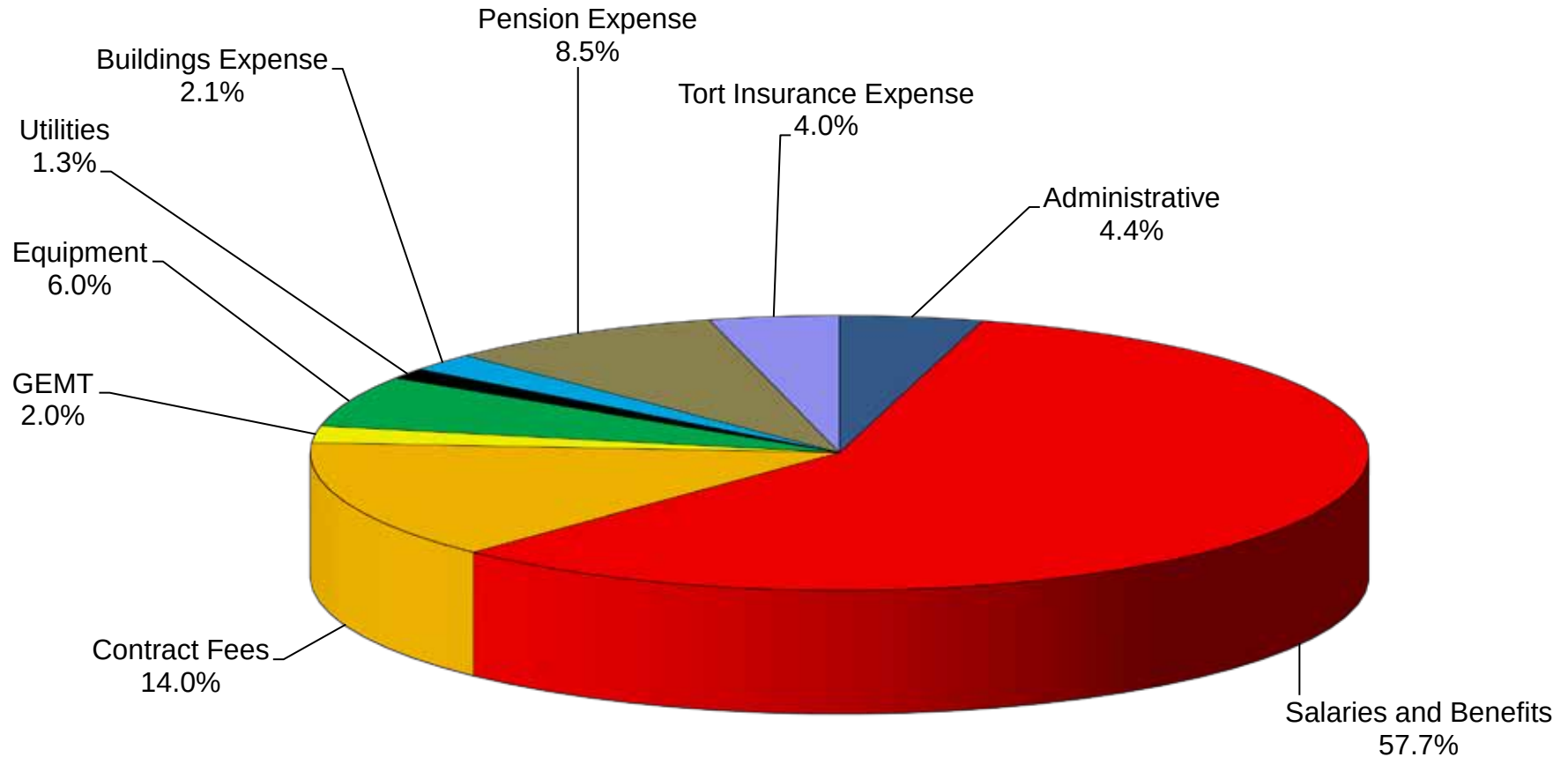
- Operating Expenditures
 - 75% of Budget
- Personnel (19 of 26 Payrolls or 73%)
 - 71% of Budget
- Contract Fees
 - 76% of Budget
- GEMT
 - Paid \$196,936; or 54% of Budget
- Capital Projects & Debt Service
 - 39% of Budget
 - \$61,124; Tahoe
 - \$52,889 Image Trend
 - \$2,234,161 Station 2 Renovation

Expenditures

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
OPERATING EXPENDITURES					
Administrative	436,004	560,000	78%	403,646	8%
Salaries and Benefits	5,764,954	8,160,498	71%	5,167,117	12%
Contract Fees	1,400,087	1,852,556	76%	1,606,695	-13%
GEMT	196,936	365,000	54%	208,058	-5%
Equipment	600,693	599,310	100%	439,592	37%
Utilities	125,732	185,700	68%	111,611	13%
Buildings Expense	209,823	161,500	130%	142,513	47%
Pension Expense	851,776	868,000	98%	808,062	5%
Tort Insurance Expense	396,618	545,000	73%	479,076	-17%
Actual Expenditures	9,982,622	13,297,564	75%	9,366,370	7%
Budgeted Expenditures	13,297,564				
% Diff	75%				
SURPLUS / (DEFICIT) FROM OPERATIONS					
	8,198,043	7,528,936	109%	3,414,295	140%
CAPITAL EXPENDITURES					
Capital	2,469,365	6,342,000	39%	440,911	460%
Debt Service	-	0	0%	155,496	-100%
Transfer-Out	1,375,000	2,750,000	50%	-	0%
Actual Expenditures	3,844,365	9,092,000	42%	596,406	545%
Budgeted Expenditures	5,219,365				
% Diff	74%				

