



September 30th , 2025, 5:00 pm
Pivotal Conference Room

- I. Public Hearing** *Guests and visitors can comment, with a maximum of 3 mins. per person.*
- II. Approval of Agenda** *Welcome & Preliminaries: the focus for our meeting.*
- III. Public Comment:** *Guests and visitors can comment, with a maximum of 3 mins. per person.*
- IV. Consent Agenda** *Ratification and approval of minutes & non-debatable items ** (L. Rosado)*
 - a. Contracts September 2025 pg. 2
 - b. Check Register August 2025 pg. 9
 - c. Meeting Minutes August 2025 pg. 14
- V. Monitoring Reports** *Assuring Executive and Organizational Performance (10-30 min) (C. Bullock)*
 - a. **Public Executive Limitations:** *Is the organization operating within the boundaries the Board sets?*
 - i. **V.05 -Financials*** - August pg. 19
 - 1. Cashflow Analysis
 - ii. **V.05 -Financials*** - September pg. 26
 - 1. Cashflow Analysis
- VI. Performance on Ends:** *Is the organization on track with its vision? (C. Bullock)*
 - a. Report on Ends Accomplishments – N/A
 - b. Discussion on Implication of Ends Report- **Subpart 3**
- VII. Board Policy Review** *Do our existing policies reflect the board's current values (L. Rosado)*
 - a. VI.11 Annual Leave Reserve Policy – Raul M. pg. 33
 - b. VI.12 Investment Policy – Kay D. pg.34
- VIII. Board Work on Ends, Linkage Activities, and Board Education (60-150 min) (L. Rosado)**
- IX. Board Decisions (Motions) Actions:** *Only the Board has the authority to make them. (30-60 min) (L. Rosado)*
 - a. **Executive Officer Review*** pg. 39
 - b. **Executive Officer Contract****
 - c. **Budget Approval**** pg. 40
 - d. **Strategic Plan*** pg. 41
 - e. **FY 26 Board Calendar*** pg.45
 - f. **Bank/Mortgage Resolutions*** pg. 46
 - g. **October Meeting***
 - h. **Provider Letters of Commitment Template*** pg.62
- X. Communications:** *Keep the Board current on significant events and operations. (10-15 min) (C. Bullock)*
 - a. **Directors' Report** – September pg. 64
 - b. **Block Grant Audit** pg. 65
- XI. Process Review and Adjourn:** *How did we use our time, discuss relevant information, and make decisions according to our policies? What will we do in the next meetings to improve our preparation, debate, and process for decision-making? **

***Motion required **Roll Call Vote**

Recess is Available upon request.

IF YOU ARE UNABLE TO ATTEND, PLEASE GET IN TOUCH WITH THE BOARD OFFICE (269-467-1001 x 395). NEXT REGULAR MEETING: OCTOBER 28th, 2025, 5 PM PIVOTAL BOARD ROOM.

Contracts for Board Meeting 9/30/25

Clinical Contracts						
Provider Direct	Staff Responsible	Type of Service	Annual Budget Per Diem Cost	Explanation	Contract Dates	Board Approved
AGAPE	J. Cupp	CLS/Personal Care	H2016: \$65 T1020: \$115.39	Specialized Residential	10/1/25-9/30/26	
Alternative Choices	J. Cupp	CLS	H2015: US- \$7.90	Day Program	10/1/25-9/30/26	
Beacon Specialized Living	J. Cupp	CLS/Personal Care	H2016: \$300 T1020: \$150 96372: \$535	Specialized Residential	10/1/25-9/30/26	
Community Living Options	J. Cupp	CLS/Personal Care/Skill Building	H2016: \$145.18-\$348.31 T1020: \$87.50-\$123.64 H2014: \$15.72	Specialized Residential/CLS	10/1/25-9/30/26	
Cornerstone	J. Cupp	CLS	H2015: \$13.75	CLS Home	10/1/25-9/30/26	
Cretsinger Care Homes Ltd.	J. Cupp	CLS/Personal Care	H2016: \$150-\$200 T1020: \$43.08-\$62.25 *\$10 additional for high needs	Specialized Residential	10/1/25-9/30/26	
Delight AFC	J. Cupp	CLS/Personal Care	H2016: \$245 T1020: \$111.50-\$233.32	Specialized Residential	10/1/25-9/30/26	
Radiant AFC	J. Cupp	CLS/Personal Care	H2016: \$245 T1020: \$111.50-\$353.32	Specialized Residential	10/1/25-9/30/26	
God's Will AFC	J. Cupp	CLS/Personal Care	H2016: \$245 T1020: \$120	Specialized Residential	10/1/25-9/30/26	
FALCO	J. Cupp	CLS/Personal Care	H2016: \$121.88-\$210 T1020: \$129.48-\$146.60	Specialized Residential	10/1/25-9/30/26	
Flatrock	J. Cupp	CLS/Personal Care/Case Management/CLS	H2016: \$400-\$900 T1020: \$142.39-\$275.51 H2015: \$5.65 T1017: \$77.25	Specialized Residential/CLS Home	10/1/25-9/30/26	
Giddings	J. Cupp	CLS/Personal Care	H2016: \$250-\$515 T1020: \$32.65-\$200	Specialized Residential	10/1/25-9/30/26	

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Greater Heights-Care From the Heart	J. Cupp	CLS/Personal Care	H2016: \$245-\$345 T1020: \$100.17-\$103.57	Specialized Residential	10/1/25-9/30/26	6
Kingdom Rest Center	J. Cupp	CLS/Personal Care	H2016: \$250-\$450 T1020: \$50-\$100	Specialized Residential	10/1/25-9/30/26	
KM Milham Care	J. Cupp	CLS/Personal Care	H2016: \$220 T1020: \$135.72	Specialized Residential	10/1/25-9/30/26	
Parameter AFC	J. Cupp	CLS/Personal Care	H2016: \$180 T1020: \$121.99	Specialized Residential	10/1/25-9/30/26	
Pleasant Acres	J. Cupp	CLS/Personal Care	H2016: \$150 T1020: \$103.32	Specialized Residential	10/1/25-9/30/26	
Pleasant Pines	J. Cupp	CLS/Personal Care	H2016: \$150 T1020: \$108.98-\$158.98	Specialized Residential	10/1/25-9/30/26	
The Meadows	J. Cupp	CLS/Personal Care	H2016: \$93.92 T1020: \$148.89	Specialized Residential	10/1/25-9/30/26	
Superior Care	J. Cupp	CLS/Personal Care	H2016: \$154.70 T1020: \$141.65	Specialized Residential	10/1/25-9/30/26	
Autism of America	J. Cupp	ABA	97151: \$21.25-\$30 0362T: \$21.25-\$30	ABA	10/1/25-9/30/26	
			97153: \$16.50			
			97154: \$.73-\$2.19			
			97155: \$21.25-\$30			
			97156: \$21.25-\$30			
Autism Spectrum Therapies	J. Cupp	ABA	97157: \$1.42-\$6.00	ABA	10/1/25-9/30/26	
			97158: \$1.43-\$4.29			
			0373T: \$22.20-\$30.00			
			97151: \$21.25-\$30			
			0362T: \$21.25-\$30			
Autism Spectrum Therapies	J. Cupp	ABA	97153: \$16.50	ABA	10/1/25-9/30/26	
			97154: \$.73-\$2.19			
			97155: \$21.25-\$30			
			97156: \$21.25-\$30			
			97157: \$1.42-\$6.00			
Autism Spectrum Therapies	J. Cupp	ABA	97158: \$1.43-\$4.29	ABA	10/1/25-9/30/26	
			0373T: \$22.20-\$30.00			
			97151: \$21.25-\$30			
			0362T: \$21.25-\$30			
			97153: \$16.50			
Autism Spectrum Therapies	J. Cupp	ABA	97154: \$.73-\$2.19	ABA	10/1/25-9/30/26	
			97155: \$21.25-\$30			
			97156: \$21.25-\$30			
			97157: \$1.42-\$6.00			
			97158: \$1.43-\$4.29			
Autism Spectrum Therapies	J. Cupp	ABA	0373T: \$22.20-\$30.00	ABA	10/1/25-9/30/26	
			97151: \$21.25-\$30			
			0362T: \$21.25-\$30			
			97153: \$16.50			
			97154: \$.73-\$2.19			
Autism Spectrum Therapies	J. Cupp	ABA	97155: \$21.25-\$30	ABA	10/1/25-9/30/26	
			97156: \$21.25-\$30			
			97157: \$1.42-\$6.00			
			97158: \$1.43-\$4.29			
			0373T: \$22.20-\$30.00			

Contracts for Board Meeting 9/30/25

Lifetree Behavioral Health	J. Cupp	ABA	97151: \$21.25-\$30 0362T: \$21.25-\$30 97153: \$16.50 97154: \$.73-\$2.19 97155: \$21.25-\$30 97156: \$21.25-\$30 97157: \$1.42-\$6.00 97158: \$1.43-\$4.29 0373T: \$22.20-\$30.00	ABA	10/1/25-9/30/26	
Professional Rehabilitation Services DBA Rebound Home and Community Therapy	J. Cupp	ABA	97151: \$21.25-\$30 0362T: \$21.25-\$30 97153: \$16.50 97154: \$.73-\$2.19 97155: \$21.25-\$30 97156: \$21.25-\$30 97157: \$1.42-\$6.00 97158: \$1.43-\$4.29 0373T: \$22.20-\$30.00	ABA	10/1/25-9/30/26	
Ripple Effect (Centreville, Sturgis and Portage)	J. Cupp	ABA	97151: \$21.25-\$30 0362T: \$21.25-\$30 97153: \$16.50 97154: \$.73-\$2.19 97155: \$21.25-\$30 97156: \$21.25-\$30 97157: \$1.42-\$6.00 97158: \$1.43-\$4.29 0373T: \$22.20-\$30.00	ABA	10/1/25-9/30/26	
Synthesis ABA	J. Cupp	ABA	97151: \$21.25-\$30 0362T: \$21.25-\$30 97153: \$16.50 97154: \$.73-\$2.19 97155: \$21.25-\$30 97156: \$21.25-\$30 97157: \$1.42-\$6.00 97158: \$1.43-\$4.29 0373T: \$22.20-\$30.00	ABA	10/1/25-9/30/26	

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Residential Opportunities Inc	J. Cupp	ABA	97151: \$21.25-\$30 0362T: \$21.25-\$30 97153: \$16.50 97154: \$.73-\$2.19 97155: \$21.25-\$30 97156: \$21.25-\$30 97157: \$1.42-\$6.00 97158: \$1.43-\$4.29 0373T: \$22.20-\$30.00 H2016: \$1225 S9776: \$25.76	ABA	10/1/25-9/30/26	
Residential Opportunities- Osterhout AFC	J. Cupp	CLS/Personal Care	H2016: \$700 T1020: \$324.75	Specialized Residential	10/1/25-9/30/26	
Wings of Hope (Three Rivers and Sturgis)	J. Cupp	CLS/Respite/ABA	97151: \$21.25-\$30 0362T: \$21.25-\$30 97153: \$16.50 97154: \$.73-\$2.19 97155: \$21.25-\$30 97156: \$21.25-\$30 97157: \$1.42-\$6.00 97158: \$1.43-\$4.29 0373T: \$22.20-\$30.00 H2016: \$1225 S9776: \$25.76 H2015: \$5.89-\$6.29 T1005: \$6.20-\$6.44	CLS/Respite/ABA	10/1/25-9/30/26	
Nyumbani AFC I and II	J. Cupp	CLS/Personal Care	H2016: \$300-\$400 T1020: \$97.98-\$193.82	Specialized Residential	10/1/25-9/30/26	
ADAPT	J. Cupp	CLS/Personal Care	H2016: \$200-\$400 T1020: \$20.11-\$124.67 H2015: \$3.69-\$8.24 H0043: \$111.52-\$194.97 H2023: \$7.32 H2025: \$7.32	Specialized Residential	10/1/25-9/30/26	

Contracts for Board Meeting 9/30/25

Dear Country AFC Spectrum Community Services	J. Cupp	CLS Home	T1005: \$7.32		CLS Home	10/1/25-9/30/26
	J. Cupp	CLS Home	H2015: \$4.60 H2015: \$2.50-\$6.50		CLS Home	10/1/25-9/30/26
St. Joseph CoOp	J. Cupp	CLS/Respite/Supported employment	H2023: \$9.24 H2025: \$9.24 T1005: \$9.24 H2015: \$5.39-\$7.97	CLS/Respite/Supported employment		10/1/25-9/30/26
	J. Cupp	CLS	H2015: \$8.00-\$10.00	CLS		10/1/25-9/30/26
Windswept Therapeutic Riding	J. Cupp	Specialty Contract	Assessment- \$100 per assessment ASAM: \$100 per assessment UM: \$50 per hour	Backup UM and Intakes		10/1/25-9/30/26
Emily Dongvillo	J. Cupp	Specialty Contract	\$85 per hour	Nutrition Assessment		10/1/25-9/30/26
Gagandeep Singh-Rana	J. Cupp	Specialty Contract	\$212 per hour \$5000 CME 200 hours vacation Malpractice and Tail coverage	Medical Director		10/1/25-9/30/26
	J. Cupp	Specialty Contract	\$150 per hour	IT Support		10/1/25-9/30/26
JR IT Services	J. Cupp	OBRA	\$85 per diem	Occupational Therapy		10/1/25-9/30/26
Erica Sage	J. Cupp	OBRA	\$85 per assessment	Assessment		10/1/25-9/30/26
Kristi Merrills	J. Cupp	OBRA	\$85 per diem	Psychological Assessment		10/1/25-9/30/26
James Cance	J. Cupp	OBRA	\$170 per assessment	Nursing Assessment		10/1/25-9/30/26
Rayshell Losinski	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis		10/1/25-9/30/26
Betsy Wright	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis		10/1/25-9/30/26
Hannah Roberts	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis		10/1/25-9/30/26
Kelly Shafer	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis		10/1/25-9/30/26
Kim Fultz	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis		10/1/25-9/30/26
Michelle Crittenden	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis		10/1/25-9/30/26
Rayshell Losinski	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis		10/1/25-9/30/26
Tracey Cole	J. Cupp	Mobile Crisis/DBT	\$20 per hour	Mobile Crisis/DBT		10/1/25-9/30/26
Bridgette Mulvaney	J. Cupp	Mobile Crisis	\$30 per hour	Mobile Crisis		10/1/25-9/30/26
Bry Books	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis		10/1/25-9/30/26

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Heather Teadt	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis	10/1/25-9/30/26
Kristi Merrills	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis	10/1/25-9/30/26
Rebekah Wagaman	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis	10/1/25-9/30/26
Roopa Singh	J. Cupp	Mobile Crisis	\$20 per hour	Mobile Crisis	10/1/25-9/30/26
Kathleen Morrill	J. Cupp	Consultation	\$100 per hour	Supervision	10/1/25-9/30/26
Lynelle Gritton-Thrasher	J. Cupp	Consultation	\$125 per hour	Supervision	10/1/25-9/30/26
Ripple Effect Inclusion Center	J. Cupp	CLS & Respite	H2015: \$3.90-\$7.50 T1005: \$3.00-\$5.00	CLS & Respite	10/1/25-9/30/26
Indian Trails Camp	J. Cupp	Respite Camp	H0045 \$100-\$370	Respite Camp	10/1/25-9/30/26
Susan Pattison	J. Cupp	Testing	\$150 per hour	Guardianship and other testing	10/1/25-9/30/26
Community Inclusive Recreation	J. Cupp	Single Case Agreement	H2015: \$4.51-\$6.26	Community Living Supports	10/1/25-9/30/26
MRC Industries Inc.	J. Cupp	Supported Employment/Skill Building	H2023: \$30.79-\$49.86 H2025: \$20.57-\$29.76 H2014: \$4.16-\$10.16	Supported Employment/Skill Building	10/1/25-9/30/26
		Skill Building	H2014: \$7.81-\$16.44	Skill Building	10/1/25-9/30/26
		Fiscal Intermediary	T2025: \$150 T2025: \$146.58 H2015: \$2.76-\$5.61 H2014: \$4.99 T1005: \$5.24 T2027: \$2.80-\$5.52	Fiscal Intermediary	10/1/25-9/30/26
Stuart Wilson	J. Cupp	Fiscal Intermediary		Fiscal Intermediary	10/1/25-9/30/26
FasPsych	J. Cupp	Staffing	\$80 per hour	Virtual Therapist	Evergreen
Lydia Chapa	J. Cupp	ICCW	\$35 per hour	ICCW	10/1/25-9/30/26
Karen Newsome	J. Cupp	Nurse Practitioner	\$102 per hour- 16 hours max	Nurse Practitioner	10/1/25-9/30/26
Non-Clinical Contract					
Provider Direct	Staff Responsible	Type of Service	Annual Budget Per Diem Cost	Explanation	Contract Dates
Gryphon Place	J. Cupp	On Call	After Hours Relay: \$10.82 per call	On Call Support	10/1/25-9/30/26

Contracts for Board Meeting 9/30/25

				Translation Service: \$3.50 per call			
FEL Systems	J. Cupp	Business Agreement		\$400 per license	ASAM License	Evergreen	
MRS	C. Bullock	Interagency Cash Transfer		\$22,222.00	Enhancing Employment Opportunities	FY26	

PIVOTAL
Disbursements
August 2025

*Voided

DATE	CHECK/RM #	VENDOR	AMOUNT	DESCRIPTION
08/01/25	RM-01115	BRANDI BELCHER	200.00	Contract-Access
08/01/25	RM-01116	ST JO CO UNITED WAY	118.00	Employee Donations
08/01/25	RM-01117	TRAYBEE LLC	620.00	Contract-Mobile Crisis
08/01/25	RM-01118	KIF LLC	1,513.30	Contract-Mobile Crisis
08/01/25	RM-01119	KRISTI MERRILLS PLC	5,670.00	Contract-Mobile Crisis
08/01/25	RM-01120	GREAT LAKES CLEANING SERVICE	1,150.00	Janitorial
08/01/25	RM-01121	VALENZ ASSURANCE	1,839.00	Annual Subscription
08/01/25	RM-01122	GAGAN S PC	8,137.00	Contract-Medical Director
08/01/25	RM-01123	REHMANN LLC	23,100.00	Contract-Billing
08/01/25	RM-01124	Diekema Hamann Architecture, Inc.	5,352.30	Architecture Company
08/01/25	RM-01125	CLARK LOGIC CAPITAL LLC	6,285.58	Rent-TR
08/01/25	065310	MICHIGAN COUNCIL #25	1,387.40	Union Dues
08/01/25	065311	SEMCO ENERGY GAS COMPANY	120.37	Utilities
08/01/25	065312	LRS, LLC	162.07	Utilities
08/01/25	065313	FIDELITY SECURITY LIFE (Eye Med)	1,084.12	Employee Benefits
08/01/25	065314	SW MI BEHAVIORAL HEALTH	16,134.00	Local Match
08/01/25	065315	VERIZON WIRELESS	3,351.51	Utilities
08/01/25	065316	COMCAST	230.33	Utilities
08/01/25	065317	FARMERS STATE BANK	13,461.14	Mortgage
08/01/25	065318	SOPHOS PAYMENT RESOURCES	10,294.15	IT Subscription
08/08/25	RM-01126	BRANDI BELCHER	100.00	Contract-Access
08/08/25	RM-01127	CRETSINGER CARE HOMES LTD	21,960.71	Specialized Residential
08/08/25	RM-01128	PARMETER AFC	9,361.69	Specialized Residential
08/08/25	RM-01129	HANNAH ROBERTS	1,860.00	Contract-Mobile Crisis
08/08/25	RM-01130	JETSY BEAN LLC	1,260.00	Contract-Mobile Crisis
08/08/25	RM-01131	TRAYBEE LLC	620.00	Contract-Mobile Crisis
08/08/25	RM-01132	BRYANN BOOKS	1,800.00	Contract-Mobile Crisis
08/08/25	RM-01133	DEAR COUNTRY AFC	10,064.80	Specialized Residential
08/08/25	RM-01134	GREAT LAKES CLEANING SERVICE	1,150.00	Janitorial
08/08/25	RM-01135	GREATER HEIGHTS AFC	20,217.06	Specialized Residential
08/08/25	RM-01136	GIDDINGS AFC II	11,552.15	Specialized Residential
08/08/25	RM-01137	NYUMBANI AFC	12,337.38	Specialized Residential
08/08/25	RM-01138	GIDDINGS AFC HOME LLC	12,710.00	Specialized Residential
08/08/25	RM-01139	LIFETREE BEHAVIORAL HEALTH LLC	45,518.75	Autism Provider
08/08/25	RM-01140	AUNALYTICS INC	2,120.50	IT Subscription
08/08/25	RM-01141	DONALD LOUIS KITCHEN JR	44.60	Committee Fee
08/08/25	RM-01142	JERGENS PIPING CORPORATION	3,353.25	Building Maintenance
08/08/25	RM-01143	WINDSWEPT THERAPEUTIC RIDING	380.00	CLS Provider
08/08/25	RM-01144	MIRACLE'S LAWN SERVICE	440.00	Lawn Care
08/08/25	RM-01145	RIPPLE EFFECTS AUTISM LEARNING CENTER	32,613.00	Autism Provider
08/08/25	RM-01146	THE TM GROUP INC	105.00	Consultanting
08/08/25	RM-01147	PLEASANT PINES	40,141.90	Specialized Residential
08/08/25	RM-01148	DATA GUARDIAN	95.00	Utilities
08/08/25	RM-01149	FLATROCK MANOR	88,074.19	Specialized Residential
08/08/25	RM-01150	UNITY GROUP II	8,648.69	Specialized Residential
08/08/25	RM-01151	BCA - STONECREST CENTER	8,019.00	Inpatient Services
08/08/25	RM-01152	HR ALLIANCE 1 INC	7,806.24	Fiscal Intermediary
08/08/25	RM-01153	PLEASANT ACRES LLC	39,264.60	Specialized Residential
08/08/25	RM-01154	THE MEADOWS	37,392.74	Specialized Residential
08/08/25	RM-01155	FALCO CORPORATION	20,747.68	Specialized Residential
08/08/25	RM-01156	INDIAN TRAILS CAMP	5,700.00	CLS Provider

PIVOTAL
Disbursements
August 2025

*Voided

DATE	CHECK/RM #	VENDOR	AMOUNT	DESCRIPTION
08/08/25	RM-01157	ADAPT INC	34,504.14	Specialized Residential
08/08/25	RM-01158	AGAPE AFC HOME	16,776.27	Specialized Residential
08/08/25	RM-01159	BEACON SPECIALIZED LIVING SERVICES INC	13,950.00	Specialized Residential
08/08/25	RM-01160	ST JOSEPH COMMUNITY CO-OP INC	3,712.20	Specialized Residential
08/08/25	RM-01161	STUART WILSON, CPA PC	13,606.44	Fiscal Intermediary
08/08/25	RM-01162	KENDRICK STATIONERS INC	33.24	Supplies
08/08/25	RM-01163	REBEKAH WAGAMAN	4,140.00	Contract-Mobile Crisis
08/08/25	RM-01164	WINGS OF HOPE LLC	11,114.60	Autism Provider
08/08/25	RM-01165	WINGS OF HOPE - STURGIS	15,038.23	Autism Provider
08/08/25	RM-01166	IRIS TELEHEALTH MEDICAL GROUP	18,114.00	Contract-Outpatient
08/08/25	065319	FRED'S PHARMACY	737.44	ACT Clients Pharmacy
08/08/25	065320	KONICA MINOLTA PREMIER FINANCE	1,875.25	Printers/Copiers
08/08/25	065321	CERTASITE LLC	1,844.25	Maintenance
08/08/25	065322	WEX BANK	1,141.74	Gas Cards
08/08/25	065323	FRONTIER	489.09	Utilities
08/08/25	065324	LITHO PRINTERS INC	426.96	Check Order
08/08/25	065325	GAIL LECOUNT	45.36	Committee Fee
08/08/25	065326	TWIN COUNTY COMMUNITY PROBATION	3,975.00	DRC Payment
08/08/25	065327	COMCAST	401.70	Utilities
08/08/25	065328	MICHIGAN GAS UTILITIES	41.25	Utilities
08/08/25	065329	GRIFFIN PEST SOLUTIONS	114.00	Maintenance
08/08/25	065330	RADIANT AFC	10,695.00	Specialized Residential
08/08/25	065331	HARDLINE SOLUTIONS LLC	1,925.00	Building Maintenance
08/08/25	065332	AUTOPARK FORD OF STURGIS	103.02	Vehicle Maintenance
08/15/25	RM-01167	BRANDI BELCHER	300.00	Contract-Access
08/15/25	RM-01168	KIMBERLY FULTZ	39.21	Employee Reimbursement
08/15/25	RM-01169	TRACEY COLE	59.24	Employee Reimbursement
08/15/25	RM-01170	GREAT LAKES CLEANING SERVICE	1,150.00	Janitorial
08/15/25	RM-01171	GAGAN S PC	16,068.00	Contract-Medical Director
08/15/25	RM-01172	BRIDGETTE MULVANEY LMSW LLC	8,010.00	Contract-Mobile Crisis
08/19/25	065333	RML3 LLC	2,350.00	Contract-Mobile Crisis
08/19/25	065334	MICHELLE CRITTENDEN LLC	2,400.00	Contract-Mobile Crisis
08/19/25	065335	WASTE MANAGEMENT OF MICHIGAN	209.75	Utilities
08/19/25	065336	SUPERIOR RECEIPT BOOK COMPANY	709.78	Bank Deposit Receipt Books
08/19/25	065337	U OF M	14,854.00	Inpatient Services
08/19/25	065338	VERIZON WIRELESS	184.05	Utilities
08/19/25	065339	MARY ASHBAUGH	39.19	Employee Reimbursement
08/19/25	065340	CINTAS CORP	77.95	Supplies
08/19/25	065341	MRC INDUSTRIES INC	742.96	Provider-Supported Employment
08/22/25	RM-01173	BRANDI BELCHER	300.00	Contract-Access
08/22/25	RM-01174	GRYPHON PLACE	670.84	After-Hours Emergency
08/22/25	RM-01175	PINE REST CHRISTIAN MHS	15,228.00	Inpatient Services
08/22/25	RM-01176	ST JO CO UNITED WAY	118.00	Employee Donations
08/22/25	RM-01177	ST JO CO TRANSPORTATION AUTHORITY	3,438.00	Clubhouse Transportation
08/22/25	RM-01178	TRAYBEE LLC	595.00	Contract-Mobile Crisis
08/22/25	RM-01179	DEAR COUNTRY AFC	10,258.00	Specialized Residential
08/22/25	RM-01180	GREAT LAKES CLEANING SERVICE	1,150.00	Janitorial
08/22/25	RM-01181	WMU CENTER FOR DISABILITIES	1,834.90	Autism Provider
08/22/25	RM-01182	AUTISM OF AMERICA LLC	15,523.50	Autism Provider
08/22/25	RM-01183	MAPLECREST LLC	3,183.00	Rent-Sturgis
08/22/25	RM-01184	LIFETREE BEHAVIORAL HEALTH LLC	42,714.50	Autism Provider

PIVOTAL
Disbursements
August 2025

*Voided

DATE	CHECK/RM #	VENDOR	AMOUNT	DESCRIPTION
08/22/25	RM-01185	AUNALYTICS INC	504.00	IT Subscription
08/22/25	RM-01186	JERGENS PIPING CORPORATION	1,691.51	Maintenance
08/22/25	RM-01187	ELISABETH ROBERTS	50.00	Board Member Fee
08/22/25	RM-01188	WINDSWEPT THERAPEUTIC RIDING	1,140.00	CLS Provider
08/22/25	RM-01189	EVERSTREAM SOLUTIONS LLC	1,000.32	Utilities
08/22/25	RM-01190	RIPPLE EFFECTS AUTISM LEARNING CENTER	56,910.27	Autism Provider
08/22/25	RM-01191	THE TM GROUP INC	472.50	Consultanting
08/22/25	RM-01192	AUTISM SPECTRUM THERAPIES LLC	7,179.00	Autism Provider
08/22/25	RM-01193	GAGAN S PC	8,549.00	Contract-Medical Director
08/22/25	RM-01194	BCA - STONECREST CENTER	10,692.00	Inpatient Services
08/22/25	RM-01195	HR ALLIANCE 1 INC	3,591.60	Fiscal Intermediary
08/22/25	RM-01196	HARBOR OAKS HOSPITAL	6,816.00	Inpatient Services
08/22/25	RM-01197	RESIDENTIAL OPPORTUNITIES INC	90,567.25	Specialized Residential
08/22/25	RM-01198	COMMUNITY LIVING OPTIONS	27,997.50	Specialized Residential
08/22/25	RM-01199	SPECTRUM COMMUNITY SERVICES	190.00	Specialized Residential
08/22/25	RM-01200	PETER CHANG ENTERPRISES INC	12,800.00	PCE System
08/22/25	RM-01201	INDIAN TRAILS CAMP	3,940.00	CLS Provider
08/22/25	RM-01202	ADAPT INC	309,968.80	Specialized Residential
08/22/25	RM-01203	KONICA MINOLTA BUSINESS SOLUTIONS	60.00	Printers/Copiers
08/22/25	RM-01204	CENTURYLINK	149.04	Utilities
08/22/25	RM-01205	STUART WILSON, CPA PC	12,430.52	Fiscal Intermediary
08/22/25	RM-01206	Diekema Hamann Architecture, Inc.	7,531.94	Architecture Company
08/22/25	RM-01207	BRONSON-ACADIA JOINT VENTURE LLC	8,116.00	Inpatient Services
08/22/25	RM-01208	QLER PHYSICIAN MEDICAL GROUP	7,375.00	Contract-ER Psychiatry
08/22/25	RM-01209	WINGS OF HOPE LLC	26,142.70	Autism Provider
08/22/25	RM-01210	BLUE CARE NETWORK OF MICHIGAN	125,412.63	Employee Benefits
08/22/25	RM-01211	RAUL MORALES	100.00	Board Member Fee
08/22/25	RM-01212	WINGS OF HOPE - STURGIS	12,381.11	Autism Provider
08/22/25	065342	CITY OF STURGIS	2,088.56	Utilities
08/22/25	065343	TBD SOLUTIONS INC	2,681.25	Consultanting
08/22/25	065344	JTECH GLOBAL ENTERPRISES INC	708.00	IT Subscription
08/22/25	065345	ALTERNATIVE CHOICES	3,776.20	Specialized Residential
08/22/25	065346	INSPIRATION STUDIO DESIGNS	9,636.05	Services/Supplies
08/22/25	065347	BENJAMIN CARMICHAEL	64.00	Committee Fee
08/22/25	065348	COMMUNITY MENTAL HEALTH ASSOC OF	11,559.00	Special Assessment Fee
08/22/25	065349	WESTERN MICHIGAN UNIVERISTY SCHOOL	1,901.00	Inpatient Services
08/22/25	065350	DELTA DENTAL	8,238.59	Employee Benefits
08/22/25	065351	INDIANA MICHIGAN POWER	469.32	Utilities
08/22/25	065352	VILLAGE OF CENTREVILLE	1,458.77	Utilities
08/22/25	065353	MEDICAL BEHAVIORAL HOSPITAL OF	5,850.00	Inpatient Services
08/22/25	065354	LARRY HENNEMAN	75.90	Committee Fee
08/22/25	065355	KAREN BURG	50.00	Committee Fee
08/22/25	065356	CINTAS CORP	662.35	Supplies
08/22/25	065357	MRC INDUSTRIES INC	1,966.16	Provider-Supported Employment
08/22/25	065358	AUTOPARK FORD OF STURGIS	189.52	Vehicle Maintenance
08/22/25	065359	ISABELLA POWELL	50.00	Committee Fee
08/29/25	RM-01213	BRANDI BELCHER	100.00	Contract-Access
08/29/25	RM-01214	LYNELLE GIRTON-THRASHER	500.00	Contract-Supervision
08/29/25	RM-01215	HANNAH ROBERTS	1,860.00	Contract-Mobile Crisis
08/29/25	RM-01216	ST JO CO UNITED WAY	118.00	Employee Donations
08/29/25	RM-01217	HOLLY LAGO LLC	4,170.80	Contract-Mobile Crisis

PIVOTAL
Disbursements
August 2025

*Voided

DATE	CHECK/RM #	VENDOR	AMOUNT	DESCRIPTION
08/29/25	RM-01218	TRAYBEE LLC	1,360.00	Contract-Mobile Crisis
08/29/25	RM-01219	KIF LLC	900.00	Contract-Mobile Crisis
08/29/25	RM-01220	GREAT LAKES CLEANING SERVICE	1,150.00	Janitorial
08/29/25	RM-01221	ROSLUND, PRESTAGE & COMPANY, PC	562.50	Contract-Auditors/Consultant
08/29/25	RM-01222	GAGAN S PC	8,240.00	Contract-Medical Director
08/29/25	RM-01223	COVERED BRIDGE HEALTHCARE	120.00	New Hire Drug Screenings
08/29/25	RM-01224	RELIAS LLC	9,724.55	IT Subscription
08/29/25	RM-01225	KERWIN ELECTRIC INC	175.00	Utilities
08/29/25	RM-01226	KSS ENTERPRISES	100.96	Supplies
08/29/25	RM-01227	STATE OF MICHIGAN	88,469.00	FY22 GF Surplus
08/29/25	RM-01228	CLARK LOGIC CAPITAL LLC	6,285.58	Rent-TR
08/29/25	RM-01229	AUTOPARK FORD OF STURGIS	87.15	Vehicle Maintenance
08/29/25	065360	LRS, LLC	173.97	Utilities
08/29/25	065361	AMERICAN UNITED LIFE INSURANCE	5,357.54	Employee Benefits
08/29/25	065362	SUSAN PATTISON	750.00	Contract-Autism Testing
08/29/25	065363	STRATUS VIDEO LLC	173.31	Interpretive Services
08/29/25	065364	LITHO PRINTERS INC	248.27	Check Order
08/29/25	065365	COMCAST	230.33	Utilities
08/29/25	065366	FARMERS STATE BANK	13,461.14	Mortgage
08/29/25	065367	STURGIS PUBLIC SCHOOLS	1,500.00	Advertising
08/29/25	065368	GORNO FORD INC	81,870.00	New Ford Explorers (2)

Total Amount of Non-void Checks/RMs

1,865,552.71

08/01/25	Electronic Debit	OPTUM BANK	12,205.02	Employee Benefits
08/07/25	Electronic Debit	PAYCOR INC	2,485.72	Employee Payroll
* 08/12/25	Electronic Debit	CENTURY BANK - OVERDRAFT FEE	35.00	Reversed
* 08/14/25	Electronic Debit	CENTURY BANK - OVERDRAFT FEE	70.00	Reversed
08/14/25	Electronic Debit	PAYCOR INC	175,376.73	Employee Payroll
08/14/25	Electronic Debit	PAYCOR INC	57,184.45	Employee Payroll
08/15/25	Electronic Debit	EMPOWER	10,533.23	Employee Benefits
08/15/25	Electronic Debit	EMPOWER	8,248.70	Employee Benefits
08/15/25	Electronic Debit	EMPOWER	15,131.16	Employee Benefits
* 08/18/25	Electronic Debit	CENTURY BANK - OVERDRAFT FEE	5.00	Reversed
* 08/19/25	Electronic Debit	CENTURY BANK - OVERDRAFT FEE	5.00	Reversed
08/20/25	Electronic Debit	TRIZETTO	236.00	ACH Fees
* 08/20/25	Electronic Debit	SQUARE ACCOUNT VERIFICATION	0.01	Reversed
08/20/25	Electronic Debit	TRANSFER TO FLEX BENEFITS ACCOUNT	13.00	Interest Earned
08/21/25	Electronic Debit	TRANSFER TO FLEX BENEFITS ACCOUNT	51.00	Interest Earned
08/21/25	Electronic Debit	CHASE CREDIT CARD EPAY	12,825.18	Credit Card
08/22/25	Electronic Debit	OPTUM BANK	12,148.07	Employee Benefits
08/26/25	Electronic Debit	OPTUM BANK	56.95	Employee Benefits
08/28/25	Electronic Debit	TRANSFER TO INVESTMENTS	2,500,000.00	Transfer to Trust Account
08/28/25	Electronic Debit	PAYCOR INC	176,884.02	Employee Payroll
08/28/25	Electronic Debit	PAYCOR INC	57,728.20	Employee Payroll
08/28/25	Electronic Debit	EMPOWER	10,496.39	Employee Benefits
08/28/25	Electronic Debit	EMPOWER	8,248.70	Employee Benefits
08/28/25	Electronic Debit	EMPOWER	15,312.48	Employee Benefits
08/29/25	Electronic Debit	OPTUM BANK	12,495.88	Employee Benefits
08/29/25	Electronic Debit	CENTURY BANK ACH FEES	28.20	ACH Fees
* 08/29/25	Electronic Debit	CENTURY BANK SERVICE CHARGE	121.99	Reversed

Total Amount of Electronic Debits

3,087,926.08

PIVOTAL
Disbursements
August 2025

*Voided

DATE

CHECK/RM #

VENDOR

AMOUNT

DESCRIPTION

Total Disbursements

4,953,478.79



MEETING MINUTES OF AUGUST 26, 2025

PIVOTAL CONFERENCE ROOM

OFFICERS

PRESENT: Luis Rosado- Chair, Cathi Abbs- Vice Chair, Kay Decker- Secretary

MEMBERS

PRESENT: Raul Morales, Damon Knapp, Elisabeth Roberts, Amanda Miller, Stacy Linihan, Darci Skrzyniarz, Carol Naccarato, Rick Shaffer.

MEMBERS

ABSENT: None.

VISITORS: Jonathon Young AFSCME Representative, Kristy Barkley, Uriah Marriott, Vicky Merrills, and Zach Reed.

CALL TO ORDER

Rosado, Chairperson, called the meeting to order at 4:00 pm.

APPROVAL OF AGENDA

The following additions to the agenda were presented:

II a. New Board Member Approval

VIII h. Bond council.

VIII i. Lawsuit authorization.