Expenditures

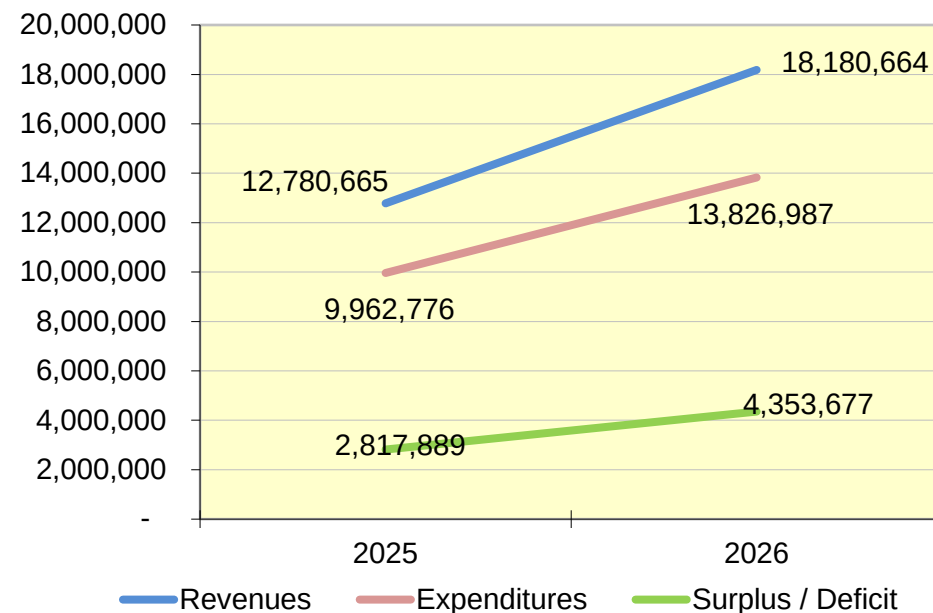
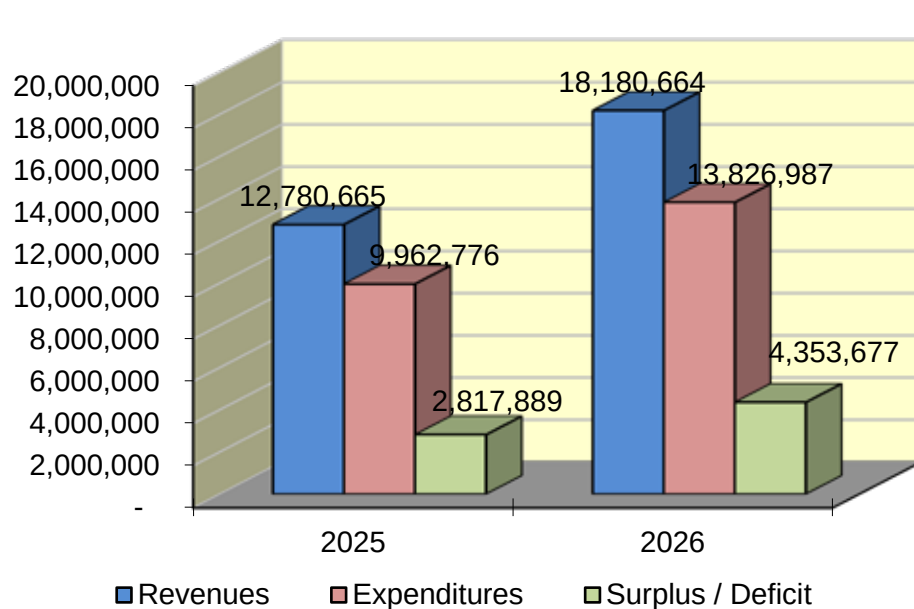
Operational Expenditure Distribution



Revenue, Expenditure & Fund Balance

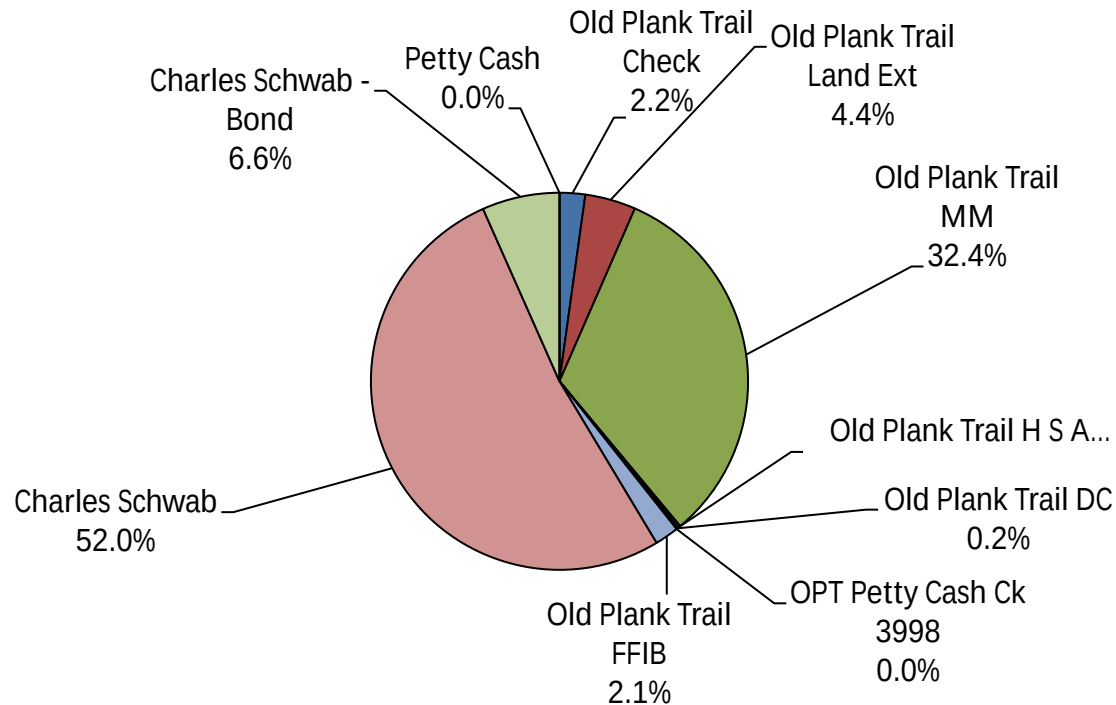
For the 9 Month(s) Ended September 30, 2026

	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual
CHANGE IN NET POSITION	1,299,340	924,093	(0)	2,005,636	124,608	4,353,677
BEGINNING FUND BALANCE	2,225,095	3,278,326	-	5,091,585	133,269	10,728,275
ENDING FUND BALANCE	3,524,435	4,202,419	(0)	7,097,221	257,877	15,081,952
Fund Balance to Expenditure Ratio	71%	112%	0%	0%	65%	151%



Cash Balances

Bank	Current Year	Last Year
Old Plank Trail Check	319,157	460,779
Old Plank Trail Land Ext	632,619	568,304
Old Plank Trail MM	4,704,539	7,512,029
Old Plank Trail H S A	29,312	29,312
Old Plank Trail DC	27,573	23,589
OPT Petty Cash Ck 3998	259	259
Old Plank Trail FFIB	298,681	242,457
Charles Schwab	7,547,802	3,285,907
Charles Schwab - Bond	964,763	-
Petty Cash	14	14
	\$ 14,524,718	\$ 12,122,650



Financial Report

For the 9 Month(s) Ended September 30, 2026
FISCAL YEAR 2026



NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 9 Month(s) Ended September 30, 2026