A MOTION WAS MADE BY SHAFFER, SUPPORTED BY DECKER, TO APPROVE THE AGENDA WITH ADDITIONS II A, VIII H AND VIII I. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

GUESTS, VISITORS & PUBLIC COMMENTS

No Comments

CONSENT AGENDA:

- a. Contracts July/August 2025
- b. Check Register June 2025 - \$4,458,276.67
- c. Check Register July 2025 - \$2,509,882.41
- d. Meeting Minutes June 2025
- e. QIP FY 25 Plan

A MOTION WAS MADE BY SKRZYNIARZ, SECONDED BY MILLER, TO APPROVE THE CONSENT AGENDA. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

NEW BOARD MEMBER

Bullock, CEO, and Rosado, Chair, presented. After the executive committee meeting with Mr. Reed, Rosado explained to the board a recommendation for approval of a new board member, Zach Reed.

A MOTION WAS MADE BY ROSADO, SECONDED BY ROBERTS, TO APPROVE THE ADDITION OF ZACH REED TO THE PIVOTAL BOARD OF DIRECTORS. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

EXECUTIVE LIMITATIONS

EL V .05- FINANCIALS

Bullock, CEO, needed to add the financials to the packet, which was given to the board at this meeting for review, and would be approved later in the meeting. Approval was not received at this board meeting.

EL V. 05- FINANCIALS- POLICY REVISION

Bullock CEO presented. Added Emergency Exception: The need for an emergency exemption arose from a gas leak issue that occurred earlier in the month, which had the potential to exceed spending authority. No changes were identified from the red-lined version.

A MOTION WAS MADE BY KNAPP, SECONDED BY MILLER, TO APPROVE EL V. .05 FINANCIALS AND FINANCIALS- POLICY REVISION. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

EL V. 04- FINANCIAL PLANNING AND BUDGETING

Bullock CEO presented.

A MOTION WAS MADE BY ROBERTS, SECONDED BY NACCARATO, TO APPROVE EL V.04 PLANNING AND BUDGETING. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

PERFORMANCE ON ENDS

REPORT ON ENDS ACCOMPLISHMENTS- SUBPART 3

Bullock, CEO, presented Ends Subpart 3.

A MOTION WAS MADE BY SHAFFER, SECONDED ABBS, TO APPROVE POE, REPORT ON ENDS ACCOMPLISHMENTS, SUBPART 3, ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

BOARD POLICY REVIEW

BPR VI. 04 AGENDA PLANNING

No changes recommended.

BPR VI. 05 BOARD CHAIRPERSON ROLE

No changes recommended.

BOARD WORK ON ENDS, LINKAGE ACTIVITIES, AND BOARD OF EDUCATION

- A. COMMUNITY HEALTH NEEDS ASSESSMENT.**
- B. FY 26 STRATEGIC PLANNING**
- C. FY 26 BUDGET**

Bullock, CEO, presented the Community Health Needs Assessment compilation report, as well as the draft FY26 Strategic Plan and a preliminary draft FY26 Budget. No actions were taken, but board members and the CEO had a discussion.

BOARD DECISIONS (MOTIONS) ACTIONS

INVESTMENT

Bullock CEO presented. Asks the board to transfer \$2.5 million to investments. Versteeg, CFO, agrees with the cash flow projections and the ability to move money to the account.

A MOTION WAS MADE BY ABBS, SECONDED BY KNAPP, TO APPROVE \$2.5 MILLION TO THE INVESTMENT ACCOUNT. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

COMPENSATED ABSENCES BALANCE

Bullock CEO presented. Ask the board to transfer the compensated balances account to a money market/investment account. Current balance is just over \$294,000. This was discussed with auditors and allows the interest earned from this account to be better utilized than is currently happening.

A MOTION WAS MADE BY SHAFFER, SECONDED BY DECKER, TO APPROVE THE COMPENSATED ABSENCES BALANCE TRANSFER TO MONEY MARKET/INVESTMENT ACCOUNT. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

BUILDING LOAN

Bullock CEO presented. The current interest rate approved by the board was 5.5%. There were some issues with the tax-exempt loan status, and the board's request is to temporarily approve a 6% interest rate to initiate the loan. Once the tax-exempt status has been confirmed, the loan will revert to the original 5.5% approved by the board.

A MOTION WAS MADE BY SHAFFER, SECONDED BY DECKER, TO APPROVE 6% INTEREST RATE FOR THE BUILDING PROJECT. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

BUILDING SPENDING AUTHORITY

Bullock CEO presented. With the new building, there will be times when, to save money, pre-purchasing of products will be necessary. This is in direct response to tariffs. The loan available for the new project is roughly \$366,000 short. The board's request is that they approve the CEO's ability to pre-purchase and spend up to \$366k on the new building project and help with tariff reductions when possible.

A MOTION WAS MADE BY ABBS, SECONDED BY LINIHAN, TO APPROVE CEO SPENDING AUTHORITY FOR BUILDING PROJECT TO UP TO \$366,000.00. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

PARKING LOT RFP

Bullock CEO presented. Three bids were received. AR Engineering provided a quote substantially less than the other two proposals received. A proposal to design the new parking lot was submitted at \$27,600. This company was additionally vetted by Diekema Hamann and Fredericks Constructions.

A MOTION WAS MADE BY MORALES, SECONDED BY KNAPP, TO APPROVE AR ENGINEERING, AT \$27,600 FOR PARKING LOT RFP. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

BANK SIGNERS

Bullock CEO presented. Discussed changing board signers to Luis Rosado and Cathi Abbs. This would remove current signers Sandy Hall and Kathy Pangle.

A MOTION WAS MADE BY ROBERTS, SECONDED BY MILLER, TO APPROVE THE CHANGE OF BOARD SIGNERS TO LUIS ROSADO AND CATHI ABBS. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

UNION COLA ASK

Bullock CEO presented. The union asks the board to approve a \$1,500 COLA for employees. Board members had a lot of discussion. Bullock requested an official vote so that he could take it back to the union leadership.

A MOTION WAS MADE BY LINIHAN, SECONDED BY KNAPP, TO ACCEPT THE \$1500 COLA ASKED FOR EMPLOYEES. ROLL CALL VOTE. MORALES IN FAVOR/TEN OPPOSED. MOTION CARRIED.

LAWSUIT AUTHORIZATION

Bullock CEO presented a resolution for the board to authorize the joining of the CMHA lawsuit against the MDHHS PIHP rebid. Bullock stated that this could fundamentally change how Pivotal operates, how our clients receive care, and who has local oversight of the care of St. Joseph County citizens and their mental health care.

A MOTION WAS MADE BY ABBS, SECONDED BY NACCARATO, TO APPROVE CMHA/MDHHS LAWSUIT RESOLUTION. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED.

BOND COUNCIL

Bullock CEO presented. Bond council is necessary to ensure that the loan, originally approved by the board at 5.5%, can be issued as tax-exempt. This cost is \$25,000. This cost, although expensive, is cheaper in the long run than the additional 0.5% that would be required of the organization if this legal bond exemption cannot be granted to the bank.

A MOTION WAS MADE BY KNAPP, SECONDED BY MORALES, TO APPROVE BOND COUNCIL COST OF \$25,000. ROLL CALL VOTE. ALL IN FAVOR/NONE OPPOSED. MOTION CARRIED

COMMUNICATIONS

Bullock, CEO, provided the board with the following documents in the board packet.

Directors' Report.

- A. Strategic Plan FY 25.
- B. Provider Letter.
- C. DHHS Letter FY 23 Closeout
- D. Affinity House Advisory Board Agenda.
- E. Affinity House 5K Board.

ADJOURNMENT

Rosado, Chairperson, adjourned the meeting.

MEETING ADJOURNED AT 8:04 PM

Signature _____

Kay Decker, Secretary

Date



BOARD POLICY V.05

AREA:	Governance		
POLICY TYPE:	Executive Limitations	PAGE:	1 of 2
POLICY TITLE:	FINANCIAL CONDITIONS/ACTIVITIES (AUGUST 2025)	EFFECTIVE:	09/28/2022
		REVIEWED:	08/26/2025

POLICY:

With respect to the actual, ongoing financial condition and activities, the CEO will not cause or allow the development of fiscal jeopardy or material deviation of actual expenditures from board priorities established in Ends policies.

The CEO will not

1. Expend more funds than have been received in the fiscal year to date, with the exception of federal, state, and local required services.

Executive Officer Response: Medicaid is overspent by \$1.72 million versus revenue received, a slight increase from \$1.52 million, and Healthy Michigan is overspent by \$100k versus revenue received, an increase of around \$50k. This does not include the increase we are expecting from the state for the mid-year rate adjustment. Those are expected to show in the August Financials presented in September.

2. Use any long-term reserves.

Executive Officer Response- No long-term reserves have been expended.

3. Allow payroll and debts to be settled in an untimely manner.

Executive Officer Response- All payroll and debts have been settled timely.

4. Allow tax payments or other government ordered payments or filings to be overdue or inaccurately filed.

Executive Officer Response- Tax payments are paid for and through Paycor as an automatic process.

5. Make a single purchase or commitment of greater than \$20,000. Splitting orders to avoid this limit is not acceptable.

Executive Officer Response- No purchases greater than \$20,000 occurred.

6. Acquire, encumber or dispose of real estate.

Executive Officer Response- No real estate transactions have taken place.

7. Allow receivables to be unpursued after a reasonable grace period.

Executive Officer Response- Policies of uncollected funds are being followed and adhered to. Should the board wish to aggressively pursue collections such as collection agencies, I will do so. But current practices to bill repeatedly for 6 months, and if not able/or does not pay, the bill is then written off.

Pivotal

July 2025

Board Report

Pivotal			
Statement of Position			
Proprietary Funds			
July 31, 2025			
	Operating	Balance	Favorable
	Fund	September 30	(Unfavorable)
		2024	
ASSETS			
Cash position	\$ 6,072,286	\$ 470,333	\$ 5,601,953
Investments	\$ 3,520,062	86,582	3,433,480
Receivables:			
Accounts receivable	29,243	(19,053)	48,296
Due from State of Michigan	12,551	34,850	(22,299)
Due from SWMBH	4,232,579	5,616,215	(1,383,636)
Due from other governments	21,439	-	21,439
Prepaid items	261,843	31,846	229,997
Capital assets not being depreciated	-	-	-
Capital assets being depreciated, net	2,328,406	23,659	2,304,747
Total assets	16,478,409	6,244,432	10,233,977
LIABILITIES			
Accounts payable	3,479,004	94,531	3,384,473
Due to MDHHS	88,469	(18)	88,487
Due to SWMBH	(71,493)	3,643,475	(3,714,968)
Accrued liabilities	150,989	19,926	131,063
Unearned revenue	39,675	(4,373)	44,048
Long-term debt:			
Due within one year	-	-	-
Due in more than one year	633,486	(140,810)	774,296
Lease liability	275,584	(114,016)	389,600
Accrued sick and vacation	294,786	120,847	173,939
Total liabilities	4,890,500	3,619,562	1,270,938
NET POSITION			
Net investment in capital assets	1,694,920	164,469	164,469
Unrestricted	9,892,989	2,460,401	7,432,588
Total net position	\$ 11,587,909	\$ 2,624,870	\$ 8,963,039

Pivotal				
Statement of Activities				
October 1, 2024 through July 31, 2025				
	Operating Fund	Projected Total Activities	Prior Year Total Activities	Favorable (Unfavorable)
Operating revenue				
SWMBH Funding				
Medicaid capitation	\$ 15,788,787	\$ 18,946,544	\$ 17,822,516	\$ 1,124,028
Medicaid capitation - Settlement	1,723,746	2,068,495	3,715,220	(1,646,725)
MIHealth Link	-	-	-	-
MIHealth Link - Settlement	-	-	-	-
Healthy Michigan Plan	1,905,127	2,286,152	2,190,590	95,563
Healthy Michigan Plan - Settlement	100,997	121,196	427,054	(305,858)
CCBHC prepayment	4,271,581	5,125,897	3,326,805	1,799,093
CCBHC - Settlement	2,129,855	2,555,826	1,603,308	952,518
SUD Block Grant	70,060	84,072	12,781	71,291
Federal & State Sources				
State general fund	868,800	1,042,560	1,048,705	(6,145)
State general fund - Settlement	-	-	-	-
Federal and state grants	582,113	698,536	827,922	(129,386)
Local revenue				
County appropriation	214,390	257,268	257,268	-
Client fees	334,868	401,842	366,374	35,468
Performance Based Incentive Program	129,109	154,931	1,264,346	(1,109,415)
Rent revenue	8,660	10,392	9,960	432
Other revenue	197,872	237,446	114,576	122,871
Total operating revenue	28,325,965	33,991,158	32,987,423	1,003,735
Operating expenses				
Administration	3,732,319	4,478,783	4,263,906	214,877
Internal Services	5,122,192	6,146,630	5,664,045	(482,585)
Provider claims	15,344,781	18,413,737	19,104,179	690,442
Grant expenses	666,086	799,303	734,232	(65,071)
Vehicles	44,187	53,024	28,569	(24,456)
Facilities	388,551	466,261	567,621	101,360
Total operating expenses	25,298,116	30,357,739	30,362,552	434,567
Change in net position	3,027,849	3,633,419	2,624,870	1,008,549
Net position, beginning of year	8,560,060	8,560,060	-	
Net position, end of year	\$ 11,587,909	\$ 12,193,479	\$ 2,624,870	

Pivotal				
Statement of Activities				
Budget to Actual - October 1, 2024 through July 31, 2025				
	Original Budget	YTD Budget	YTD Actual	Over (Under) Budget
Operating revenue				
SWMBH Funding				
Medicaid capitation	\$ 16,865,376	\$ 14,054,480	\$ 15,788,787	\$ 1,734,307
Medicaid capitation - Settlement	-	-	1,723,746	1,723,746
MIHealth Link	-	-	-	-
MIHealth Link - Settlement	-	-	-	-
Healthy Michigan Plan	2,785,556	2,321,297	1,905,127	(416,170)
Healthy Michigan Plan - Settlement	-	-	100,997	100,997
CCBHC prepayment	8,933,464	7,444,553	4,271,581	(3,172,972)
CCBHC - Settlement	-	-	2,129,855	2,129,855
SUD Block Grant	78,968	65,807	70,060	4,253
Federal & State Sources		-		
State general fund	1,042,561	868,801	868,800	(1)
State general fund - Settlement	-	-	-	-
Federal and state grants	901,236	751,030	582,113	(168,917)
Local revenue		-		
County appropriation - St Joseph County	257,268	214,390	214,390	-
Client fees	250,000	208,333	334,868	126,535
Performance Based Incentive Program	-	-	129,109	129,109
Rent revenue	9,960	8,300	8,660	360
Other revenue	65,001	54,168	197,872	143,705
Total operating revenue	31,189,390	25,991,158	28,325,965	2,334,807
Operating expenses				
Administration	5,173,963	4,311,636	3,732,319	(579,317)
Internal Services	7,055,149	5,879,291	5,122,192	(757,099)
Provider claims	17,522,898	14,602,415	15,344,781	742,366
Grant expenses	858,660	715,550	666,086	(49,464)
Vehicles	50,541	42,118	44,187	2,070
Facilities	528,179	440,149	388,551	(51,598)
Total operating expenses	31,189,390	25,991,158	25,298,116	(693,042)
Change in net position	-	-	3,027,849	3,027,849
Net position, beginning of year	8,560,060	8,560,060	8,560,060	-
Net position, end of year	\$ 8,560,060	\$ 8,560,060	\$ 11,587,909	\$ 3,027,849

Cash Flow Analysis FY25

	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
SWMBH	\$ 1,978,626.74	\$ 1,410,285.92	\$ 1,743,888.96	\$ 1,709,327.30	\$ 1,702,519.90	\$ 1,514,058.41	\$ 2,218,850.35	\$ 1,429,738.36	\$ 1,746,884.36	\$ 2,199,839.63	\$ 1,771,001.99	\$ 1,771,001.99
OCBHC	\$ 417,883.40	\$ 420,485.38	\$ 419,697.69	\$ 429,645.76	\$ 432,956.51	\$ 704,770.63	\$ 447,898.69	\$ 429,049.04	\$ 430,534.38	\$ 405,193.07	\$ 460,308.26	\$ 460,308.26
Settlement	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,603,307.42	\$ -	\$ -
General Fund	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00	\$ 85,568.08	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00
Other	\$ 77,437.77	\$ 160,025.24	\$ 182,916.70	\$ 73,364.78	\$ 82,801.00	\$ 87,059.30	\$ 104,701.09	\$ 80,730.95	\$ 82,952.50	\$ 77,424.72	\$ 765,404.41	\$ 102,931.41
County Approp	\$ 64,317.00	\$ -	\$ -	\$ 64,317.00	\$ 11,585.02	\$ -	\$ 64,317.00	\$ 14,007.63	\$ -	\$ 69,576.52	\$ -	\$ -
Total Revenue	\$ 2,826,144.92	\$ 2,097,678.54	\$ 2,430,253.34	\$ 2,363,534.84	\$ 2,376,740.52	\$ 2,456,768.34	\$ 2,922,647.13	\$ 2,038,094.06	\$ 6,588,605.71	\$ 4,443,271.36	\$ 3,083,594.66	\$ 2,421,121.66
Payroll/Fringe	\$ 560,353.85	\$ 811,376.12	\$ 615,614.89	\$ 823,319.17	\$ 619,261.94	\$ 576,545.48	\$ 560,960.35	\$ 667,072.51	\$ 675,771.51	\$ 840,095.37	\$ 675,637.12	\$ 675,637.12
External	\$ 1,919,652.36	\$ 1,423,892.92	\$ 1,969,240.95	\$ 2,357,275.00	\$ 1,847,528.54	\$ 1,833,483.95	\$ 1,892,811.59	\$ 1,896,327.03	\$ 3,931,487.11	\$ 1,671,928.06	\$ 2,053,038.35	\$ 2,053,038.35
Total Expenses	\$ 2,480,006.21	\$ 2,235,269.04	\$ 2,584,855.84	\$ 3,180,594.17	\$ 2,466,790.48	\$ 2,210,009.43	\$ 2,453,771.94	\$ 2,563,399.54	\$ 4,607,268.62	\$ 2,512,023.43	\$ 2,728,675.47	\$ 2,728,675.47
Net	\$ 139,128.70	\$ (137,560.50)	\$ (147,602.50)	\$ (817,059.33)	\$ (85,047.96)	\$ 246,768.91	\$ 469,075.19	\$ (524,305.48)	\$ 1,981,347.09	\$ 1,931,197.93	\$ 354,916.19	\$ (307,553.81)
Beg Cash	\$ 2,751,993.10	\$ 2,891,121.80	\$ 2,753,561.30	\$ 2,605,958.80	\$ 1,788,899.47	\$ 1,703,851.51	\$ 1,950,610.42	\$ 2,419,685.61	\$ 1,895,380.13	\$ 3,876,727.22	\$ 5,807,925.15	\$ 6,162,844.34
End Cash	\$ 2,891,121.80	\$ 2,753,561.30	\$ 2,605,958.80	\$ 1,788,899.47	\$ 1,703,851.51	\$ 1,950,610.42	\$ 2,419,685.61	\$ 1,895,380.13	\$ 3,876,727.22	\$ 5,807,925.15	\$ 6,162,844.34	\$ 5,855,290.53
Investments	\$ 1,472,806.97	\$ 1,575,230.42	\$ 1,478,879.75	\$ 1,487,464.13	\$ 1,499,573.78	\$ 1,504,255.65	\$ 1,508,310.02	\$ 1,511,868.18	\$ 3,517,546.61	\$ 3,520,152.17	\$ 3,520,152.17	\$ 3,520,152.17
Total Available Cash	\$ 4,363,930.77	\$ 4,228,791.72	\$ 4,384,838.55	\$ 3,276,363.60	\$ 3,203,425.29	\$ 3,454,866.07	\$ 3,927,995.63	\$ 3,407,248.31	\$ 7,394,272.83	\$ 9,328,077.37	\$ 9,682,996.51	\$ 9,375,442.70
Actual												
Estimate												



BOARD POLICY V.05

AREA:	Governance		
POLICY TYPE:	Executive Limitations	PAGE:	1 of 2
POLICY TITLE:	FINANCIAL CONDITIONS/ACTIVITIES (SEPTEMBER 2025)	EFFECTIVE:	09/28/2022
		REVISED	08/26/2025
		REVIEWED:	09/30/2025

POLICY:

With respect to the actual, ongoing financial condition and activities, the CEO will not cause or allow the development of fiscal jeopardy or material deviation of actual expenditures from board priorities established in Ends policies.