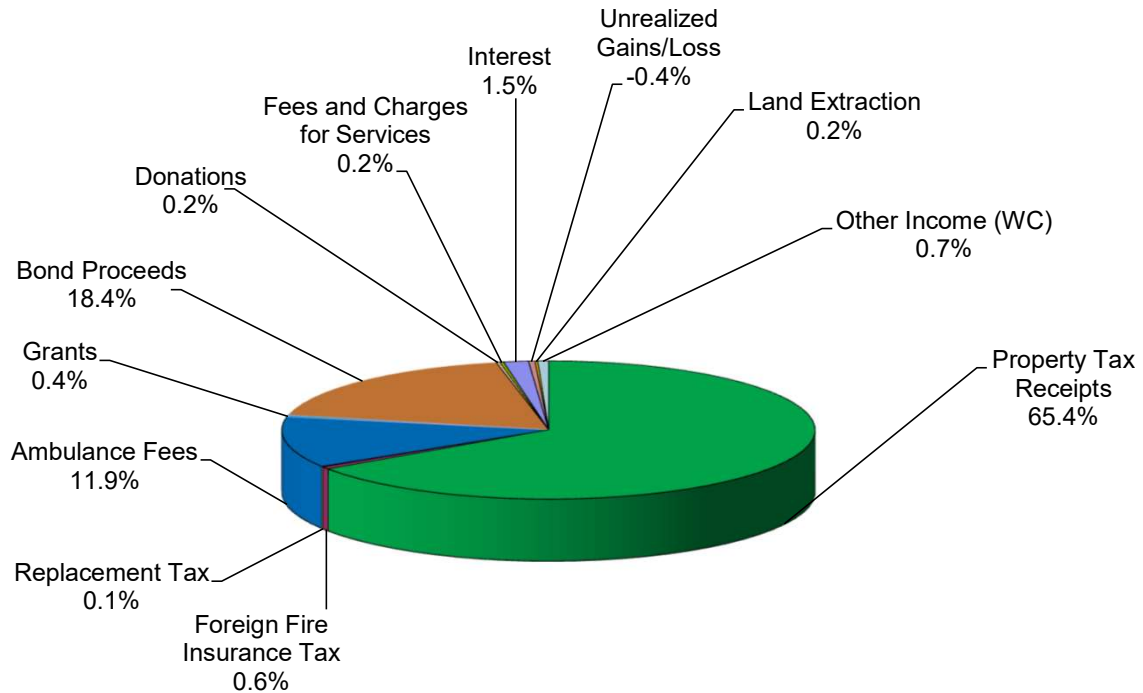
75% of Fiscal Year

Account Description	Total Actual	Total Budget	% of Budget
REVENUE			
Property Tax Receipts	11,020,580	11,272,000	97.8%
Foreign Fire Insurance Tax	93,555	60,000	155.9%
Replacement Tax	22,992	30,000	76.6%
Ambulance Fees	2,005,210	2,300,000	87.2%
Grants	67,006	-	0.0%
Bond Proceeds	3,100,001	4,100,000	75.6%
Donations	36,700	-	0.0%
Fees and Charges for Services	38,341	63,000	60.9%
Interest	253,008	190,000	133.2%
Unrealized Gains/Loss	(65,783)	-	0.0%
Land Extraction	28,153	30,000	93.8%
Other Income (WC)	110,516	20,000	552.6%
Transfer-In	1,375,000	2,750,000	50.0%
Miscellaneous Income	95,387	11,500	829.5%
Actual Revenues	18,180,664	20,826,500	87.3%
Budgeted Revenues	20,826,500		
% Diff	87%		
OPERATING EXPENDITURES			
Administrative	436,004	560,000	77.9%
Salaries and Benefits	5,764,954	8,160,498	70.6%
Contract Fees	1,400,087	1,852,556	75.6%
GEMT	196,936	365,000	54.0%
Equipment	600,693	599,310	100.2%
Utilities	125,732	185,700	67.7%
Buildings Expense	209,823	161,500	129.9%
Pension Expense	851,776	868,000	98.1%
Tort Insurance Expense	396,618	545,000	72.8%
Actual Expenditures	9,982,622	13,297,564	75.1%
Budgeted Expenditures	13,297,564		
% Diff	75%		
SURPLUS / (DEFICIT)	8,198,043	7,528,936	108.9%
CAPITAL EXPENDITURES			
Capital	2,469,365	6,342,000	39%
Debt Service	-	-	0%
Transfer-Out	1,375,000	2,750,000	50%
Actual Expenditures	3,844,365	9,092,000	42%
Budgeted Expenditures	5,219,365		
% Diff	74%		
CHANGE IN NET POSITION	4,353,677	(1,563,064)	
BEGINNING FUND BALANCE	10,728,275		
ENDING FUND BALANCE	15,081,952		

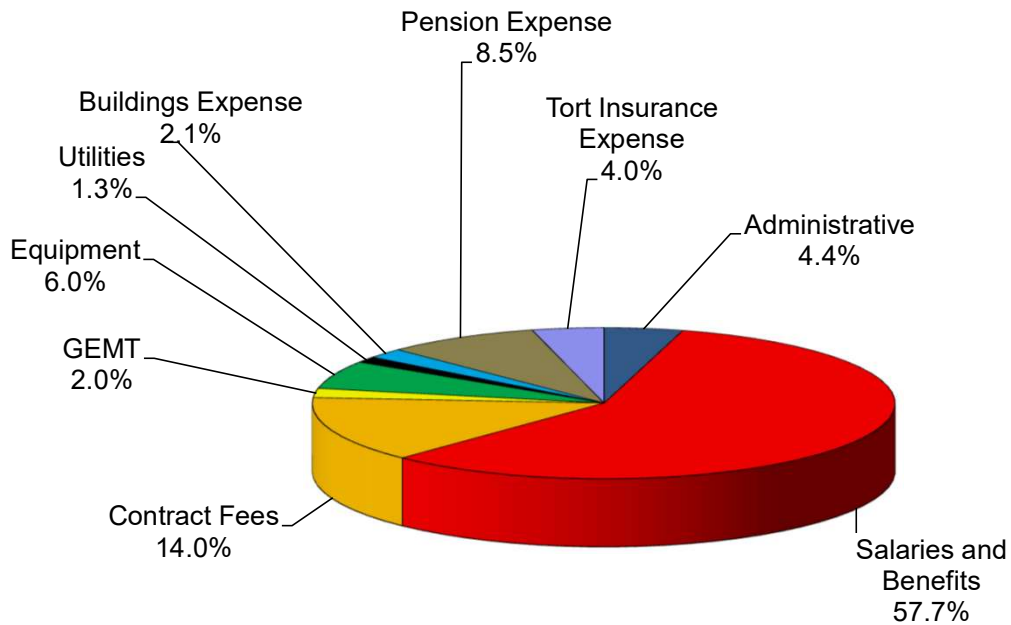
NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 9 Month(s) Ended September 30, 2026