The CEO will not

1. Expend more funds than have been received in the fiscal year to date, with the exception of federal, state, and local required services.

Executive Officer Response: Medicaid is overspent by \$1.59 million, down from \$1.72 million, compared to revenue received. Healthy Michigan is overspent by \$28k, down from \$100k. This does not yet appear to include the increase we are expecting from the state for the mid-year rate adjustment. Those are expected to show up in the September financials.

2. Use any long-term reserves.

Executive Officer Response- No long-term reserves have been expended.

3. Allow payroll and debts to be settled in an untimely manner.

Executive Officer Response- All payroll and debts have been settled timely.

4. Allow tax payments or other government ordered payments or filings to be overdue or inaccurately filed.

Executive Officer Response- Tax payments are paid for and through Paycor as an automatic process.

5. Make a single purchase or commitment of greater than \$20,000. Splitting orders to avoid this limit is not acceptable.

Emergency Exemption: In extraordinary and time-sensitive situations where immediate action is required to prevent significant harm to the organization's assets, operations, or stakeholders (e.g., a critical system failure, a building emergency, or an immediate safety risk), the CEO is authorized to exceed this spending limit without prior approval.

In such cases, the CEO must:

- a. Immediately notify the Board Chair, providing an overview of the situation and the action taken.
- b. Provide a full, written report to the entire board at the next scheduled meeting, detailing the nature of the emergency, the expenditures made, and the rationale for the decision. This report should be submitted as a part of the regular monitoring reports to ensure transparency and accountability.

Executive Officer Response - We completed a server upgrade that was just under the \$20,000 limit. This was necessary because our servers would no longer be protected by updates and security patches. These should be good for the next 5-10 years, depending on updates and serviceability from vendors.

6. Acquire, encumber or dispose of real estate.

Executive Officer Response- No real estate transactions have taken place.

7. Allow receivables to be unpursued after a reasonable grace period.

Executive Officer Response- Policies of uncollected funds are being followed and adhered to. Should the board wish to aggressively pursue collections, such as collection agencies, I will do so. However, current practices involve repeatedly billing for 6 months, and if the client is unable to pay, the bill is then written off. For purposes of the board, we have written off for July 2025, \$340.55.

Pivotal

August 2025

Board Report

Pivotal			
Statement of Position			
Proprietary Funds			
August 30, 2025			
	Operating Fund	Balance September 30 2024	Favorable (Unfavorable)
ASSETS			
Cash position	\$ 4,175,402	\$ 2,485,732	\$ 1,689,670
Investments	\$ 6,035,947	1,476,218	4,559,729
Receivables:			
Accounts receivable	35,054	65,327	(30,273)
Due from State of Michigan	8,052	48,224	(40,172)
Due from SWMBH	4,582,870	6,072,705	(1,489,835)
Due from other governments	42,878	64,317	(21,439)
Prepaid items	287,937	209,166	78,771
Capital assets not being depreciated	-	-	-
Capital assets being depreciated, net	2,403,935	2,152,648	251,287
Total assets	17,572,075	12,574,337	4,997,738
LIABILITIES			
Accounts payable	3,594,086	2,312,657	1,281,429
Due to MDHHS		175,010	(175,010)
Due to SWMBH	(71,493)	(70,693)	(800)
Accrued liabilities	147,722	165,488	(17,766)
Unearned revenue	26,554	7,858	18,696
Long-term debt:			
Due within one year			
Due in more than one year	621,369	753,560	(132,191)
Lease liability	265,422	375,611	(110,189)
Accrued sick and vacation	294,786	294,786	(0)
Total liabilities	4,878,446	4,014,276	864,170
NET POSITION			
Net investment in capital assets	1,782,566	1,399,088	1,399,088
Unrestricted	10,911,063	7,160,972	3,750,091
Total net position	\$12,693,629	\$ 8,560,060	\$ 4,133,569

Pivotal				
Statement of Activities				
October 1, 2024 through August 30, 2025				
	Operating Fund	Projected Total Activities	Prior Year Total Activities	Favorable (Unfavorable)
Operating revenue				
SWMBH Funding				
Medicaid capitation	\$ 17,614,743	\$ 19,216,083	\$ 17,822,516	\$ 1,393,567
Medicaid capitation - Settlement	1,589,751	1,734,274	3,715,220	(1,980,946)
MIHealth Link	-	-	-	-
MIHealth Link - Settlement	-	-	-	-
Healthy Michigan Plan	2,117,002	2,309,457	2,190,590	118,867
Healthy Michigan Plan - Settlement	28,833	31,454	427,054	(395,600)
CCBHC prepayment	4,599,583	5,017,727	3,326,805	1,690,922
CCBHC - Settlement	2,515,675	2,744,373	1,603,308	1,141,065
SUD Block Grant	78,371	85,496	12,781	72,715
Federal & State Sources				
State general fund	955,681	1,042,561	1,048,705	(6,144)
State general fund - Settlement	-	-	-	-
Federal and state grants	593,690	647,662	827,922	(180,260)
Local revenue				
County appropriation	235,829	257,268	257,268	-
Client fees	368,389	401,879	366,374	35,505
Performance Based Incentive Program	804,493	877,629	1,264,346	(386,717)
Rent revenue	9,310	10,156	9,960	196
Other revenue	246,392	268,791	114,576	154,216
Total operating revenue	31,757,742	34,644,809	32,987,423	1,657,387
Operating expenses				
Administration	4,069,680	4,439,651	4,263,906	175,745
Internal Services	5,608,536	6,118,403	5,664,045	(454,358)
Provider claims	16,739,926	18,261,737	19,104,179	842,442
Grant expenses	728,352	794,566	734,232	(60,334)
Vehicles	48,634	53,055	28,569	(24,487)
Facilities	429,045	468,049	567,621	99,572
Total operating expenses	27,624,173	30,135,461	30,362,552	578,581
Change in net position	4,133,569	4,509,348	2,624,870	1,884,478
Net position, beginning of year	8,560,060	8,560,060	5,935,190	
Net position, end of year	\$ 12,693,629	\$ 13,069,408	\$ 8,560,060	

Pivotal				
Statement of Activities				
Budget to Actual - October 1, 2024 through August 30, 2025				
	Original Budget	YTD Budget	YTD Actual	Over (Under) Budget
Operating revenue				
SWMBH Funding				
Medicaid capitation	\$ 16,865,376	\$ 15,459,928	\$ 17,614,743	\$ 2,154,815
Medicaid capitation - Settlement	-	-	1,589,751	1,589,751
MIHealth Link	-	-	-	-
MIHealth Link - Settlement	-	-	-	-
Healthy Michigan Plan	2,785,556	2,553,426	2,117,002	(436,424)
Healthy Michigan Plan - Settlement	-	-	28,833	28,833
CCBHC prepayment	8,933,464	8,189,009	4,599,583	(3,589,426)
CCBHC - Settlement	-	-	2,515,675	2,515,675
SUD Block Grant	78,968	72,387	78,371	5,984
Federal & State Sources		-		
State general fund	1,042,561	955,681	955,681	0
State general fund - Settlement	-	-	-	-
Federal and state grants	901,236	826,133	593,690	(232,443)
Local revenue		-		
County appropriation - St Joseph County	257,268	235,829	235,829	-
Client fees	250,000	229,167	368,389	139,222
Performance Based Incentive Program	-	-	804,493	804,493
Rent revenue	9,960	9,130	9,310	180
Other revenue	65,001	59,584	246,392	186,808
Total operating revenue	31,189,390	28,590,274	31,757,742	3,167,468
Operating expenses				
Administration	5,173,963	4,742,799	4,069,680	(673,119)
Internal Services	7,055,149	6,467,220	5,608,536	(858,684)
Provider claims	17,522,898	16,062,657	16,739,926	677,270
Grant expenses	858,660	787,105	728,352	(58,753)
Vehicles	50,541	46,329	48,634	2,305
Facilities	528,179	484,164	429,045	(55,119)
Total operating expenses	31,189,390	28,590,274	27,624,173	(966,101)
Change in net position	-	-	4,133,569	4,133,569
Net position, beginning of year	8,560,060	8,560,060	8,560,060	-
Net position, end of year	\$ 8,560,060	\$ 8,560,060	\$ 12,693,629	\$ 4,133,569

Cash Flow Analysis FY25

	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
SWMBH	\$ 1,378,625.74	\$ 1,410,285.32	\$ 1,740,888.95	\$ 1,709,327.30	\$ 1,762,519.50	\$ 1,514,058.41	\$ 2,219,830.35	\$ 1,432,738.36	\$ 1,736,851.36	\$ 2,195,839.62	\$ 1,855,571.92	\$ 1,741,417.44
CCBHC	\$ 417,883.40	\$ 420,485.38	\$ 419,667.69	\$ 429,645.75	\$ 433,954.51	\$ 768,770.63	\$ 417,206.69	\$ 479,049.04	\$ 430,534.33	\$ 406,193.07	\$ 328,002.52	\$ 448,280.46
Settlement	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,211,354.17	\$ 1,603,307.42	\$ -	\$ -
General Fund	\$ 86,880.00	\$ 85,880.00	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00	\$ 86,880.00	\$ 86,350.00	\$ 85,563.08	\$ 86,830.00	\$ 86,880.00	\$ 86,881.00	\$ 86,760.83
Other	\$ 77,437.77	\$ 180,025.24	\$ 182,816.70	\$ 73,364.78	\$ 82,801.09	\$ 87,059.30	\$ 104,703.09	\$ 90,730.95	\$ 80,952.50	\$ 77,424.72	\$ 742,204.99	\$ 103,128.32
County Approp	\$ 64,317.93	\$ -	\$ -	\$ 64,317.00	\$ 11,585.07	\$ -	\$ 64,317.90	\$ 14,907.63	\$ -	\$ 69,576.52	\$ -	\$ -
Total Revenue	\$ 2,625,144.91	\$ 2,097,676.54	\$ 2,430,253.34	\$ 2,363,534.84	\$ 2,376,740.52	\$ 2,456,768.34	\$ 2,922,647.13	\$ 2,038,094.06	\$ 6,583,605.71	\$ 4,442,221.36	\$ 3,042,660.43	\$ 2,417,587.05
Payroll/Fringe	\$ 565,353.85	\$ 811,376.12	\$ 615,614.89	\$ 823,319.17	\$ 619,261.94	\$ 576,545.48	\$ 560,960.35	\$ 667,072.51	\$ 675,771.51	\$ 840,095.37	\$ 726,146.35	\$ 681,137.96
External	\$ 1,919,662.36	\$ 1,423,860.92	\$ 1,962,249.95	\$ 2,357,275.00	\$ 1,842,578.54	\$ 1,633,463.95	\$ 1,909,011.59	\$ 1,895,327.03	\$ 3,931,487.11	\$ 1,671,928.06	\$ 4,118,369.37	\$ 2,013,522.99
Total Expenses	\$ 2,485,016.21	\$ 2,235,237.04	\$ 2,577,864.84	\$ 3,180,594.17	\$ 2,461,768.48	\$ 2,210,009.43	\$ 2,469,971.94	\$ 2,562,399.54	\$ 4,607,258.62	\$ 2,512,023.43	\$ 4,854,515.72	\$ 2,694,660.95
Net	\$ 139,128.70	\$ (137,560.50)	\$ (147,602.50)	\$ (817,059.33)	\$ (85,047.96)	\$ 246,758.91	\$ 460,675.19	\$ (524,305.48)	\$ 1,981,347.09	\$ 1,931,197.93	\$ (1,811,855.29)	\$ (277,073.90)
Beg Cash	\$ 2,751,393.10	\$ 2,891,121.80	\$ 2,753,561.30	\$ 2,605,958.80	\$ 1,788,899.47	\$ 1,703,851.51	\$ 1,550,610.42	\$ 2,419,685.61	\$ 1,895,380.13	\$ 3,876,727.22	\$ 5,807,925.15	\$ 3,956,069.86
End Cash	\$ 2,891,121.80	\$ 2,753,561.30	\$ 2,605,958.80	\$ 1,788,899.47	\$ 1,703,851.51	\$ 1,950,610.42	\$ 2,419,685.61	\$ 1,895,380.13	\$ 3,876,727.22	\$ 5,807,925.15	\$ 3,956,069.86	\$ 2,718,995.96
Investments	\$ 1,472,808.97	\$ 1,475,230.42	\$ 1,478,879.75	\$ 1,487,464.13	\$ 1,498,573.78	\$ 1,504,255.65	\$ 1,508,310.02	\$ 1,511,868.13	\$ 3,617,545.61	\$ 3,520,152.17	\$ 6,036,037.15	\$ 6,036,037.15
Total Available Cash	\$ 4,363,930.77	\$ 4,228,791.72	\$ 4,084,838.55	\$ 3,276,363.60	\$ 3,203,425.29	\$ 3,454,866.07	\$ 3,927,995.63	\$ 3,407,248.31	\$ 7,394,272.33	\$ 9,328,077.32	\$ 10,032,107.01	\$ 9,755,033.11
Key												
Actual												
Estimate												



BOARD POLICY VI.11

AREA:	Governance		
SECTION:	System Governance	PAGE:	1 of 1
SUBJECT:	ANNUAL LEAVE RESERVE	EFFECTIVE:	10/30/06
		REVIEWED:	09-30-2025

PURPOSE/EXPLANATION:

To formally document an Annual Leave Reserve Policy that will provide a uniform and systematic process of maintaining an annual leave reserve to fund the liability for each staff member's vested Paid Time Off (PTO) cost as determined at the end of each fiscal year.

The establishment of the annual leave reserve fund improves efficiencies and provides method of funding a significant liability in a manner that is not disruptive to the service delivery system and which provides a mechanism for ensuring that funds are available to cover the vested benefits of staff.

The Annual Leave Reserve Policy applies to all programs and activities operated under the auspices of Pivotal which are eligible for such reimbursement.

POLICY:

It is Pivotal's policy to establish and fund a reserve for vested staff members' Paid Time Off (PTO) leave under generally accepted accounting principles and consistent with the appropriate government accounting standards and board.



BOARD POLICY VI.12

AREA:	Governance		
SECTION:	System Governance	PAGE:	1 of 4
SUBJECT:	INVESTMENT POLICY	EFFECTIVE:	10/30/07
		REVIEWED:	09-30-2025

PURPOSE/EXPLANATION:

It is the policy of Pivotal to invest public funds in a manner which will ensure the preservation of principal while providing the highest investment return with maximum security, meeting the daily cash flow requirements of the organization and conforming to all state statutes governing the investment of public funds.

POLICY:

I. SCOPE

This policy applies to all financial assets of the organization held by the Pivotal Chief Executive Officer and Chief Financial Officer (CFO). These funds are accounted for in the Independent Annual Audit Report.

II. OBJECTIVE

The primary objectives, in priority order, of the Pivotal Chief Executive Officer and Chief Financial Officer (CFO) investment activities shall be:

- A. **Safety:** The safety of the principal is the foremost objective in the investment of Pivotal funds. Investments shall be undertaken in a manner that seeks to ensure the preservation of principal in the overall portfolio. To attain this objective diversification is required in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.
- B. **Liquidity:** The investment portfolio shall remain sufficiently liquid to enable the Chief Executive Officer and Chief Financial Officer (CFO) to meet all operating requirements that might be reasonably anticipated.

- C. Return on Investments: The investment portfolio shall be designed with the objective of attaining a rate of return throughout budgetary and economic cycles, commensurate with the investment risk constraints and the cash flow characteristics of the portfolio.
- D. Risks: Further objectives of this policy are to minimize credit and concentration risk, interest rate risk, and foreign currency risk.
 - D.1. Credit Risk (Custodial Credit Risk and Concentration Credit Risk): Pivotal will seek to minimize custodial credit risk, which is the risk of loss due to failure of the security issuer or backer, by limiting investments to the types listed in Section V. of this investment policy. Pivotal will seek to minimize the amount of Concentration Risk, which is the risk of loss attributed to the magnitude of our investment in a single issuer by diversifying the investment portfolio so that the impact of potential losses from any one type of security or issuer will be minimized.
 - D.2. Investment Rate Risk: Pivotal will minimize Interest Rate Risk, which is the risk that the market value of securities in the portfolio will fall due to changes in market rate, by structuring the investment portfolio so that securities mature to meet cash flow requirements for ongoing operations, and investing operating funds primarily in shorter term securities, liquid assets, money market funds, or similar investments pools and limiting the average maturity in an effort to meet cash flow requirements.
 - D.3. Foreign Currency Risk: Pivotal is not authorized and will not hold investments subject to this kind of risk.

III. DIVERSIFICATION

The investment will be diversified by security type and institution in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.

IV. DELEGATION OF AUTHORITY

Management responsibility for the Investment Policy is hereby delegated to the Chief Executive Officer and Chief Financial Officer (CFO).

V. AUTHORIZED INVESTMENTS

The Chief Executive Officer and Chief Financial Officer (CFO) are authorized to invest in the following types of securities authorized by Public Act 20 of 1943, as amended:

- A. Bonds, securities, and other obligations of the United States or an agency or instrumentality of the United States.
- B. Certificates of deposit, savings accounts, deposit accounts, or depository receipts of a financial institution.
- C. Commercial paper rated at the time of purchase at the highest classification established by not less than 2 standard rating services and that matures not more than 270 days after the date of purchase.
- D. Repurchase agreements consisting of instruments in subdivision V., (A).
- E. Banker's acceptances of United States banks.
- F. Obligations of this state or any of its political subdivisions that at the time of purchase are rated as investment grade by not less than 1 standard rating service.
- G. Obligations described in subdivision 6.1 through 6.6 if purchased through an interlocal agreement under the Urban Cooperation Act of 1967. 1967 (Ex Sess) PA 7, MCL 124.501 to 124.512.
- H. Investment pools organized under the Surplus Funds Investment Pool Act, 1982 PA 367, MCL 129.111 to 129.118.
- I. Investment pools organized under the Local Government Investment Pool Act, 1985 PA 121, MCL 129.141 to 129.150.

VI. SAFEKEEPING AND CUSTODY

It shall be the responsibility of the Chief Executive Officer and Chief Financial Officer (CFO) to determine which securities will be held by a third party custodian. Securities held in safekeeping by a third party custodian shall be evidenced by a safekeeping receipt.

VII. PRUDENCE

The standard of prudence to be used by the Chief Executive Officer and Chief Financial Officer (CFO) shall be the "prudent person" standard and shall be applied in the context of managing an overall portfolio. Investments shall be made with judgment and care, under the circumstances then prevailing, which persons of prudence, discretion, and intelligence exercise in the management of their own

affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived.

VIII. REPORTING

The Executive Director and Financial Officer (FO) shall provide at least a quarterly report to the Pivotal Board that provides a clear picture of the status and types of investments of the current investment portfolio. This report shall be prepared in a manner that will allow the Board to ascertain whether investment activities during the reporting period have conformed to the investment policy.

In accordance with Section 6 of Act 20, P.A. 1943, as amended, I hereby acknowledge receipt of the Investment Policy for Pivotal and agree to comply with the terms contained therein.

BOARD CALENDAR 2024/2025

MONTH	MONITORING REPORTS ON EL POLICIES	MONITORING REPORTS ON ENDS	POLICY REVIEW BOARD EDUCATION	Board Member Reviewer	OTHER/REPORTS/ACTIONS
<u>JANUARY</u>	EL V.08 - Compensation and Benefits	IV.01 SP1 Review SP 4	PR - VI.06 Board Code of Conduct	Amanda M	Investment Update Q2
<u>FEBRUARY</u>	EL V.05 Financial Condition and Activities EL V.01 Global Executive Constraint	Review SP1	PR- VI.07 Board Committee Princ. PR- VI.08 Board Committee Struct PR -III.01 Global Governance-MGMT	Liz R Damon K Raul M	
<u>MARCH</u>	EL V.05 Financial Condition and Activities EL V.09 Comm. and Support to the Board		PR- III.02 Unity of Control PR- III.03 Accountability to the CEO PR-III.04 Delegation to the CEO	Kay D. Rick S. Carol N	
<u>APRIL</u>	EL V.05 Financial Condition and Activities EL V.02 Treatment of Consumers	IV.01 SP 2	PR-VI.01 Global Governance Comit. PR-VI.03 Board Job Description	Darci S. Luis R.	Selection of Officers Mental Health Code Compliance Check Financial Audit Review Investment Update Q3
<u>MAY</u>	EL V.05 Financial Condition and Activities EL V.07 Asset Protection	Review SP2	PR- VI.09 Cost of Governance By Laws - Mission Vision	Stacy L. Cathi A. Cathi A.	
<u>JUNE</u>	EL V.05 Financial Condition and Activities		PR-VI.10 Recipient Rights Adv Comm	Amanda M.	
<u>JULY</u>	EL V.05 Financial Condition and Activities				
<u>AUGUST</u>	EL V.04 Financial Planning/Budgeting EL V.05 Financial Condition and Activities	IV.01 SP 3 Review SP3	PR VI.04 Agenda Planning PR-VI.05 Board Chairperson Role	Liz R. Damon K.	Investment Update Q4
<u>SEPTEMBER</u>	EL V.05 Financial Condition and Activities EL V.06 Emergency CEO Succession EL V.03 Treatment of Staff		VI.11 Annual Leave Reserve Policy VI.12 Investment Policy PR-III.05 Monitoring CEO Performance	Raul M. Kay D. Rick S.	Approve Budget Annual Executive Officer Review Public Hearing Investment Update Q1
<u>OCTOBER</u>	EL V.05 Financial Condition and Activities	IV.01 SP 4	PR-VI.02 Global Governance Style	Carol N.	Compliance/HIPAA Training Board Calendar set for following year
<u>NOVEMBER</u>	EL V.05 Financial Condition and Activities				
<u>DECEMBER</u>	EL V.05 Financial Condition and Activities				
Color Key:	Approved/Accepted/Completed	Not Applicable/Added after date passed	Not accepted/Not approved		

Color Key:

Pivotal				
FY 26 BUDGET Draft (09/19/2025)				
	FY 25	Aug-25	FY 25	FY 26
	Proposed	Month	Year End	Proposed
	Budget	End	Annualized	Budget
Operating revenue				
SWMBH Funding				
Medicaid capitation	\$ 16,865,376	\$ 17,614,743	\$ 21,525,540	21,525,540
Medicaid capitation - Settlement		1,589,751	1,734,274	
Healthy Michigan Plan	2,785,556	2,117,002	2,309,457	2,309,457
Healthy Michigan Plan - Settlement		28,833	31,454	
CCBHC-Prepayment	8,933,464	4,599,583	5,017,727	6,057,205
CCBHC - Settlement		2,515,675	2,744,373	
SUD Block Grant	78,968	78,371	85,496	78,968
Federal & State Sources				
State general fund	1,042,561	955,681	1,042,560	1,042,560
Federal and state grants	901,236	593,690	647,662	758,742
Local revenue				
County appropriation - St Joseph County	257,268	235,829	257,268	257,268
Client fees	250,000	368,389	401,879	401,842
Performance Based Incentive Program		804,493	804,493	
Rent revenue	9,960	9,310	9,960	2,160
Other revenue	65,000	246,392	268,791	225,000
Total funding	31,189,390	31,757,742	36,880,933	32,658,742
Operating expenses				
Administration	5,173,963	4,069,680	4,439,651	5,400,000
Internal Services	7,055,149	5,608,536	6,118,403	6,700,000
Provider claims	17,522,898	16,739,926	18,261,737	19,000,000
Grant expenses	858,660	728,352	794,566	758,742
Vehicles	50,541	48,634	53,055	200,000
Facilities	528,179	429,045	468,049	600,000
Total operating expenses	31,189,390	27,624,173	30,135,461	32,658,742
Change in net position	0	4,133,569	6,745,472	0
Net position, beginning of year	5,860,060	5,860,060	5,860,060	12,605,532
Net position, end of year	\$ 5,860,060	\$ 9,993,629	12,605,532	12,605,532

THEME 1: IMPROVED OUTCOMES FOR CLIENTS - 25/26

Objective 1.1: Enhance access to timely, high-quality integrated care for all community members, especially underserved populations.				Progress/Updates
Action Steps	Person Responsible	Time Frame	Method for Measurement	
Expand physical and administrative space (Affinity House expansion) to increase service capacity and create welcoming environments. Utilizing new space to repurpose for expanded clinical offerings	CEO	Q1-Q3	Quarterly updates of building progress, grand opening for affinity house, transfer of Affinity House to new location. Number of increased clients attending on average per quarter at Clubhouse	
Implement and grow telehealth offerings to overcome geographic and transportation barriers, particularly for rural residents.	CEO, Director of IT, Chief Clinical Officer	Ongoing	Reduction in average wait times for initial appointments and ongoing services across all programs. Increase in client intake numbers, specifically tracking growth from identified underserved populations (e.g., veterans, justice-involved individuals, rural residents, Spanish-speaking residents, low-income individuals, youth, older adults, LGBTQI+ persons, persons with disabilities). Client satisfaction surveys reflecting improved access and perceived quality of care, including specific feedback from diverse populations. Utilization rates of telehealth services, increase usage of CEHR, demonstrating	
Adjust Turning Point Behavioral Health Urgent Care hours based on community needs assessment findings (e.g., preference for early morning and late morning services) to ensure accessibility and responsiveness.	Chief Clinical Officer, Access Director	Ongoing	Q1: Review, revise, and determine staffing levels necessary for revised hours. Q2: Promote new hours. Start tracking new data, change BHUC purpose. Q3/Q4: Report on usage and times utilized to determine the effectiveness on new times.	
Implement PCE waitlist option to allow clients wanting quicker appointments to utilize the "waitlist" feature to take advantage of no-show appointments	Chief Clinical Officer, CEO	Q1-Q2 Implementation	Implementation of service, number of no-show slots % each quarter, productivity increase	
Objective 1.2: Strengthen care coordination and integration across health systems to provide comprehensive, person-centered care and address multimorbidity.				Progress/Updates
Action Steps	Person Responsible	Time Frame	Method for Measurement	
Establish stronger formal partnerships with primary care providers, hospitals, social service agencies, and criminal justice entities to create seamless pathways of care	CEO, CCBHC Director, Clinical Directors	Ongoing	Number of formal care coordination agreements and active partnerships established with external agencies.	
Reinforce the role of care coordinators and community health workers in addressing social drivers of health (e.g., housing, employment, food insecurity) and integrating behavioral health with primary care.	CEO, CCBHC Director, Clinical Directors	Ongoing	Reduction in emergency department utilization and inpatient hospitalization rates for individuals with behavioral health diagnoses and multimorbidity's. Client outcomes demonstrating improved physical health markers for individuals with co-occurring behavioral and chronic physical conditions.	
Implement strategies to address medication adherence challenges, particularly for antipsychotic and bipolar mood stabilizer medications, as identified in pharmacy utilization data.	CEO, CCBHC Director, Clinical Directors	Ongoing	Improvement in medication adherence rates for target behavioral health medications (e.g., antipsychotics) as per Relias Population Performance data.	

THEME 2: INTEGRATED HEALTHCARE EXCELLENCE - 25/26

Objective 2.1: Advance the provision of integrated services to effectively manage co-occurring mental health, substance use disorders, and chronic physical health conditions.			
Action Steps	Person Responsible	Time Frame	Method for Measurement
Expand services and specialized programs for individuals with co-occurring mental health and substance use disorders, given the high prevalence and comorbidity.	Clinical Directors, Medical Director, Quality Improvement Team	Ongoing	Increased percentage of clients with co-occurring disorders receiving integrated treatment.
Further implement and track the utilization of evidence-based practices such as Integrated Dual Disorder Treatment (IDDT), Medication-Assisted Treatment (MAT), and Screening, Brief Intervention, and Referral to Treatment (SBIRT)	Clinical Directors, Medical Director, Quality Improvement Team	Ongoing	Utilization rates of IDDT and MAT services, and documented SBIRT interventions. Client outcomes demonstrating improvement in both mental health and substance use disorder symptoms.
Ensure robust primary care screening and monitoring are consistently provided and documented as part of CCBHC essential services.	Clinical Directors, Medical Director, Quality Improvement Team	Ongoing	Compliance with primary care screening and monitoring guidelines for behavioral health clients.
Address the lack of higher-intensity SUD treatment services within the county (e.g., PIHP, residential, medically managed intensive inpatient services) through advocacy and regional partnerships.	Clinical Directors, Medical Director, Quality Improvement Team	Ongoing	Successful creation, or additional partnerships with SUD treatment services within St. Joseph County.
CARF Recertification	All Staff	FY 26	Successful recertification of CARF Accreditation
Objective 2.2: Strengthen organizational infrastructure and data systems to meet CCBHC model standards and enhance data-informed decision-making.			
Action Steps	Person Responsible	Time Frame	Method for Measurement
Build and maintain robust HR systems for managing complex staffing requirements, credential tracking, continuous training, and onboarding protocols for a multidisciplinary team.	HR Director/Corporate Compliance Officer	Q3	Compliance rates with CCBHC staffing mandates and federal/state reporting requirements.
Develop and implement data collection and reporting infrastructure to meet detailed encounter reporting, quality metrics, outcome measures, and service type tracking across the nine required CCBHC service areas.	CCBHC Director / BI Manager	Q2-Q4	Successful integration with MDHHS and other payers regarding CCBHC reimbursement. Number of encounter available to be sent (billable) vs accepted per quarter. Quarterly updates to board addressing EBFs, interventions, and outcomes.
Utilize data from the Population Health Report (CY 2024) and ongoing analyses to inform service development, targeted outreach, and resource allocation.	CCBHC Director / BI Manager/ CCO	Q2-Q4	Demonstrable use of population health data in strategic planning and program adjustments. (needs specific target outcomes and population metrics)

THEME 3: EMPLOYEE ENGAGEMENT AND RETENTION - 25/26				
Objective 3.1 : Recruit, train, and retain a diverse, skilled, and culturally competent workforce.	Action Steps	Person Responsible	Time Frame	Method for Measurement
Invest in comprehensive workforce development initiatives to address shortages of qualified behavioral health professionals, particularly in rural areas.		HR Director, Clinical Directors	Ongoing	Employee retention rates and turnover rates for clinical staff. Number of new hires, specifically tracking recruitment success for critical positions
	Provide continuous training on CCBHC standards, evidence-based practices (e.g., DBT, IMH, MI, PMTO, EMDR, TF-CBT, CBT, ACT, Zero Suicide, WRAP, TIP, MAT), and culturally/linguistically responsive care.	HR Director, Clinical Directors	Ongoing	Tracking of staff training hours and certifications in relevant evidence-based practices and culturally competent care.
	Address staff workload concerns and high caseloads to reduce burnout and improve retention, acknowledging the increased workload due to CCBHC implementation.	HR Director, Clinical Directors, CEO	Ongoing	Employee satisfaction survey results, particularly related to workload, professional development opportunities, and support from leadership.
Objective 3.2: Foster a supportive and engaging work environment that promotes staff well-being and professional growth.	Promote flexible care options, such as possibly extending hours, weekends, etc. to empower staff in service delivery and meet diverse client needs.	HR Director, Clinical Directors, Employee Wellness Committee, CEO	FY 25	Employee feedback data demonstrating improved work environment, morale, and perceived support.
	Gather regular feedback from employees through surveys and focus groups on challenges and opportunities related to CCBHC implementation and overall work environment.	HR Director, Clinical Directors, Employee Wellness Committee, CEO	Q1	Staff Satisfaction results (Specific percentile expectations)

THEME 4: COMMUNITY ENGAGEMENT - 25/26

Objective 4.1: Increase community awareness of available behavioral health services and reduce stigma associated with seeking care.				
Action Steps	Person Responsible	Time Frame	Method for Measurement	Progress/Updates
Conduct broad-based community education campaigns to reduce stigma, raise awareness of available services, and encourage help-seeking.	CEO, CCO, CCBHC Director	Ongoing	Number of events, locations, and topics discussed each quarter. Topics range on services offered, support groups, QPR, Mental Health First Aid, etc.	
Collaborate with justice system representatives for targeted outreach and information sharing.	CEO	Ongoing	CIT Training, # of officer trained, number of trainings offered.	
Proactively communicate on topics of community concern, such as suicide prevention and gun safety, using evidence-based approaches like the LOSS team and community education.	CEO, CCO, CCBHC Director	Ongoing	QPR Trainings, Mental Health First Aid, Number of trainings and people attended.	
Increase peer run groups and access to 1st service appointments	CCO, Adult Services Director, Peers	Ongoing	Number of groups offer & number of quarterly attendance	
Increase Recovery Coach Groups and access to 1st Service appointments	CCO, SUD Services Director, Recovery Coaches	Ongoing	Number of groups offer & number of quarterly attendance	
Objective 4.2: Foster continuous community input and collaboration to inform service planning and ensure responsiveness to evolving needs.				
Action Steps	Person Responsible	Time Frame	Method for Measurement	Progress/Updates
Conduct annual reviews that integrate ongoing analysis of quantitative and qualitative data, including service utilization rates, waitlist trends, client satisfaction feedback, and key community health indicators (e.g., hospitalization rates, social drivers of health).	CEO, Data Analyst	Q3/Q4	Integration of community feedback into service development and strategic planning as evidenced by planning documents and program modifications.	
Actively advocate for the development of a local bus line to improve physical access to care.	CEO	Q1/Q2	Progress in advocacy for local transportation initiatives. (meetings, costs, etc)	

THEME 5: FINANCIAL SOLVENCY - 25/26

Objective 5.1: Optimize Operational Efficiency				
Action Steps	Person Responsible	Time Frame	Method for Measurement	Progress/Updates
1. Conduct regular cost-benefit analyses to identify areas for cost reduction without compromising service quality.	CEO/CFO/CCO		1/2. Quarterly reports of new technologies and areas where costs have been reduced and by how much.	
2. Implement technologies for improved data management and streamlined workflows.		Ongoing	3. Utilize productivity, SALs, and admission discharge data to determine increases and decreases in staffing matrices.	
3. Monitor productivity among staff and departments				
Objective 5.2: Clean Financial Audit				
Action Steps	Person Responsible	Time Frame	Method for Measurement	Progress/Updates
Monitor Internal controls	CFO, Financial Specialist, Accountant	Ongoing	Clean financial Audits	
Objective 5.3: CCBHC State Direct Payment				
Action Steps	Person Responsible	Time Frame	Method for Measurement	Progress/Updates
Enrollment in CHAMPS	CFO/Rehmann	Q1	Acceptance in the CHAMPS System	
Accepting Payments from State reconciled to Monthly billing	CFO	Ongoing	Monthly Financial Reporting of Revenue Received	
CCBHC Cost Settlement Report	CFO	Q4	Accepted CCBHC Cost Settlement report	

BOARD CALENDAR 2025/2026

Color Key:	MONTH	MONITORING REPORTS ON EL POLICIES		MONITORING REPORTS ON ENDS		POLICY REVIEW		Board Member Reviewer	OTHER/REPORTS/ACTIONS
		EL V.08 - Compensation and Benefits	EL V.05 Financial Condition and Activities	IV.01 SP1 Review SP 4	PR - VI.06 Board Code of Conduct	BOARD EDUCATION			
	JANUARY		EL V.08 - Compensation and Benefits		IV.01 SP1 Review SP 4		PR - VI.06 Board Code of Conduct	Luis R.	Investment Update Q2
	FEBRUARY		EL V.05 Financial Condition and Activities EL V.01 Global Executive Constraint		Review SP1		PR- VI.07 Board Committee Princ. PR- VI.08 Board Committee Struct PR -III.01 Global Governance-MGMT	Cathi A Kay D Darc S	Approve Cdp
	MARCH		EL V.05 Financial Condition and Activities EL V.09 Comm. and Support to the Board				PR-III.02 Unity of Control PR- III.03 Accountability to the CEO PR-III.04 Delegation to the CEO	Carol N Damon N Rick S	
	APRIL		EL V.05 Financial Condition and Activities EL V.02 Treatment of Consumers		IV.01 SP 2		PR-VI.01 Global Governance Comiti. PR-VI.03 Board Job Description	Elizabeth R Zach R	Selection of Officers Mental Health Code Compliance Check Financial Audit Review Investment Update Q3
	MAY		EL V.05 Financial Condition and Activities EL V.07 Asset Protection		Review SP2		PR- VI.09 Cost of Governance By Laws - Mission Vision	Amanda M Raul M Stacy L	
	JUNE		EL V.05 Financial Condition and Activities				PR-VI.10 Recipient Rights Adv Comm	Luis R.	
	JULY		EL V.05 Financial Condition and Activities						
	AUGUST		EL V.04 Financial Planning/Budgeting EL V.05 Financial Condition and Activities		IV.01 SP 3 Review SP3		PR VI.04 Agenda Planning PR-VI.05 Board Chairperson Role	Cathi A Kay D	Investment Update Q4
	SEPTEMBER		EL V.05 Financial Condition and Activities				VI.11 Annual Leave Reserve Policy VI.12 Investment Policy PR-III.05 Monitoring CEO Performance	Darc S Carol N Damon K	Approve Budget Annual Executive Officer Review Board Calendar set for following year Public Hearing Investment Update Q1
	OCTOBER		EL V.05 Financial Condition and Activities EL V.06 Emergency CEO Succession EL V.03 Treatment of Staff						
	NOVEMBER		EL V.05 Financial Condition and Activities		IV.01 SP 4		PR-VI.02 Global Governance Style	Rick S.	Compliance/HIPAA Training Board Calendar set for following year
	DECEMBER		EL V.05 Financial Condition and Activities						
			Approved/Accepted/Completed		Not Applicable/Added after date passed		Not accepted/Not approved		

Not accepted/Not approved

Not Applicable/Added after date passed

Approved/Accepted/Completed

Color Key:

RESOLUTION AUTHORIZING THE MORTGAGE FINANCE OF REAL PROPERTY

**COMMUNITY MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES OF
ST. JOSEPH COUNTY**

County of St. Joseph, State of Michigan

Minutes of a regular meeting of the Board of Directors of the Community Mental Health and Substance Abuse Services of St. Joseph County, County of St. Joseph, State of Michigan, on the 30th day of September, 2025, at 5:00 p.m. prevailing Eastern Time.