Revenue Distribution

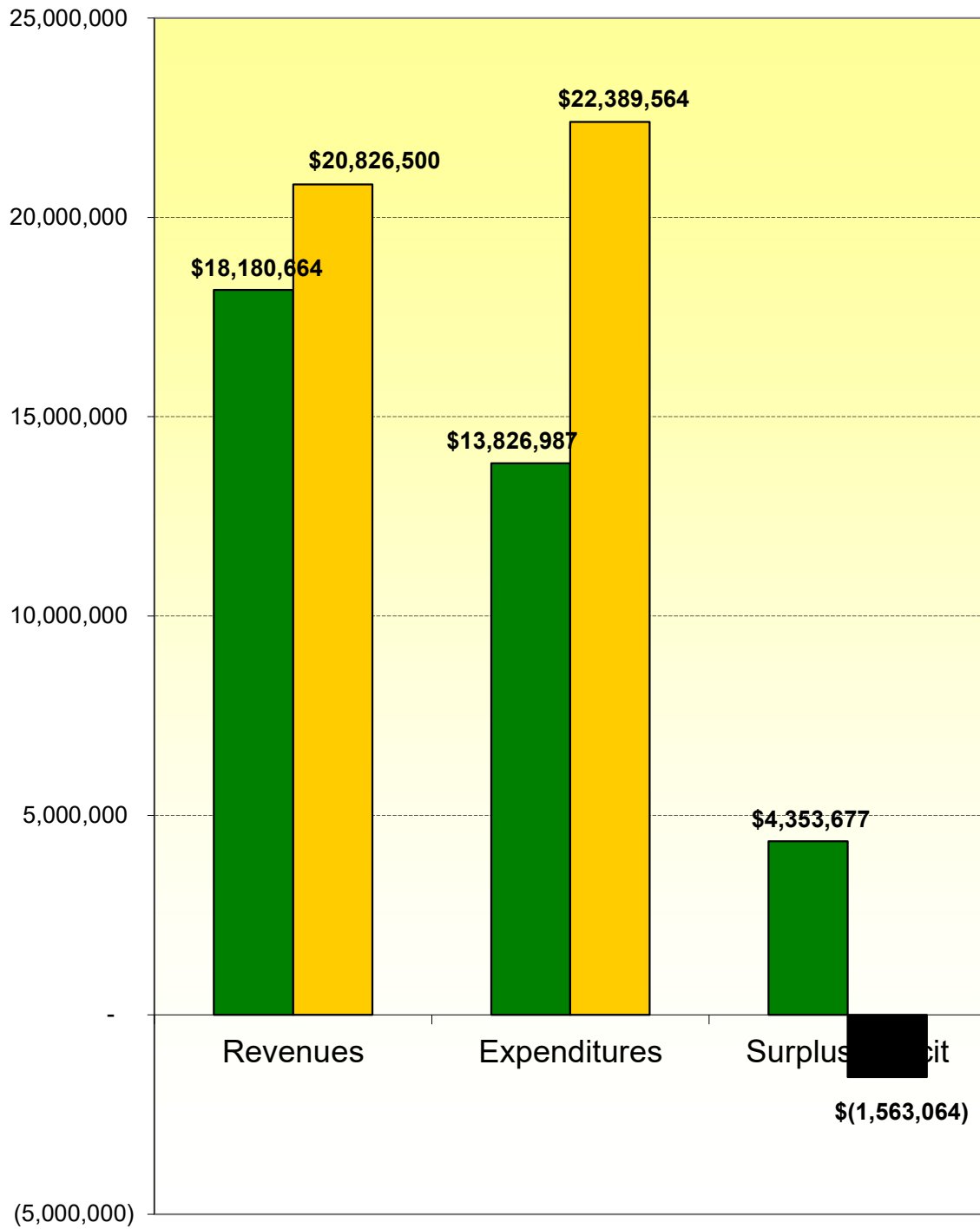


Operational Expenditure Distribution



NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 9 Month(s) Ended September 30, 2026



■ YTD ■ Budget

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 9 Month(s) Ended September 30, 2026

75% of Fiscal Year

Account Description	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual	Total Budget	% of Budget
REVENUE								
Property Tax Receipts	5,726,421	3,921,157	851,776	-	521,226	11,020,580	11,272,000	98%
Foreign Fire Insurance Tax	46,777	46,777	-	-	-	93,555	60,000	156%
Replacement Tax	22,992	-	-	-	-	22,992	30,000	77%
Ambulance Fees	-	2,005,210	-	-	-	2,005,210	2,300,000	87%
Grants	67,006	-	-	-	-	67,006	-	0%
Bond Proceeds	-	-	-	3,100,001	-	3,100,001	4,100,000	76%
Donations	36,700	-	-	-	-	36,700	-	0%
Fees and Charges for Services	38,341	-	-	-	-	38,341	63,000	61%
Interest	126,504	126,504	-	-	-	253,008	190,000	133%
Unrealized Gains/Loss	(32,892)	(32,892)	-	-	-	(65,783)	-	0%
Land Extraction	28,153	-	-	-	-	28,153	30,000	94%
Other Income	110,516	-	-	-	-	110,516	20,000	553%
Transfer-In	-	-	-	1,375,000	-	1,375,000	2,750,000	50%
Miscellaneous Income	95,387	-	-	-	-	95,387	11,500	829%
Actual Revenues	6,265,905	6,066,757	851,776	4,475,001	521,226	18,180,664	20,826,500	87%
Budgeted Revenues	6,056,500	6,528,000	868,000	6,850,000	524,000	20,826,500		
% Diff	103%	93%	98%	65%	99%	87%		
OPERATING EXPENDITURES								
Administrative	285,915	150,089	-	-	-	436,004	560,000	78%
Salaries and Benefits	2,883,026	2,881,928	-	-	-	5,764,954	8,160,498	71%
Contract Fees	986,268	413,819	-	-	-	1,400,087	1,852,556	76%
GEMT	5,366	191,569	-	-	-	196,936	365,000	54%
Equipment	550,511	50,181	-	-	-	600,693	599,310	100%
Utilities	85,744	39,988	-	-	-	125,732	185,700	68%
Buildings Expense	169,734	40,089	-	-	-	209,823	161,500	130%
Pension Expense	-	-	851,776	-	-	851,776	868,000	98%
Tort Insurance Expense	-	-	-	-	396,618	396,618	545,000	73%
Actual Expenditures	4,966,565	3,767,663	851,776	-	396,618	9,982,622	13,297,564	75%
Budgeted Expenditures	5,927,512	5,957,052	868,000	-	545,000	13,297,564		
% Diff	84%	63%	98%	0%	73%	75%		
SURPLUS / (DEFICIT) FROM OPERATIONS	1,299,340	2,299,093	(0)	4,475,001	124,608	8,198,043	7,528,936	109%
CAPITAL EXPENDITURES								
Capital	-	-	-	2,469,365	-	2,469,365	6,342,000	39%
Debt Service	-	-	-	-	-	-	-	0%
Transfer Out	-	1,375,000	-	-	-	1,375,000	2,750,000	50%
Actual Expenditures	-	1,375,000	-	2,469,365	-	3,844,365	9,092,000	42%
Budgeted Expenditures	-	2,750,000	-	2,469,365	-	5,219,365		
% Diff	0%	50%	0%	100%	0%	74%		
CHANGE IN NET POSITION	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual	Total Budget	
	1,299,340	924,093	(0)	2,005,636	124,608	4,353,677	(1,563,064)	
BEGINNING FUND BALANCE	2,225,095	3,278,326	-	5,091,585	133,269	10,728,275		
ENDING FUND BALANCE	3,524,435	4,202,419	(0)	7,097,221	257,877	15,081,952		
Fund Balance to Expenditure Ratio	71%	112%	0%	0%	65%	151%		