PRESENT: Members _____

ABSENT: Members _____

The following preamble and resolution (the "Resolution") were offered by Member _____ and supported by Member _____;

WHEREAS, the Community Mental Health and Substance Abuse Services of St. Joseph County (the "Authority") has been duly constituted as a "community mental health authority" pursuant to the provisions of Act No. 258, Public Acts of Michigan, 1974, as amended (the "Mental Health Code"), and specifically Section 205 thereof, and

WHEREAS, Section 205(10) of the Mental Health Code empowers an authority established under Section 205 to borrow money to finance or refinance the purchase of real property of the authority, which shall be secured by a mortgage on the real property, if authorized by resolution of the Board; and

WHEREAS, the Authority desires to purchase certain real property in the City of Centreville commonly described as 677 E. Main Street (the "Property") in the form of an addition (the "Addition") to the Property and to finance (the "Financing") the acquisition thereof through a mortgage loan obtained from Farmers State Bank, 220 S. Detroit Street, LaGrange, IN 46761 (the "Bank"); and

WHEREAS, a loan agreement (the "Loan Agreement"), a note (the "Note") and a mortgage Agreement (the "Mortgage") between the Authority and the Bank for the Financing of the Property have been prepared, together with any such other additional documents, agreements, and certificates as are necessary to effectuate the Financing, are referred to collectively herein as the "Loan Documents"); and

WHEREAS, the purchase price of the Property to be financed under the Loan Documents is Four Million Six Hundred Thousand Dollars (\$4,600,000) (the "Purchase Price"); and

WHEREAS, pursuant to the Loan Documents, the Authority will repay the Purchase Price with interest payable thereon at a rate not-to-exceed 6.00% per annum if issued on a taxable basis

or 5.5% per annum if issued on a tax-exempt basis, payable as set forth in the Loan Documents and in Exhibit A attached hereto; and

WHEREAS, it is necessary to approve the Loan Agreement, the Note and the Mortgage and authorize the execution and delivery thereof and to authorize the execution of certain other documentation relative thereto.

NOW, THEREFORE, PURSUANT TO SECTION 205(10) OF THE MENTAL HEALTH CODE, BE IT RESOLVED THAT:

1. The Loan Agreement, Note and Mortgage are hereby approved substantially in the form described in the preamble to this Resolution, subject to conformance with the final terms of the proposal of the Bank approved by the Chief Executive Officer of the Authority. The maximum amount of the Financing shall not exceed \$4,600,000, payable in substantial conformance with the Loan Documents and Exhibit A and shall accrue interest in accordance with the Loan Documents at a rate not-to-exceed 6% per annum.

The Chief Executive Officer is hereby authorized to adjust the final details of the Financing set forth herein to the extent necessary or convenient to complete the transaction authorized herein, and in pursuance of the foregoing is authorized to make the following determinations, including but not limited to determinations regarding interest rates, prices, discounts, maturities, principal amounts, denominations, dates of issuance, interest payment dates, redemption rights, the place of delivery and payment, and other matters, provided that the final terms do not exceed the parameters established under this Resolution.

The useful life of the Property, including the Addition, is hereby determined to be not less than 26 years.

2. The Chief Executive Officer, and any officer or employee of the Authority (the "Authorized Officers"), are each further authorized to execute the Loan Documents and any such additional documentation as shall be necessary to effectuate the closing of the Financing and the delivery thereof as contemplated by this Resolution.

3. The Authority hereby agrees to include in its budget for each year commencing with the current fiscal year a sum which will be sufficient to pay the principal and interest due under the Loan Documents coming due before the next fiscal year and irrevocably agrees to treat the obligation under the Loan Documents as a first budget obligation each year of the Authority.

4. If the Financing is issued on a tax-exempt basis, each Authorized Officer is hereby authorized to designate its obligations under the Loan Documents as "qualified tax-exempt obligations" for purposes of deduction of interest expense by financial institutions.

5. If the Financing is issued on a tax-exempt basis, the Authority hereby covenants that, to the extent permitted by law, it shall take all actions within its control necessary to maintain the exclusion of the interest component of payments under the Loan Documents from gross income for general federal income tax purposes (as opposed to alternative minimum or other indirect taxation) under the Internal

Revenue Code of 1986, as amended, including but not limited to, actions relating to the rebate of arbitrage earnings, if applicable, and the expenditure and investment of proceeds of the Loan Documents and moneys deemed to be proceeds.

6. The Board hereby approves the execution of a quit claim deed for the Property by the Chief Executive Officer of the Authority evidencing a transfer of the Property from the "Community Health Services of St. Joseph County" to the "Community Mental Health and Substance Abuse Services of St. Joseph County."

7. The representation of the Authority by Miller, Canfield, Paddock and Stone, P.L.C., ("Miller Canfield") as finance counsel in connection with the Financing is hereby approved. The fees of Miller Canfield shall be payable from any lawfully available funds of the Authority.

8. All resolutions and parts of resolutions insofar as they conflict with the provisions of this Resolution are hereby rescinded.

AYES: Members _____

NAYS: Members _____

RESOLUTION DECLARED ADOPTED.

Kay Decker
Board Secretary

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the Board of Directors of the Community Mental Health and Substance Abuse Services of St. Joseph County, County of St. Joseph, State of Michigan, at a regular meeting held on September 30, 2025, and that said meeting was conducted and public notice of said meeting was given pursuant to and in full compliance with the Open Meetings Act, and that the minutes of said meeting were kept and will be or have been made available as required by said Open Meetings Act.

Kay Decker
Board Secretary

EXHIBIT A AMORTIZATION

6% Taxable Rate

AMORTIZATION SCHEDULE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$4,600,000.00	10-03-2025	10-03-2051	700000412	1A2 / 501	CAA1266	JEW	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "*****" has been omitted due to text length limitations.							

Borrower: COMMUNITY MENTAL HEALTH AND SUBSTANCE
ABUSE SERVICES OF ST. JOSEPH COUNTY
677 E MAIN STREET SUITE A
CENTREVILLE, MI 49032

Lender: FARMERS STATE BANK
STURGIS OFFICE
220 S DETROIT ST
LAGRANGE, IN 46761

Disbursement Date: October 3, 2025
Interest Rate: 6.000

Repayment Schedule: Construction Permanent
Calculation Method:
Construction Phase: 365/360 U.S. Rule
Permanent Phase: 365/360

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	11-03-2025	11,883.33	11,883.33	0.00	2,300,000.00
2	12-03-2025	11,500.00	11,500.00	0.00	2,300,000.00
2025 TOTALS:		23,383.33	23,383.33	0.00	
3	01-03-2026	11,883.33	11,883.33	0.00	2,300,000.00
4	02-03-2026	11,883.33	11,883.33	0.00	2,300,000.00
5	03-03-2026	10,733.33	10,733.33	0.00	2,300,000.00
6	04-03-2026	11,883.33	11,883.33	0.00	2,300,000.00
7	05-03-2026	11,500.00	11,500.00	0.00	2,300,000.00
8	06-03-2026	11,883.33	11,883.33	0.00	2,300,000.00
9	07-03-2026	11,500.00	11,500.00	0.00	2,300,000.00
10	08-03-2026	11,883.33	11,883.33	0.00	2,300,000.00
11	09-03-2026	11,883.33	11,883.33	0.00	2,300,000.00
12	10-03-2026	11,500.00	11,500.00	0.00	4,600,000.00
13	11-03-2026	29,884.89	23,766.67	6,118.22	4,593,881.78
14	12-03-2026	29,884.89	22,969.41	6,915.48	4,586,966.30
2026 TOTALS:		176,303.09	163,269.39	13,033.70	
15	01-03-2027	29,884.89	23,699.33	6,185.56	4,580,780.74
16	02-03-2027	29,884.89	23,667.37	6,217.52	4,574,563.22
17	03-03-2027	29,884.89	21,347.96	8,536.93	4,566,026.29
18	04-03-2027	29,884.89	23,591.14	6,293.75	4,559,732.54
19	05-03-2027	29,884.89	22,798.66	7,086.23	4,552,646.31
20	06-03-2027	29,884.89	23,522.01	6,362.88	4,546,283.43
21	07-03-2027	29,884.89	22,731.42	7,153.47	4,539,129.96
22	08-03-2027	29,884.89	23,452.17	6,432.72	4,532,697.24
23	09-03-2027	29,884.89	23,418.94	6,465.95	4,526,231.29
24	10-03-2027	29,884.89	22,631.16	7,253.73	4,518,977.56
25	11-03-2027	29,884.89	23,348.05	6,536.84	4,512,440.72
26	12-03-2027	29,884.89	22,562.20	7,322.69	4,505,118.03
2027 TOTALS:		358,618.68	276,770.41	81,848.27	
27	01-03-2028	29,884.89	23,276.44	6,608.45	4,498,509.58
28	02-03-2028	29,884.89	23,242.30	6,642.59	4,491,866.99
29	03-03-2028	29,884.89	21,710.69	8,174.20	4,483,692.79
30	04-03-2028	29,884.89	23,165.75	6,719.14	4,476,973.65
31	05-03-2028	29,884.89	22,384.87	7,500.02	4,469,473.63
32	06-03-2028	29,884.89	23,092.28	6,792.61	4,462,681.02
33	07-03-2028	29,884.89	22,313.41	7,571.48	4,455,109.54
34	08-03-2028	29,884.89	23,018.07	6,866.82	4,448,242.72
35	09-03-2028	29,884.89	22,982.59	6,902.30	4,441,340.42
36	10-03-2028	29,884.89	22,206.70	7,678.19	4,433,662.23
37	11-03-2028	29,884.89	22,907.25	6,977.64	4,426,684.59
38	12-03-2028	29,884.89	22,133.42	7,751.47	4,418,933.12
2028 TOTALS:		358,618.68	272,433.77	86,184.91	
39	01-03-2029	29,884.89	22,831.15	7,053.74	4,411,879.38
40	02-03-2029	29,884.89	22,794.71	7,090.18	4,404,789.20
41	03-03-2029	29,884.89	20,555.68	9,329.21	4,395,459.99
42	04-03-2029	29,884.89	22,709.88	7,175.01	4,388,284.98
43	05-03-2029	29,884.89	21,941.42	7,943.47	4,380,341.51
44	06-03-2029	29,884.89	22,631.76	7,253.13	4,373,088.38
45	07-03-2029	29,884.89	21,865.44	8,019.45	4,365,068.93
46	08-03-2029	29,884.89	22,552.86	7,332.03	4,357,736.90
47	09-03-2029	29,884.89	22,514.97	7,369.92	4,350,366.98
48	10-03-2029	29,884.89	21,751.83	8,133.06	4,342,233.92
49	11-03-2029	29,884.89	22,434.88	7,450.01	4,334,783.91
50	12-03-2029	29,884.89	21,673.92	8,210.97	4,326,572.94

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2029 TOTALS:		358,618.68	266,258.50	92,360.18	
51	01-03-2030	29,884.89	22,353.96	7,530.93	4,319,042.01
52	02-03-2030	29,884.89	22,315.05	7,569.84	4,311,472.17
53	03-03-2030	29,884.89	20,120.20	9,764.69	4,301,707.48
54	04-03-2030	29,884.89	22,225.49	7,659.40	4,294,048.08
55	05-03-2030	29,884.89	21,470.24	8,414.65	4,285,633.43
56	06-03-2030	29,884.89	22,142.44	7,742.45	4,277,890.98
57	07-03-2030	29,884.89	21,389.45	8,495.44	4,269,395.54
58	08-03-2030	29,884.89	22,058.54	7,826.35	4,261,569.19
59	09-03-2030	29,884.89	22,018.11	7,866.78	4,253,702.41
60	10-03-2030	29,884.89	21,268.51	8,616.38	4,245,086.03
61	11-03-2030	29,884.89	21,932.94	7,951.95	4,237,134.08
62	12-03-2030	29,884.89	21,185.67	8,699.22	4,228,434.86
2030 TOTALS:		358,618.68	260,480.60	98,138.08	
63	01-03-2031	29,884.89	21,846.91	8,037.98	4,220,396.88
64	02-03-2031	29,884.89	21,805.38	8,079.51	4,212,317.37
65	03-03-2031	29,884.89	19,657.48	10,227.41	4,202,089.96
66	04-03-2031	29,884.89	21,710.80	8,174.09	4,193,915.87
67	05-03-2031	29,884.89	20,969.58	8,915.31	4,185,000.56
68	06-03-2031	29,884.89	21,622.50	8,262.39	4,176,738.17
69	07-03-2031	29,884.89	20,883.69	9,001.20	4,167,736.97
70	08-03-2031	29,884.89	21,533.31	8,351.58	4,159,385.39
71	09-03-2031	29,884.89	21,490.16	8,394.73	4,150,990.66
72	10-03-2031	29,884.89	20,754.95	9,129.94	4,141,860.72
73	11-03-2031	29,884.89	21,399.61	8,485.28	4,133,375.44
74	12-03-2031	29,884.89	20,666.88	9,218.01	4,124,157.43
2031 TOTALS:		358,618.68	254,341.25	104,277.43	
75	01-03-2032	29,884.89	21,308.15	8,576.74	4,115,580.69
76	02-03-2032	29,884.89	21,263.83	8,621.06	4,106,959.63
77	03-03-2032	29,884.89	19,850.30	10,034.59	4,096,925.04
78	04-03-2032	29,884.89	21,167.45	8,717.44	4,088,207.60
79	05-03-2032	29,884.89	20,441.04	9,443.85	4,078,763.75
80	06-03-2032	29,884.89	21,073.61	8,811.28	4,069,952.47
81	07-03-2032	29,884.89	20,349.76	9,535.13	4,060,417.34
82	08-03-2032	29,884.89	20,978.82	8,906.07	4,051,511.27
83	09-03-2032	29,884.89	20,932.81	8,952.08	4,042,559.19
84	10-03-2032	29,884.89	20,212.80	9,672.09	4,032,887.10
85	11-03-2032	29,884.89	20,836.58	9,048.31	4,023,838.79
86	12-03-2032	29,884.89	20,119.19	9,765.70	4,014,073.09
2032 TOTALS:		358,618.68	248,534.34	110,084.34	
87	01-03-2033	29,884.89	20,739.38	9,145.51	4,004,927.58
88	02-03-2033	29,884.89	20,692.13	9,192.76	3,995,734.82
89	03-03-2033	29,884.89	18,646.76	11,238.13	3,984,496.69
90	04-03-2033	29,884.89	20,586.57	9,298.32	3,975,198.37
91	05-03-2033	29,884.89	19,875.99	10,008.90	3,965,189.47
92	06-03-2033	29,884.89	20,486.81	9,398.08	3,955,791.39
93	07-03-2033	29,884.89	19,778.96	10,105.93	3,945,685.46
94	08-03-2033	29,884.89	20,386.04	9,498.85	3,936,186.61
95	09-03-2033	29,884.89	20,336.96	9,547.93	3,926,638.68
96	10-03-2033	29,884.89	19,633.19	10,251.70	3,916,386.98
97	11-03-2033	29,884.89	20,234.67	9,650.22	3,906,736.76
98	12-03-2033	29,884.89	19,533.68	10,351.21	3,896,385.55
2033 TOTALS:		358,618.68	240,931.14	117,687.54	
99	01-03-2034	29,884.89	20,131.33	9,753.56	3,886,631.99
100	02-03-2034	29,884.89	20,080.93	9,803.96	3,876,828.03
101	03-03-2034	29,884.89	18,091.86	11,793.03	3,865,035.00
102	04-03-2034	29,884.89	19,969.35	9,915.54	3,855,119.46
103	05-03-2034	29,884.89	19,275.60	10,609.29	3,844,510.17
104	06-03-2034	29,884.89	19,863.30	10,021.59	3,834,488.58
105	07-03-2034	29,884.89	19,172.44	10,712.45	3,823,776.13
106	08-03-2034	29,884.89	19,756.18	10,128.71	3,813,647.42
107	09-03-2034	29,884.89	19,703.85	10,181.04	3,803,466.38
108	10-03-2034	29,884.89	19,017.33	10,867.56	3,792,598.82
109	11-03-2034	29,884.89	19,595.09	10,289.80	3,782,309.02
110	12-03-2034	29,884.89	18,911.55	10,973.34	3,771,335.68
2034 TOTALS:		358,618.68	233,568.81	125,049.87	
111	01-03-2035	29,884.89	19,485.23	10,399.66	3,760,936.02
112	02-03-2035	29,884.89	19,431.50	10,453.39	3,750,482.63
113	03-03-2035	29,884.89	17,502.25	12,382.64	3,738,099.99