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
September 30, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Revenues						
4001 · Current Year Tax Receipts	4,622,793.15	939,333.33	11,020,579.81	11,272,000.00	-251,420.19	97.77%
4205 · Bond Proceeds	0.00	341,666.67	3,100,000.85	4,100,000.00	-999,999.15	75.61%
4230 · SAFER Grant	0.00	0.00	2,361.00	0.00	2,361.00	100.0%
4250 · Life Safety Grant	0.00	0.00	33,213.00	0.00	33,213.00	100.0%
4260 · Equipment Grant	0.00	0.00	31,431.78	0.00	31,431.78	100.0%
4270 · Donation	0.00	0.00	36,700.00	0.00	36,700.00	100.0%
4300 · Replacement Tax	0.00	2,500.00	22,991.98	30,000.00	-7,008.02	76.64%
4350 · Foreign Fire Ins Tax	20,000.00	5,000.00	93,554.84	60,000.00	33,554.84	155.93%
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	7,800.00	8,000.00	-200.00	97.5%
4451 · False Alarm Fee	0.00	4,166.67	29,075.31	50,000.00	-20,924.69	58.15%
4615 · Ambulance Fees	182,017.63	191,666.67	2,005,209.84	2,300,000.00	-294,790.16	87.18%
4650 · Interest Income	29,615.15	15,833.33	253,007.78	190,000.00	63,007.78	133.16%
4660 · Unrealized Gains/Loss	-13,997.56	0.00	-65,783.44	0.00	-65,783.44	100.0%
4700 · Other Income (Work Comp)	0.00	1,666.67	110,516.24	20,000.00	90,516.24	552.58%
4730 · Land Extraction	0.00	2,500.00	28,152.59	30,000.00	-1,847.41	93.84%
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	0.00	416.67	88,149.72	5,000.00	83,149.72	1,762.99%
4400 · Fire Report Copy	0.00	41.67	75.00	500.00	-425.00	15.0%
4510 · Public Education	0.00	83.33	1,810.00	1,000.00	810.00	181.0%
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	5,352.50	5,000.00	352.50	107.05%
Misc Subtotal	0.00	958.33	95,387.22	11,500.00	83,887.22	829.45%
Total Revenues	4,840,428.37	1,506,375.00	18,180,664.32	20,826,500.00	-2,645,835.68	87.3%

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
September 30, 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	1,009.65	2,500.00	24,526.80	30,000.00	-5,473.20	81.76%
6020 · Dispatching Services-Dispatchers	14,356.13	11,666.67	133,000.15	140,000.00	-6,999.85	95.0%
6030 · Audting and Accounting Services	2,050.55	5,479.17	32,576.04	65,750.00	-33,173.96	49.55%
6031 · Bank Service Charges	443.69	2,666.67	7,201.16	32,000.00	-24,798.84	22.5%
6071 · Trustee Training	0.00	541.67	736.80	6,500.00	-5,763.20	11.34%
6080 · Fire Prevention/Public Ed	655.00	1,604.17	12,446.29	19,250.00	-6,803.71	64.66%
6160 · Employee Physicals	0.00	979.17	12,761.51	11,750.00	1,011.51	108.61%
6202 · Contingency/Misc	1,460.75	1,333.33	30,042.49	16,000.00	14,042.49	187.77%
6203 · Foundation Supplies	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
6210 · Printing and Publication Exp	0.00	416.67	7,497.34	5,000.00	2,497.34	149.95%
6220 · Postage	0.00	258.33	1,077.38	3,100.00	-2,022.62	34.75%
6230 · Dues/Subscriptions	0.00	2,004.17	14,858.91	24,050.00	-9,191.09	61.78%
6240 · Office Supplies	680.85	666.67	7,976.33	8,000.00	-23.67	99.7%
6250 · Office Equipment Repairs	0.00	583.33	0.00	7,000.00	-7,000.00	0.0%
6270 · IT Expense	12,357.40	11,000.00	46,366.08	132,000.00	-85,633.92	35.13%
8061 · Cadet Expense	0.00	1,750.00	0.00	21,000.00	-21,000.00	0.0%
8180 · Pest Control	0.00	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	33,782.01	2,500.00	102,969.70	30,000.00	72,969.70	343.23%
9233 · Interest Expense	0.00	0.00	0.00	0.00	0.00	0.0%
Subtotal	66,796.03	46,666.67	436,003.98	560,000.00	-123,996.02	77.86%
Salaries and Benefits						
6040 · Employee Salaries	485,122.40	558,364.00	4,648,376.15	6,700,368.00	-2,051,991.85	69.38%
6150 · Employees H S A	38,273.13	43,086.50	368,189.92	517,038.00	-148,848.08	71.21%
6710 · FICA Tax Expense	1,679.53	2,266.67	17,894.01	27,200.00	-9,305.99	65.79%
6720 · Medicare Expense	6,730.70	7,968.17	63,513.77	95,618.00	-32,104.23	66.42%
6750 · State Unemployment Expense	26.63	708.33	6,024.24	8,500.00	-2,475.76	70.87%
6760 · Employer IMRF Expense	0.00	1,261.17	0.00	15,134.00	-15,134.00	0.0%
9630 · Health Insurance	87,436.97	66,386.67	660,955.91	796,640.00	-135,684.09	82.97%
	619,269.36	680,041.50	5,764,954.00	8,160,498.00	-2,395,544.00	70.65%
Contract Fees						
6101 · Contract Fees/Metro	119,976.20	154,379.67	1,400,087.04	1,852,556.00	-452,468.96	75.58%
6201 · Contract Fees/Andres	16,354.16	30,416.67	196,935.50	365,000.00	-168,064.50	53.96%
Subtotal	136,330.36	184,796.33	1,597,022.54	2,217,556.00	-620,533.46	72.02%

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
September 30, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Equipment						
8005 · Equip and Small Tool Purchase	468.79	3,333.33	5,085.19	40,000.00	-34,914.81	12.71%
8006 Power Tools	0.00	787.50	4,742.00	9,450.00	-4,708.00	50.18%
8007 SCBA	1,109.81	1,266.67	2,994.63	15,200.00	-12,205.37	19.7%
8008 Hazmat Monitors	0.00	608.33	4,595.94	7,300.00	-2,704.06	62.96%
8009 Small Tool Purchase	0.00	0.00	2,932.72	0.00	2,932.72	100.0%
8010 · Equip and Small Tool Repair	695.00	1,208.33	13,404.21	14,500.00	-1,095.79	92.44%
8020 · Medical Supplies	0.00	6,250.00	28,314.57	75,000.00	-46,685.43	37.75%
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	628.14	375.00	3,815.22	4,500.00	-684.78	84.78%
8050 · Fire Clothing	0.00	1,362.50	40,418.32	16,350.00	24,068.32	247.21%
8060 · Uniforms/Station Wear	5,111.00	5,500.00	54,326.48	66,000.00	-11,673.52	82.31%
8070 · Fuel/Oil	9,758.97	8,000.00	77,193.58	96,000.00	-18,806.42	80.41%
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	0.00	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	0.00	775.83	7,709.09	9,310.00	-1,600.91	82.8%
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	6,652.89	1,291.67	75,491.32	15,500.00	59,991.32	487.04%
8285 · Vehicle Loan Payment	0.00	0.00	0.00	0.00	0.00	0.0%
8290 · Vehicle Repair	40,146.94	10,416.67	209,659.72	125,000.00	84,659.72	167.73%
8390 · Vehicle Maintenance	4,614.04	4,583.33	49,297.63	55,000.00	-5,702.37	89.63%
Subtotal	69,185.58	49,942.50	600,692.51	599,310.00	1,382.51	100.23%

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
September 30, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Utilities						
9010 · Natural Gas Expense	630.17	2,600.00	22,402.90	31,200.00	-8,797.10	71.8%
9020 · Electric	4,617.22	3,833.33	30,483.67	46,000.00	-15,516.33	66.27%
9030 · Phone/Internet/Cable/ADT	5,806.17	7,250.00	59,747.65	87,000.00	-27,252.35	68.68%
9040 · Sewer/Water/Refuse	1,214.85	1,791.67	13,097.57	21,500.00	-8,402.43	60.9%
Subtotal	12,268.41	15,475.00	125,731.79	185,700.00	-59,968.21	67.71%
Buildings Expense						
9100 · Building Expense	53.81	3,250.00	28,786.91	39,000.00	-10,213.09	73.81%
9110 · Facility Repair/Maintenance	12,732.71	7,541.67	156,591.68	90,500.00	66,091.68	173.03%
9232 · OPT Facility Loan	0.00	0.00	0.00	0.00	0.00	0.0%
9130 · Facility Supplies (Sundries)	0.00	2,666.67	24,444.71	32,000.00	-7,555.29	76.39%
Subtotal	12,786.52	13,458.33	209,823.30	161,500.00	48,323.30	130%
Pension Expense						
9510 · Employer Pension Expense	361,129.89	72,333.33	851,775.71	868,000.00	-16,224.29	98.13%
Subtotal	361,129.89	72,333.33	851,775.71	868,000.00	-16,224.29	98.13%
Tort Ins Expense						
6070 · Firefighter Training	7,918.20	10,416.67	74,152.43	125,000.00	-50,847.57	59.32%
9620 · Vehicle & Building	0.00	3,333.33	18,253.44	40,000.00	-21,746.56	45.63%
9640 · Work Comp / Liability	246,626.84	31,666.67	304,212.02	380,000.00	-75,787.98	80.06%
Subtotal	49,088.04	35,000.00	396,617.89	545,000.00	-148,382.11	72.77%

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
September 30, 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	108,141.57	133,000.00	-24,858.43	81.31%
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	133,739.81	341,666.67	2,234,161.16	4,100,000.00	-1,865,838.84	54.49%
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	141,839.15	757,666.67	3,844,365.22	9,092,000.00	-5,247,634.78	42.28%
Total Expenditures	1,468,693.34	1,855,380.33	13,826,986.94	22,389,564.00	-8,562,577.06	61.76%
CHANGE IN NET POSITION	3,371,735.03	-1,855,380.33	4,353,677.38	-1,563,064.00	5,916,741.38	-278.54%

**New Lenox Fire Protection District
Cash Balances
September 30, 2026**

CASH

Beginning Cash Balance as of:	September 1, 2026	10,850,862
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Total Receipts:		4,840,428
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Total Other Disbursements/Liabilities		(1,166,573)
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CASH:

Old Plank Trail Checking #0910	319,157	
Old Plank Trail Land Extraction #0413	632,619	
Old Plank Trail MM #0929	4,704,539	
Old Plank Trail H S A #3685	29,312	
Old Plank Trail DC #8474	27,573	
OPT Petty Cash Ck #3998	259	
Old Plank Trail FFIB #3290	298,681	
Charles Schwab	7,547,802	
Charles Schwab - Bond	964,763	
Petty Cash	14	
	14,524,718	

Total Ending Cash Balance as of:	September 30, 2026	14,524,718
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Payroll	October 2, 2026	(242,142)
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Accounts Payable	October	(513,412)
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Cash on Deposit	October 19, 2026	13,769,164
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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 September 30, 2026

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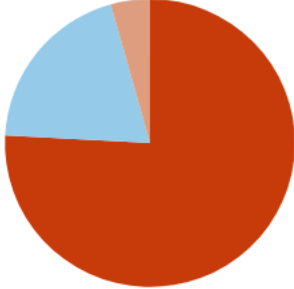
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There may be a slight difference in the ending value between this report and the Schwab statement due to accrued income, timing of transactions, and/or rounding. The Schwab statement continues to be the official custodial record for the account.

Account Overview

New Lenox Fire Protection District

Portfolio Allocation



Subsector	Current Value	Current Percent
U.S. Treasury	\$5,765,249	75.8%
Certificate of Deposit	\$1,503,667	19.8%
Cash Equivalent	\$332,546	4.4%
Total	\$7,601,462	100.0%

Cash Flow Review

	Month to Date	Quarter to Date	Year to Date	Inception to Date (8/30/2023)
Beginning Market Value	\$7,596,782	\$4,550,771	\$3,350,207	\$0
Contributions / Additions	\$0	\$3,006,101	\$4,156,688	\$7,156,688
Distributions	\$0	\$0	\$0	\$0
Capital Appreciation	(\$13,998)	(\$8,770)	(\$27,591)	\$76,137
Income/Expenses	\$15,882	\$61,059	\$130,452	\$373,874
Change in Accrued	\$2,795	(\$7,699)	(\$8,294)	(\$5,237)
Ending Market Value	\$7,601,462	\$7,601,462	\$7,601,462	\$7,601,462
Investment Gain	\$4,680	\$44,590	\$94,567	\$444,774

Projected Income

Description	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Total
U.S. Treasury	\$62,251	\$37,110	\$29,503	\$28,579	\$157,443
Certificate of Deposit	\$17,425	\$12,484	\$17,320	\$7,505	\$54,734
Cash Equivalent	\$2,991	\$2,991	\$2,991	\$2,991	\$11,964
Total	\$82,667	\$52,585	\$49,814	\$39,075	\$224,140

Projected Income and Maturities

Description	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Total
U.S. Treasury	\$2,104,916	\$587,110	\$664,503	\$528,579	\$3,885,108
Certificate of Deposit	\$17,425	\$262,484	\$267,320	\$257,505	\$804,734
Cash Equivalent	\$2,991	\$2,991	\$2,991	\$2,991	\$11,964
Total	\$2,125,331	\$852,585	\$934,814	\$789,075	\$4,701,805

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.