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114	04-03-2035	29,884.89	19,313.52	10,571.37	3,727,528.62
115	05-03-2035	29,884.89	18,637.64	11,247.25	3,716,281.37
116	06-03-2035	29,884.89	19,200.79	10,684.10	3,705,597.27
117	07-03-2035	29,884.89	18,527.99	11,356.90	3,694,240.37
118	08-03-2035	29,884.89	19,086.91	10,797.98	3,683,442.39
119	09-03-2035	29,884.89	19,031.12	10,853.77	3,672,588.62
120	10-03-2035	29,884.89	18,362.94	11,521.95	3,661,066.67
121	11-03-2035	29,884.89	18,915.51	10,969.38	3,650,097.29
122	12-03-2035	29,884.89	18,250.49	11,634.40	3,638,462.89
2035 TOTALS:		358,618.68	225,745.89	132,872.79	
123	01-03-2036	29,884.89	18,798.72	11,086.17	3,627,376.72
124	02-03-2036	29,884.89	18,741.45	11,143.44	3,616,233.28
125	03-03-2036	29,884.89	17,478.46	12,406.43	3,603,826.85
126	04-03-2036	29,884.89	18,619.77	11,265.12	3,592,561.73
127	05-03-2036	29,884.89	17,962.81	11,922.08	3,580,639.65
128	06-03-2036	29,884.89	18,499.97	11,384.92	3,569,254.73
129	07-03-2036	29,884.89	17,846.27	12,038.62	3,557,216.11
130	08-03-2036	29,884.89	18,378.95	11,505.94	3,545,710.17
131	09-03-2036	29,884.89	18,319.50	11,565.39	3,534,144.78
132	10-03-2036	29,884.89	17,670.72	12,214.17	3,521,930.61
133	11-03-2036	29,884.89	18,196.64	11,688.25	3,510,242.36
134	12-03-2036	29,884.89	17,551.21	12,333.68	3,497,908.68
2036 TOTALS:		358,618.68	218,064.47	140,554.21	
135	01-03-2037	29,884.89	18,072.53	11,812.36	3,486,096.32
136	02-03-2037	29,884.89	18,011.50	11,873.39	3,474,222.93
137	03-03-2037	29,884.89	16,213.04	13,671.85	3,460,551.08
138	04-03-2037	29,884.89	17,879.51	12,005.38	3,448,545.70
139	05-03-2037	29,884.89	17,242.73	12,642.16	3,435,903.54
140	06-03-2037	29,884.89	17,752.17	12,132.72	3,423,770.82
141	07-03-2037	29,884.89	17,118.85	12,766.04	3,411,004.78
142	08-03-2037	29,884.89	17,623.52	12,261.37	3,398,743.41
143	09-03-2037	29,884.89	17,560.17	12,324.72	3,386,418.69
144	10-03-2037	29,884.89	16,932.09	12,952.80	3,373,465.89
145	11-03-2037	29,884.89	17,429.57	12,455.32	3,361,010.57
146	12-03-2037	29,884.89	16,805.05	13,079.84	3,347,930.73
2037 TOTALS:		358,618.68	208,640.73	149,977.95	
147	01-03-2038	29,884.89	17,297.64	12,587.25	3,335,343.48
148	02-03-2038	29,884.89	17,232.61	12,652.28	3,322,691.20
149	03-03-2038	29,884.89	15,505.89	14,379.00	3,308,312.20
150	04-03-2038	29,884.89	17,092.95	12,791.94	3,295,520.26
151	05-03-2038	29,884.89	16,477.60	13,407.29	3,282,112.97
152	06-03-2038	29,884.89	16,957.58	12,927.31	3,269,185.66
153	07-03-2038	29,884.89	16,345.93	13,538.96	3,255,646.70
154	08-03-2038	29,884.89	16,820.84	13,064.05	3,242,582.65
155	09-03-2038	29,884.89	16,753.34	13,131.55	3,229,451.10
156	10-03-2038	29,884.89	16,147.26	13,737.63	3,215,713.47
157	11-03-2038	29,884.89	16,614.52	13,270.37	3,202,443.10
158	12-03-2038	29,884.89	16,012.22	13,872.67	3,188,570.43
2038 TOTALS:		358,618.68	199,258.38	159,360.30	
159	01-03-2039	29,884.89	16,474.28	13,410.61	3,175,159.82
160	02-03-2039	29,884.89	16,404.99	13,479.90	3,161,679.92
161	03-03-2039	29,884.89	14,754.51	15,130.38	3,146,549.54
162	04-03-2039	29,884.89	16,257.17	13,627.72	3,132,921.82
163	05-03-2039	29,884.89	15,664.61	14,220.28	3,118,701.54
164	06-03-2039	29,884.89	16,113.29	13,771.60	3,104,929.94
165	07-03-2039	29,884.89	15,524.65	14,360.24	3,090,569.70
166	08-03-2039	29,884.89	15,967.94	13,916.95	3,076,652.75
167	09-03-2039	29,884.89	15,896.04	13,988.85	3,062,663.90
168	10-03-2039	29,884.89	15,313.32	14,571.57	3,048,092.33
169	11-03-2039	29,884.89	15,748.48	14,136.41	3,033,955.92
170	12-03-2039	29,884.89	15,169.78	14,715.11	3,019,240.81
2039 TOTALS:		358,618.68	189,289.06	169,329.62	
171	01-03-2040	29,884.89	15,599.41	14,285.48	3,004,955.33
172	02-03-2040	29,884.89	15,525.60	14,359.29	2,990,596.04
173	03-03-2040	29,884.89	14,454.55	15,430.34	2,975,165.70
174	04-03-2040	29,884.89	15,371.69	14,513.20	2,960,652.50
175	05-03-2040	29,884.89	14,803.26	15,081.63	2,945,570.87
176	06-03-2040	29,884.89	15,218.78	14,666.11	2,930,904.76
177	07-03-2040	29,884.89	14,654.52	15,230.37	2,915,674.39
178	08-03-2040	29,884.89	15,064.32	14,820.57	2,900,853.82
179	09-03-2040	29,884.89	14,987.74	14,897.15	2,885,956.67

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180	10-03-2040	29,884.89	14,429.78	15,455.11	2,870,501.56
181	11-03-2040	29,884.89	14,830.92	15,053.97	2,855,447.59
182	12-03-2040	29,884.89	14,277.24	15,607.65	2,839,839.94
2040 TOTALS:		358,618.68	179,217.81	179,400.87	
183	01-03-2041	29,884.89	14,672.51	15,212.38	2,824,627.56
184	02-03-2041	29,884.89	14,593.91	15,290.98	2,809,336.58
185	03-03-2041	29,884.89	13,110.24	16,774.65	2,792,561.93
186	04-03-2041	29,884.89	14,428.24	15,456.65	2,777,105.28
187	05-03-2041	29,884.89	13,885.53	15,999.36	2,761,105.92
188	06-03-2041	29,884.89	14,265.71	15,619.18	2,745,486.74
189	07-03-2041	29,884.89	13,727.43	16,157.46	2,729,329.28
190	08-03-2041	29,884.89	14,101.53	15,783.36	2,713,545.92
191	09-03-2041	29,884.89	14,019.99	15,864.90	2,697,681.02
192	10-03-2041	29,884.89	13,488.41	16,396.48	2,681,284.54
193	11-03-2041	29,884.89	13,853.30	16,031.59	2,665,252.95
194	12-03-2041	29,884.89	13,326.26	16,558.63	2,648,694.32
2041 TOTALS:		358,618.68	167,473.06	191,145.62	
195	01-03-2042	29,884.89	13,684.92	16,199.97	2,632,494.35
196	02-03-2042	29,884.89	13,601.22	16,283.67	2,616,210.68
197	03-03-2042	29,884.89	12,208.98	17,675.91	2,598,534.77
198	04-03-2042	29,884.89	13,425.76	16,459.13	2,582,075.64
199	05-03-2042	29,884.89	12,910.38	16,974.51	2,565,101.13
200	06-03-2042	29,884.89	13,253.02	16,631.87	2,548,469.26
201	07-03-2042	29,884.89	12,742.35	17,142.54	2,531,326.72
202	08-03-2042	29,884.89	13,078.52	16,806.37	2,514,520.35
203	09-03-2042	29,884.89	12,991.69	16,893.20	2,497,627.15
204	10-03-2042	29,884.89	12,488.14	17,396.75	2,480,230.40
205	11-03-2042	29,884.89	12,814.52	17,070.37	2,463,160.03
206	12-03-2042	29,884.89	12,315.80	17,569.09	2,445,590.94
2042 TOTALS:		358,618.68	155,515.30	203,103.38	
207	01-03-2043	29,884.89	12,635.55	17,249.34	2,428,341.60
208	02-03-2043	29,884.89	12,546.43	17,338.46	2,411,003.14
209	03-03-2043	29,884.89	11,251.35	18,633.54	2,392,369.60
210	04-03-2043	29,884.89	12,360.58	17,524.31	2,374,845.29
211	05-03-2043	29,884.89	11,874.23	18,010.66	2,356,834.63
212	06-03-2043	29,884.89	12,176.98	17,707.91	2,339,126.72
213	07-03-2043	29,884.89	11,695.63	18,189.26	2,320,937.46
214	08-03-2043	29,884.89	11,991.51	17,893.38	2,303,044.08
215	09-03-2043	29,884.89	11,899.06	17,985.83	2,285,058.25
216	10-03-2043	29,884.89	11,425.29	18,459.60	2,266,598.65
217	11-03-2043	29,884.89	11,710.76	18,174.13	2,248,424.52
218	12-03-2043	29,884.89	11,242.12	18,642.77	2,229,781.75
2043 TOTALS:		358,618.68	142,809.49	215,809.19	
219	01-03-2044	29,884.89	11,520.54	18,364.35	2,211,417.40
220	02-03-2044	29,884.89	11,425.66	18,459.23	2,192,958.17
221	03-03-2044	29,884.89	10,599.30	19,285.59	2,173,672.58
222	04-03-2044	29,884.89	11,230.64	18,654.25	2,155,018.33
223	05-03-2044	29,884.89	10,775.09	19,109.80	2,135,908.53
224	06-03-2044	29,884.89	11,035.53	18,849.36	2,117,059.17
225	07-03-2044	29,884.89	10,585.30	19,299.59	2,097,759.58
226	08-03-2044	29,884.89	10,838.42	19,046.47	2,078,713.11
227	09-03-2044	29,884.89	10,740.02	19,144.87	2,059,568.24
228	10-03-2044	29,884.89	10,297.84	19,587.05	2,039,981.19
229	11-03-2044	29,884.89	10,539.90	19,344.99	2,020,636.20
230	12-03-2044	29,884.89	10,103.18	19,781.71	2,000,854.49
2044 TOTALS:		358,618.68	129,691.42	228,927.26	
231	01-03-2045	29,884.89	10,337.75	19,547.14	1,981,307.35
232	02-03-2045	29,884.89	10,236.75	19,648.14	1,961,659.21
233	03-03-2045	29,884.89	9,154.41	20,730.48	1,940,928.73
234	04-03-2045	29,884.89	10,028.13	19,856.76	1,921,071.97
235	05-03-2045	29,884.89	9,605.36	20,279.53	1,900,792.44
236	06-03-2045	29,884.89	9,820.76	20,064.13	1,880,728.31
237	07-03-2045	29,884.89	9,403.64	20,481.25	1,860,247.06
238	08-03-2045	29,884.89	9,611.28	20,273.61	1,839,973.45
239	09-03-2045	29,884.89	9,506.53	20,378.36	1,819,595.09
240	10-03-2045	29,884.89	9,097.98	20,786.91	1,798,808.18
241	11-03-2045	29,884.89	9,293.84	20,591.05	1,778,217.13
242	12-03-2045	29,884.89	8,891.09	20,993.80	1,757,223.33
2045 TOTALS:		358,618.68	114,987.52	243,631.16	

**AMORTIZATION SCHEDULE
(Continued)**

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243	01-03-2046	29,884.89	9,078.99	20,805.90	1,736,417.43
244	02-03-2046	29,884.89	8,971.49	20,913.40	1,715,504.03
245	03-03-2046	29,884.89	8,005.69	21,879.20	1,693,624.83
246	04-03-2046	29,884.89	8,750.39	21,134.50	1,672,490.33
247	05-03-2046	29,884.89	8,362.45	21,522.44	1,650,967.89
248	06-03-2046	29,884.89	8,530.00	21,354.89	1,629,613.00
249	07-03-2046	29,884.89	8,148.07	21,736.82	1,607,876.18
250	08-03-2046	29,884.89	8,307.36	21,577.53	1,586,298.65
251	09-03-2046	29,884.89	8,195.88	21,689.01	1,564,609.64
252	10-03-2046	29,884.89	7,823.05	22,061.84	1,542,547.80
253	11-03-2046	29,884.89	7,969.83	21,915.06	1,520,632.74
254	12-03-2046	29,884.89	7,603.16	22,281.73	1,498,351.01
2046 TOTALS:		358,618.68	99,746.36	258,872.32	
255	01-03-2047	29,884.89	7,741.48	22,143.41	1,476,207.60
256	02-03-2047	29,884.89	7,627.07	22,257.82	1,453,949.78
257	03-03-2047	29,884.89	6,785.10	23,099.79	1,430,849.99
258	04-03-2047	29,884.89	7,392.72	22,492.17	1,408,357.82
259	05-03-2047	29,884.89	7,041.79	22,843.10	1,385,514.72
260	06-03-2047	29,884.89	7,158.49	22,726.40	1,362,788.32
261	07-03-2047	29,884.89	6,813.94	23,070.95	1,339,717.37
262	08-03-2047	29,884.89	6,921.87	22,963.02	1,316,754.35
263	09-03-2047	29,884.89	6,803.23	23,081.66	1,293,672.69
264	10-03-2047	29,884.89	6,468.36	23,416.53	1,270,256.16
265	11-03-2047	29,884.89	6,562.99	23,321.90	1,246,934.26
266	12-03-2047	29,884.89	6,234.67	23,650.22	1,223,284.04
2047 TOTALS:		358,618.68	83,551.71	275,066.97	
267	01-03-2048	29,884.89	6,320.30	23,564.59	1,199,719.45
268	02-03-2048	29,884.89	6,198.55	23,686.34	1,176,033.11
269	03-03-2048	29,884.89	5,684.16	24,200.73	1,151,832.38
270	04-03-2048	29,884.89	5,951.13	23,933.76	1,127,898.62
271	05-03-2048	29,884.89	5,639.49	24,245.40	1,103,653.22
272	06-03-2048	29,884.89	5,702.21	24,182.68	1,079,470.54
273	07-03-2048	29,884.89	5,397.35	24,487.54	1,054,983.00
274	08-03-2048	29,884.89	5,450.75	24,434.14	1,030,548.86
275	09-03-2048	29,884.89	5,324.50	24,560.39	1,005,988.47
276	10-03-2048	29,884.89	5,029.94	24,854.95	981,133.52
277	11-03-2048	29,884.89	5,069.19	24,815.70	956,317.82
278	12-03-2048	29,884.89	4,781.59	25,103.30	931,214.52
2048 TOTALS:		358,618.68	66,549.16	292,069.52	
279	01-03-2049	29,884.89	4,811.28	25,073.61	906,140.91
280	02-03-2049	29,884.89	4,681.73	25,203.16	880,937.75
281	03-03-2049	29,884.89	4,111.04	25,773.85	855,163.90
282	04-03-2049	29,884.89	4,418.35	25,466.54	829,697.36
283	05-03-2049	29,884.89	4,148.49	25,736.40	803,960.96
284	06-03-2049	29,884.89	4,153.80	25,731.09	778,229.87
285	07-03-2049	29,884.89	3,891.15	25,993.74	752,236.13
286	08-03-2049	29,884.89	3,886.55	25,998.34	726,237.79
287	09-03-2049	29,884.89	3,752.23	26,132.66	700,105.13
288	10-03-2049	29,884.89	3,500.53	26,384.36	673,720.77
289	11-03-2049	29,884.89	3,480.89	26,404.00	647,316.77
290	12-03-2049	29,884.89	3,236.58	26,648.31	620,668.46
2049 TOTALS:		358,618.68	48,072.62	310,546.06	
291	01-03-2050	29,884.89	3,206.79	26,678.10	593,990.36
292	02-03-2050	29,884.89	3,068.95	26,815.94	567,174.42
293	03-03-2050	29,884.89	2,646.81	27,238.08	539,936.34
294	04-03-2050	29,884.89	2,789.67	27,095.22	512,841.12
295	05-03-2050	29,884.89	2,564.21	27,320.68	485,520.44
296	06-03-2050	29,884.89	2,508.52	27,376.37	458,144.07
297	07-03-2050	29,884.89	2,290.72	27,594.17	430,549.90
298	08-03-2050	29,884.89	2,224.51	27,660.38	402,889.52
299	09-03-2050	29,884.89	2,081.60	27,803.29	375,086.23
300	10-03-2050	29,884.89	1,875.43	28,009.46	347,076.77
301	11-03-2050	29,884.89	1,793.23	28,091.66	318,985.11
302	12-03-2050	29,884.89	1,594.93	28,289.96	290,695.15
2050 TOTALS:		358,618.68	28,645.37	329,973.31	
303	01-03-2051	29,884.89	1,501.92	28,382.97	262,312.18
304	02-03-2051	29,884.89	1,355.28	28,529.61	233,782.57
305	03-03-2051	29,884.89	1,090.99	28,793.90	204,988.67
306	04-03-2051	29,884.89	1,059.11	28,825.78	176,162.89
307	05-03-2051	29,884.89	880.81	29,004.08	147,158.81
308	06-03-2051	29,884.89	760.32	29,124.57	118,034.24

**AMORTIZATION SCHEDULE
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309	07-03-2051	29,884.89	590.17	29,294.72	88,739.52
310	08-03-2051	29,884.89	458.49	29,426.40	59,313.12
311	09-03-2051	29,884.89	306.45	29,578.44	29,734.68
312	10-03-2051	29,883.35	148.67	29,734.68	0.00
2051 TOTALS:		298,847.36	8,152.21	290,695.15	
TOTALS:		9,105,382.10	4,505,382.10	4,600,000.00	
NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.					

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5.5% Tax Exempt Rate

AMORTIZATION SCHEDULE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$4,600,000.00	10-03-2025	10-03-2051	700000412	1A2 / 501	CAA1266	JEW	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "*****" has been omitted due to text length limitations.							