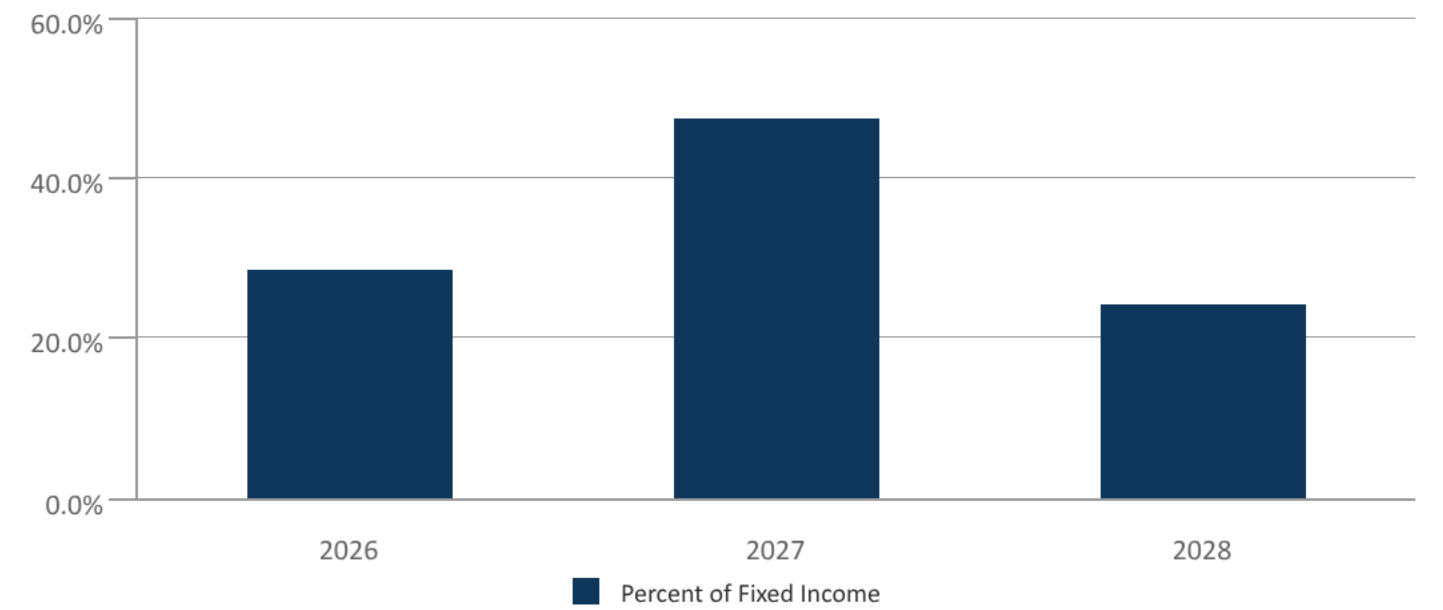
Performance History

New Lenox Fire Protection District

	Start Value	Inflows	Outflows	End Value	Net Investment Gain
Since Inception					
Third Quarter 2026	\$4,550,771	\$3,006,101	\$0	\$7,601,462	\$44,590
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	\$7,156,688	\$0	\$7,601,462	\$444,774

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
79.3%	U.S. Treasury	\$5,768,000	\$5,765,249	2.9%	4.1%	4.4%	0.7
20.7%	Certificate of Deposit	\$1,500,000	\$1,503,667	4.0%	4.0%	4.2%	1.3
100.0%	Total	\$7,268,000	\$7,268,916	3.1%	4.1%	4.4%	0.8

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								
11.0%	US Treasury Bill 12/03/2026	912797VA2	12/3/2026	839,000.00	\$833,142	0.0%	4.0%	\$0
5.7%	US Treasury Bill 12/01/2026	912797VZ7	12/1/2026	440,000.00	\$437,022	0.0%	4.0%	\$0
3.3%	US Treasury Note 04/30/2027 2.750%	91282CEN7	4/30/2027	250,000.00	\$247,686	2.8%	4.4%	\$6,875
	Accrued Income				\$2,877			
3.3%	US Treasury Note 11/30/2026 4.250%	91282CLY5	11/30/2026	250,000.00	\$250,029	4.2%	4.1%	\$10,625
	Accrued Income				\$3,571			
3.2%	US Treasury Note 02/15/2028 2.750%	9128283W8	2/15/2028	250,000.00	\$243,360	2.8%	4.8%	\$6,875
	Accrued Income				\$878			
3.3%	US Treasury Note 07/31/2028 4.125%	91282CHQ7	7/31/2028	250,000.00	\$246,846	4.2%	4.8%	\$10,313
	Accrued Income				\$1,737			
3.3%	US Treasury Note 03/15/2028 3.875%	91282CMS7	3/15/2028	250,000.00	\$246,875	3.9%	4.8%	\$9,688
	Accrued Income				\$428			
3.3%	US Treasury Note 02/28/2027 1.875%	91282CEC1	2/28/2027	250,000.00	\$247,568	1.9%	4.2%	\$4,688
	Accrued Income				\$401			
3.3%	US Treasury Note 10/15/2027 3.875%	91282CLQ2	10/15/2027	250,000.00	\$248,115	3.9%	4.6%	\$9,688
	Accrued Income				\$4,473			
3.5%	US Treasury Note 01/15/2028 4.250%	91282CMF5	1/15/2028	264,000.00	\$262,329	4.3%	4.8%	\$11,220
	Accrued Income				\$2,378			
3.5%	US Treasury Note 10/31/2026 4.125%	91282CLS8	10/31/2026	260,000.00	\$259,959	4.1%	4.2%	\$10,725
	Accrued Income				\$4,488			
5.1%	US Treasury Note 05/31/2027 3.875%	91282CNE7	5/31/2027	385,000.00	\$383,616	3.9%	4.4%	\$14,919
	Accrued Income				\$5,014			
3.3%	US Treasury Note 08/15/2027 3.750%	91282CLG4	8/15/2027	250,000.00	\$248,272	3.8%	4.6%	\$9,375
	Accrued Income				\$1,197			
3.6%	US Treasury Note 12/31/2026 4.250%	91282CME8	12/31/2026	270,000.00	\$270,042	4.2%	4.1%	\$11,475
	Accrued Income				\$2,900			
3.4%	US Treasury Note 12/31/2027 3.375%	91282CPS4	12/31/2027	260,000.00	\$255,775	3.4%	4.7%	\$8,775
	Accrued Income				\$2,218			
3.3%	US Treasury Note 04/15/2028 3.750%	91282CMW8	4/15/2028	250,000.00	\$246,113	3.8%	4.8%	\$9,375
	Accrued Income				\$4,329			

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								
4.0%	US Treasury Note 01/31/2027 4.125%	91282CMH1	1/31/2027	300,000.00	\$299,859	4.1%	4.2%	\$12,375
	Accrued Income				\$2,085			
3.3%	US Treasury Note 07/31/2027 3.875%	91282CNP2	7/31/2027	250,000.00	\$248,623	3.9%	4.5%	\$9,688
	Accrued Income				\$1,632			
3.3%	US Treasury Note 05/15/2028 3.750%	91282CND9	5/15/2028	250,000.00	\$245,869	3.8%	4.8%	\$9,375
	Accrued Income				\$3,541			
Certificate of Deposit								
3.3%	American Express Natl Bank 03/29/2027 4.100%	02589AGV8	3/29/2027	250,000.00	\$249,926	4.1%	4.1%	\$10,250
	Accrued Income				\$140			
3.3%	Bank of America 12/13/2027 3.700%	06051XT93	12/13/2027	250,000.00	\$248,089	3.7%	4.2%	\$9,250
	Accrued Income				\$2,829			
3.3%	Manufacturers & Traders Bank 06/30/2028 4.250%	564759UH9	6/30/2028	250,000.00	\$249,168	4.3%	4.4%	\$10,625
	Accrued Income				\$29			
3.3%	Morgan Stanley Bank 11/26/2027 3.750%	61778EJT9	11/26/2027	250,000.00	\$248,328	3.8%	4.3%	\$9,375
	Accrued Income				\$3,309			
3.3%	Morgan Stanley Private Bank 06/30/2027 4.200%	61776NTN3	6/30/2027	250,000.00	\$249,879	4.2%	4.3%	\$10,500
	Accrued Income				\$2,690			
3.3%	Toyota Financial Savings Bank 09/13/2027 3.750%	89235MTC5	9/13/2027	250,000.00	\$248,767	3.8%	4.1%	\$9,375
	Accrued Income				\$514			
95.6% Fixed Income Total					\$7,268,916	3.1%	4.4%	\$225,426
Cash Equivalent								
Cash Equivalent								
Cash Equivalent								
0.1%	Schwab Government Money Fund	SWGXX			\$6,449	3.5%		\$224
4.3%	Schwab Treasury Money Market Fund	SNOXX			\$326,097	3.6%		\$11,739
4.4% Cash Equivalent Total					\$332,546	3.6%		\$11,964
100.0% Total					\$7,601,462	3.1%	4.4%	\$237,390

Transactions

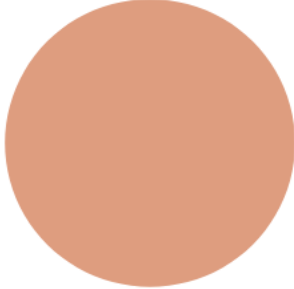
New Lenox Fire Protection District
From August 31, 2026 to September 30, 2026

Trade Date	Activity	Description	Quantity	Amount	Accrued Interest
9/30/2026	Income (Interest)	Manufacturers & Traders Bank (564759UH9) 06/30/2028 4.250%		\$902	
9/30/2026	Income (Reinvested Dividend)	Schwab Treasury Money Market Fund	97.03	\$97	
9/28/2026	Income (Interest)	American Express Natl Bank (02589AGV8) 03/29/2027 4.100%		\$5,167	
9/24/2026	Sell	US Treasury Bill (912797UH8) 09/24/2026	326,000.00	\$326,000	
9/15/2026	Buy	US Treasury Bill (912797UH8) 09/24/2026	326,000.00	\$325,732	
9/15/2026	Income (Interest)	US Treasury Note (91282CMS7) 03/15/2028 3.875%		\$4,844	
9/15/2026	Income (Reinvested Dividend)	Schwab Government Money Fund	145.95	\$146	
9/15/2026	Sell	US Treasury Bill (912797VC8) 09/15/2026	315,000.00	\$315,000	
9/11/2026	Income (Interest)	Toyota Financial Savings Bank (89235MTC5) 09/13/2027 3.750%		\$4,726	
9/1/2026	Buy	US Treasury Bill (912797VA2) 12/03/2026	139,000.00	\$137,664	
9/1/2026	Buy	US Treasury Bill (912797VC8) 09/15/2026	315,000.00	\$314,591	

Account Overview

New Lenox Fire Protection District - Bond Proceeds

Portfolio Allocation



Subsector	Current Value	Current Percent
Cash Equivalent	\$964,763	100.0%
Total	\$964,763	100.0%

Cash Flow Review

	Month to Date	Quarter to Date	Inception to Date (4/19/2026)
Beginning Market Value	\$961,857	\$1,960,082	\$0
Contributions / Additions	\$0	\$0	\$3,100,001
Distributions	\$0	(\$1,006,101)	(\$2,156,688)
Capital Appreciation	\$0	\$0	\$0
Income/Expenses	\$2,906	\$10,781	\$21,450
Ending Market Value	\$964,763	\$964,763	\$964,763
Investment Gain	\$2,906	\$10,781	\$21,450

Projected Income

Description	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Total
Cash Equivalent	\$9,044	\$9,044	\$9,044	\$9,044	\$36,177
Total	\$9,044	\$9,044	\$9,044	\$9,044	\$36,177

Projected Income and Maturities

Description	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Total
Cash Equivalent	\$9,044	\$9,044	\$9,044	\$9,044	\$36,177
Total	\$9,044	\$9,044	\$9,044	\$9,044	\$36,177

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	(\$1,006,101)	\$964,763	\$10,781
Second Quarter 2026	\$0	\$3,100,001	(\$1,150,587)	\$1,960,082	\$10,668
Since Inception Total	\$0	\$3,100,001	(\$2,156,688)	\$964,763	\$21,450

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			\$410	3.5%		\$14
100.0%	Schwab Treasury Money Market Fund	SCOXX			\$964,353	3.8%		\$36,163
100.0%	Cash Equivalent Total				\$964,763	3.7%		\$36,177
100.0%	Total				\$964,763	3.7%		\$36,177

Transactions

New Lenox Fire Protection District - Bond Proceeds
From August 31, 2026 to September 30, 2026

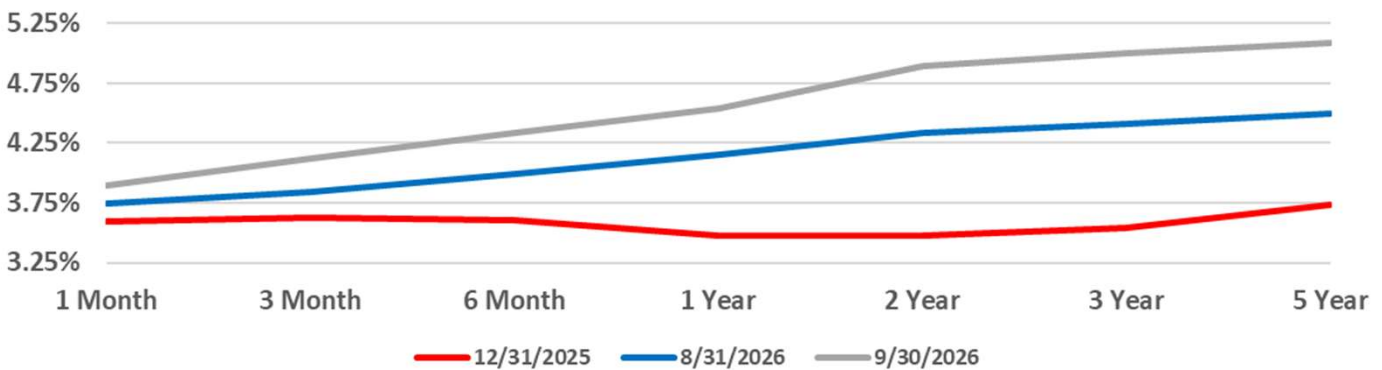
Trade Date	Activity	Description	Quantity	Amount	Accrued Interest
9/30/2026	Income (Reinvested Dividend)	Schwab Treasury Money Market Fund	2,875.83	\$2,876	
9/15/2026	Income (Reinvested Dividend)	Schwab Government Money Fund	29.83	\$30	

Fixed Income Market Update – September 30, 2026

Key Takeaways:

- September saw yields rise sharply in the face of persistent inflation primarily driven by rising energy prices
- The latest inflation data came in unchanged at 3.4% - remaining above the Fed's target of 2.0%
- Fed officials voted 12-0 to increase the Fed Funds Rate to by 0.25% to 4.00% in their September meeting
- Current market pricing indicates that one more rate hike is anticipated by the end of 2026

U.S. Treasury Yield Curve



Yields as of 9/30/2026	Government Money Market Fund	U.S. Treasury Bill / Notes	Certificate of Deposit	U.S. Government Agency	High Quality Taxable Municipal	High Quality Corporate
Liquid	3.47%	-	-	-	-	-
3 Month	-	4.12%	4.05%	4.10%	4.24%	4.27%
6 Month	-	4.33%	4.20%	4.30%	4.48%	4.50%
9 Month	-	4.44%	4.40%	4.37%	4.59%	4.56%
1 Year	-	4.54%	4.50%	4.53%	4.78%	4.76%
3 Year	-	5.00%	4.95%	5.02%	5.35%	5.32%
5 Year	-	5.09%	5.05%	5.14%	5.51%	-

Economic Data

Indicator	Current	Previous
CPI - Inflation	3.4% (Aug 2026)	3.4% (July 2026)
Unemployment	4.1% (Aug 2026)	4.1% (July 2026)
Fed Funds Rate	4.00% (Sept 2026)	3.75% (July 2026)
Real GDP Growth	2.2% (2nd Qtr 2026)	2.5% (1st Qtr 2026)

Federal Open Market Committee Median Fed Funds Rate Forecast