Borrower: COMMUNITY MENTAL HEALTH AND SUBSTANCE
ABUSE SERVICES OF ST. JOSEPH COUNTY
677 E MAIN STREET SUITE A
CENTREVILLE, MI 49032

Lender: FARMERS STATE BANK
STURGIS OFFICE
220 S DETROIT ST
LAGRANGE, IN 46761

Disbursement Date: October 3, 2025
Interest Rate: 5.500

Repayment Schedule: Construction Permanent
Calculation Method:
Construction Phase: 365/360 U.S. Rule
Permanent Phase: 365/360

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	11-03-2025	10,893.06	10,893.06	0.00	2,300,000.00
2	12-03-2025	10,541.67	10,541.67	0.00	2,300,000.00
2025 TOTALS:		21,434.73	21,434.73	0.00	
3	01-03-2026	10,893.06	10,893.06	0.00	2,300,000.00
4	02-03-2026	10,893.06	10,893.06	0.00	2,300,000.00
5	03-03-2026	9,838.89	9,838.89	0.00	2,300,000.00
6	04-03-2026	10,893.06	10,893.06	0.00	2,300,000.00
7	05-03-2026	10,541.67	10,541.67	0.00	2,300,000.00
8	06-03-2026	10,893.06	10,893.06	0.00	2,300,000.00
9	07-03-2026	10,541.67	10,541.67	0.00	2,300,000.00
10	08-03-2026	10,893.06	10,893.06	0.00	2,300,000.00
11	09-03-2026	10,893.06	10,893.06	0.00	2,300,000.00
12	10-03-2026	10,541.67	10,541.67	0.00	4,600,000.00
13	11-03-2026	28,469.22	21,786.11	6,683.11	4,593,316.89
14	12-03-2026	28,469.22	21,052.70	7,416.52	4,585,900.37
2026 TOTALS:		163,760.70	149,661.07	14,099.63	
15	01-03-2027	28,469.22	21,719.33	6,749.89	4,579,150.48
16	02-03-2027	28,469.22	21,687.37	6,781.85	4,572,368.63
17	03-03-2027	28,469.22	19,559.58	8,909.64	4,563,458.99
18	04-03-2027	28,469.22	21,613.05	6,856.17	4,556,602.82
19	05-03-2027	28,469.22	20,884.43	7,584.79	4,549,018.03
20	06-03-2027	28,469.22	21,544.65	6,924.57	4,542,093.46
21	07-03-2027	28,469.22	20,817.93	7,651.29	4,534,442.17
22	08-03-2027	28,469.22	21,475.62	6,993.60	4,527,448.57
23	09-03-2027	28,469.22	21,442.50	7,026.72	4,520,421.85
24	10-03-2027	28,469.22	20,718.60	7,750.62	4,512,671.23
25	11-03-2027	28,469.22	21,372.51	7,096.71	4,505,574.52
26	12-03-2027	28,469.22	20,650.55	7,818.67	4,497,755.85
2027 TOTALS:		341,630.64	253,486.12	88,144.52	
27	01-03-2028	28,469.22	21,301.87	7,167.35	4,490,588.50
28	02-03-2028	28,469.22	21,267.93	7,201.29	4,483,387.21
29	03-03-2028	28,469.22	19,863.90	8,605.32	4,474,781.89
30	04-03-2028	28,469.22	21,193.06	7,276.16	4,467,505.73
31	05-03-2028	28,469.22	20,476.07	7,993.15	4,459,512.58
32	06-03-2028	28,469.22	21,120.75	7,348.47	4,452,164.11
33	07-03-2028	28,469.22	20,405.75	8,063.47	4,444,100.64
34	08-03-2028	28,469.22	21,047.75	7,421.47	4,436,679.17
35	09-03-2028	28,469.22	21,012.61	7,456.61	4,429,222.56
36	10-03-2028	28,469.22	20,300.60	8,168.62	4,421,053.94
37	11-03-2028	28,469.22	20,938.60	7,530.62	4,413,523.32
38	12-03-2028	28,469.22	20,228.65	8,240.57	4,405,282.75
2028 TOTALS:		341,630.64	249,157.54	92,473.10	
39	01-03-2029	28,469.22	20,863.91	7,605.31	4,397,677.44
40	02-03-2029	28,469.22	20,827.89	7,641.33	4,390,036.11
41	03-03-2029	28,469.22	18,779.60	9,689.62	4,380,346.49
42	04-03-2029	28,469.22	20,745.81	7,723.41	4,372,623.08
43	05-03-2029	28,469.22	20,041.19	8,428.03	4,364,195.05
44	06-03-2029	28,469.22	20,869.31	7,799.91	4,356,395.14
45	07-03-2029	28,469.22	19,966.81	8,502.41	4,347,892.73
46	08-03-2029	28,469.22	20,592.10	7,877.12	4,340,015.61
47	09-03-2029	28,469.22	20,554.80	7,914.42	4,332,101.19
48	10-03-2029	28,469.22	19,855.46	8,613.76	4,323,487.43
49	11-03-2029	28,469.22	20,476.52	7,992.70	4,315,494.73
50	12-03-2029	28,469.22	19,779.35	8,689.87	4,306,804.86

**AMORTIZATION SCHEDULE
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2029 TOTALS:		341,630.64	243,152.75	98,477.89	
51	01-03-2030	28,469.22	20,397.51	8,071.71	4,298,733.15
52	02-03-2030	28,469.22	20,359.28	8,109.94	4,290,623.21
53	03-03-2030	28,469.22	18,354.33	10,114.89	4,280,508.32
54	04-03-2030	28,469.22	20,272.96	8,196.26	4,272,312.06
55	05-03-2030	28,469.22	19,581.43	8,887.79	4,263,424.27
56	06-03-2030	28,469.22	20,192.05	8,277.17	4,255,147.10
57	07-03-2030	28,469.22	19,502.76	8,966.46	4,246,180.64
58	08-03-2030	28,469.22	20,110.38	8,358.84	4,237,821.80
59	09-03-2030	28,469.22	20,070.79	8,398.43	4,229,423.37
60	10-03-2030	28,469.22	19,384.86	9,084.36	4,220,339.01
61	11-03-2030	28,469.22	19,987.99	8,481.23	4,211,857.78
62	12-03-2030	28,469.22	19,304.35	9,164.87	4,202,692.91
2030 TOTALS:		341,630.64	237,518.69	104,111.95	
63	01-03-2031	28,469.22	19,904.42	8,564.80	4,194,128.11
64	02-03-2031	28,469.22	19,863.86	8,605.36	4,185,522.75
65	03-03-2031	28,469.22	17,904.74	10,564.48	4,174,958.27
66	04-03-2031	28,469.22	19,773.07	8,696.15	4,166,262.12
67	05-03-2031	28,469.22	19,095.37	9,373.85	4,156,888.27
68	06-03-2031	28,469.22	19,687.48	8,781.74	4,148,106.53
69	07-03-2031	28,469.22	19,012.15	9,457.07	4,138,649.46
70	08-03-2031	28,469.22	19,601.10	8,868.12	4,129,781.34
71	09-03-2031	28,469.22	19,559.10	8,910.12	4,120,871.22
72	10-03-2031	28,469.22	18,887.33	9,581.89	4,111,289.33
73	11-03-2031	28,469.22	19,471.52	8,997.70	4,102,291.63
74	12-03-2031	28,469.22	18,802.17	9,667.05	4,092,624.58
2031 TOTALS:		341,630.64	231,562.31	110,068.33	
75	01-03-2032	28,469.22	19,383.12	9,086.10	4,083,538.48
76	02-03-2032	28,469.22	19,340.09	9,129.13	4,074,409.35
77	03-03-2032	28,469.22	18,051.90	10,417.32	4,063,992.03
78	04-03-2032	28,469.22	19,247.52	9,221.70	4,054,770.33
79	05-03-2032	28,469.22	18,584.36	9,884.86	4,044,885.47
80	06-03-2032	28,469.22	19,157.03	9,312.19	4,035,573.28
81	07-03-2032	28,469.22	18,496.38	9,972.84	4,025,600.44
82	08-03-2032	28,469.22	19,065.69	9,403.53	4,016,196.91
83	09-03-2032	28,469.22	19,021.15	9,448.07	4,006,748.84
84	10-03-2032	28,469.22	18,364.27	10,104.95	3,996,643.89
85	11-03-2032	28,469.22	18,928.55	9,540.67	3,987,103.22
86	12-03-2032	28,469.22	18,274.22	10,195.00	3,976,908.22
2032 TOTALS:		341,630.64	225,914.28	115,716.36	
87	01-03-2033	28,469.22	18,835.08	9,634.14	3,967,274.08
88	02-03-2033	28,469.22	18,789.45	9,679.77	3,957,594.31
89	03-03-2033	28,469.22	16,929.71	11,539.51	3,946,054.80
90	04-03-2033	28,469.22	18,688.95	9,780.27	3,936,274.53
91	05-03-2033	28,469.22	18,041.26	10,427.96	3,925,846.57
92	06-03-2033	28,469.22	18,593.25	9,875.97	3,915,970.60
93	07-03-2033	28,469.22	17,948.20	10,521.02	3,905,449.58
94	08-03-2033	28,469.22	18,496.64	9,972.58	3,895,477.00
95	09-03-2033	28,469.22	18,449.41	10,019.81	3,885,457.19
96	10-03-2033	28,469.22	17,808.35	10,660.87	3,874,796.32
97	11-03-2033	28,469.22	18,351.47	10,117.75	3,864,678.57
98	12-03-2033	28,469.22	17,713.11	10,756.11	3,853,922.46
2033 TOTALS:		341,630.64	218,644.88	122,985.76	
99	01-03-2034	28,469.22	18,252.60	10,216.62	3,843,705.84
100	02-03-2034	28,469.22	18,204.22	10,265.00	3,833,440.84
101	03-03-2034	28,469.22	16,398.61	12,070.61	3,821,370.23
102	04-03-2034	28,469.22	18,098.43	10,370.79	3,810,999.44
103	05-03-2034	28,469.22	17,467.08	11,002.14	3,799,997.30
104	06-03-2034	28,469.22	17,997.21	10,472.01	3,789,525.29
105	07-03-2034	28,469.22	17,368.66	11,100.56	3,778,424.73
106	08-03-2034	28,469.22	17,895.04	10,574.18	3,767,850.55
107	09-03-2034	28,469.22	17,844.96	10,624.26	3,757,226.29
108	10-03-2034	28,469.22	17,220.62	11,248.60	3,745,977.69
109	11-03-2034	28,469.22	17,741.37	10,727.85	3,735,249.84
110	12-03-2034	28,469.22	17,119.90	11,349.32	3,723,900.52
2034 TOTALS:		341,630.64	211,608.70	130,021.94	
111	01-03-2035	28,469.22	17,636.81	10,832.41	3,713,068.11
112	02-03-2035	28,469.22	17,585.50	10,883.72	3,702,184.39
113	03-03-2035	28,469.22	15,837.12	12,632.10	3,689,552.29

**AMORTIZATION SCHEDULE
(Continued)**

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114	04-03-2035	28,469.22	17,474.13	10,995.09	3,678,557.20
115	05-03-2035	28,469.22	16,860.05	11,609.17	3,666,948.03
116	06-03-2035	28,469.22	17,367.07	11,102.15	3,655,845.88
117	07-03-2035	28,469.22	16,755.96	11,713.26	3,644,132.62
118	08-03-2035	28,469.22	17,259.02	11,210.20	3,632,922.42
119	09-03-2035	28,469.22	17,205.92	11,263.30	3,621,659.12
120	10-03-2035	28,469.22	16,599.27	11,869.95	3,609,789.17
121	11-03-2035	28,469.22	17,096.36	11,372.86	3,598,416.31
122	12-03-2035	28,469.22	16,492.74	11,976.48	3,586,439.83
2035 TOTALS:		341,630.64	204,169.95	137,460.69	
123	01-03-2036	28,469.22	16,985.78	11,483.44	3,574,956.39
124	02-03-2036	28,469.22	16,931.39	11,537.83	3,563,418.56
125	03-03-2036	28,469.22	15,787.92	12,681.30	3,550,737.26
126	04-03-2036	28,469.22	16,816.69	11,652.53	3,539,084.73
127	05-03-2036	28,469.22	16,220.81	12,248.41	3,526,836.32
128	06-03-2036	28,469.22	16,703.49	11,765.73	3,515,070.59
129	07-03-2036	28,469.22	16,110.74	12,358.48	3,502,712.11
130	08-03-2036	28,469.22	16,589.23	11,879.99	3,490,832.12
131	09-03-2036	28,469.22	16,532.97	11,936.25	3,478,895.87
132	10-03-2036	28,469.22	15,944.94	12,524.28	3,466,371.59
133	11-03-2036	28,469.22	16,417.12	12,052.10	3,454,319.49
134	12-03-2036	28,469.22	15,832.30	12,636.92	3,441,682.57
2036 TOTALS:		341,630.64	196,873.38	144,757.26	
135	01-03-2037	28,469.22	16,300.19	12,169.03	3,429,513.54
136	02-03-2037	28,469.22	16,242.56	12,226.66	3,417,286.88
137	03-03-2037	28,469.22	14,618.39	13,850.83	3,403,436.05
138	04-03-2037	28,469.22	16,119.05	12,350.17	3,391,085.88
139	05-03-2037	28,469.22	15,542.48	12,926.74	3,378,159.14
140	06-03-2037	28,469.22	15,999.34	12,469.88	3,365,689.26
141	07-03-2037	28,469.22	15,426.08	13,043.14	3,352,646.12
142	08-03-2037	28,469.22	15,878.50	12,590.72	3,340,055.40
143	09-03-2037	28,469.22	15,818.87	12,650.35	3,327,405.05
144	10-03-2037	28,469.22	15,250.61	13,218.61	3,314,186.44
145	11-03-2037	28,469.22	15,696.36	12,772.86	3,301,413.58
146	12-03-2037	28,469.22	15,131.48	13,337.74	3,288,075.84
2037 TOTALS:		341,630.64	188,023.91	153,606.73	
147	01-03-2038	28,469.22	15,572.69	12,896.53	3,275,179.31
148	02-03-2038	28,469.22	15,511.61	12,957.61	3,262,221.70
149	03-03-2038	28,469.22	13,955.06	14,514.16	3,247,707.54
150	04-03-2038	28,469.22	15,381.50	13,087.72	3,234,619.82
151	05-03-2038	28,469.22	14,825.34	13,643.88	3,220,975.94
152	06-03-2038	28,469.22	15,254.90	13,214.32	3,207,761.62
153	07-03-2038	28,469.22	14,702.24	13,766.98	3,193,994.64
154	08-03-2038	28,469.22	15,127.11	13,342.11	3,180,652.53
155	09-03-2038	28,469.22	15,063.92	13,405.30	3,167,247.23
156	10-03-2038	28,469.22	14,516.55	13,952.67	3,153,294.56
157	11-03-2038	28,469.22	14,934.35	13,534.87	3,139,759.69
158	12-03-2038	28,469.22	14,390.57	14,078.65	3,125,681.04
2038 TOTALS:		341,630.64	179,235.84	162,394.80	
159	01-03-2039	28,469.22	14,803.57	13,665.65	3,112,015.39
160	02-03-2039	28,469.22	14,738.85	13,730.37	3,098,285.02
161	03-03-2039	28,469.22	13,253.77	15,215.45	3,083,069.57
162	04-03-2039	28,469.22	14,601.76	13,867.46	3,069,202.11
163	05-03-2039	28,469.22	14,067.18	14,402.04	3,054,800.07
164	06-03-2039	28,469.22	14,467.87	14,001.35	3,040,798.72
165	07-03-2039	28,469.22	13,936.99	14,532.23	3,026,266.49
166	08-03-2039	28,469.22	14,332.73	14,136.49	3,012,130.00
167	09-03-2039	28,469.22	14,265.78	14,203.44	2,997,926.56
168	10-03-2039	28,469.22	13,740.50	14,728.72	2,983,197.84
169	11-03-2039	28,469.22	14,128.76	14,340.46	2,968,857.38
170	12-03-2039	28,469.22	13,607.26	14,861.96	2,953,995.42
2039 TOTALS:		341,630.64	169,945.02	171,685.62	
171	01-03-2040	28,469.22	13,990.45	14,478.77	2,939,516.65
172	02-03-2040	28,469.22	13,921.88	14,547.34	2,924,969.31
173	03-03-2040	28,469.22	12,959.24	15,509.98	2,909,459.33
174	04-03-2040	28,469.22	13,779.52	14,689.70	2,894,769.63
175	05-03-2040	28,469.22	13,267.69	15,201.53	2,879,568.10
176	06-03-2040	28,469.22	13,637.95	14,831.27	2,864,736.83
177	07-03-2040	28,469.22	13,130.04	15,339.18	2,849,397.65
178	08-03-2040	28,469.22	13,495.06	14,974.16	2,834,423.49
179	09-03-2040	28,469.22	13,424.14	15,045.08	2,819,378.41

**AMORTIZATION SCHEDULE
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180	10-03-2040	28,469.22	12,922.15	15,547.07	2,803,831.34
181	11-03-2040	28,469.22	13,279.26	15,189.96	2,788,641.38
182	12-03-2040	28,469.22	12,781.27	15,687.95	2,772,953.43
2040 TOTALS:		341,630.64	160,588.65	181,041.99	
183	01-03-2041	28,469.22	13,133.02	15,336.20	2,757,617.23
184	02-03-2041	28,469.22	13,060.38	15,408.84	2,742,208.39
185	03-03-2041	28,469.22	11,730.56	16,738.66	2,725,469.73
186	04-03-2041	28,469.22	12,908.13	15,561.09	2,709,908.64
187	05-03-2041	28,469.22	12,420.41	16,048.81	2,693,859.83
188	06-03-2041	28,469.22	12,758.42	15,710.80	2,678,149.03
189	07-03-2041	28,469.22	12,274.85	16,194.37	2,661,954.66
190	08-03-2041	28,469.22	12,607.31	15,861.91	2,646,092.75
191	09-03-2041	28,469.22	12,532.19	15,937.03	2,630,155.72
192	10-03-2041	28,469.22	12,054.88	16,414.34	2,613,741.38
193	11-03-2041	28,469.22	12,378.97	16,090.25	2,597,651.13
194	12-03-2041	28,469.22	11,905.90	16,563.32	2,581,087.81
2041 TOTALS:		341,630.64	149,765.02	191,865.62	
195	01-03-2042	28,469.22	12,224.32	16,244.90	2,564,842.91
196	02-03-2042	28,469.22	12,147.38	16,321.84	2,548,521.07
197	03-03-2042	28,469.22	10,902.01	17,567.21	2,530,953.86
198	04-03-2042	28,469.22	11,986.88	16,482.34	2,514,471.52
199	05-03-2042	28,469.22	11,524.66	16,944.56	2,497,526.96
200	06-03-2042	28,469.22	11,828.57	16,640.65	2,480,886.31
201	07-03-2042	28,469.22	11,370.73	17,098.49	2,463,787.82
202	08-03-2042	28,469.22	11,668.77	16,800.45	2,446,987.37
203	09-03-2042	28,469.22	11,589.20	16,880.02	2,430,107.35
204	10-03-2042	28,469.22	11,137.99	17,331.23	2,412,776.12
205	11-03-2042	28,469.22	11,427.18	17,042.04	2,395,734.08
206	12-03-2042	28,469.22	10,980.45	17,486.77	2,378,245.31
2042 TOTALS:		341,630.64	138,788.14	202,842.50	
207	01-03-2043	28,469.22	11,263.63	17,205.59	2,361,039.72
208	02-03-2043	28,469.22	11,182.15	17,287.07	2,343,752.65
209	03-03-2043	28,469.22	10,026.05	18,443.17	2,325,309.48
210	04-03-2043	28,469.22	11,012.92	17,456.30	2,307,853.18
211	05-03-2043	28,469.22	10,577.66	17,891.56	2,289,961.62
212	06-03-2043	28,469.22	10,845.51	17,623.71	2,272,337.91
213	07-03-2043	28,469.22	10,414.88	18,054.34	2,254,283.57
214	08-03-2043	28,469.22	10,676.54	17,792.68	2,236,490.89
215	09-03-2043	28,469.22	10,592.27	17,876.95	2,218,613.94
216	10-03-2043	28,469.22	10,168.65	18,300.57	2,200,313.37
217	11-03-2043	28,469.22	10,420.93	18,048.29	2,182,265.08
218	12-03-2043	28,469.22	10,002.05	18,467.17	2,163,797.91
2043 TOTALS:		341,630.64	127,183.24	214,447.40	
219	01-03-2044	28,469.22	10,247.99	18,221.23	2,145,576.68
220	02-03-2044	28,469.22	10,161.69	18,307.53	2,127,269.15
221	03-03-2044	28,469.22	9,424.98	19,044.24	2,108,224.91
222	04-03-2044	28,469.22	9,984.79	18,484.43	2,089,740.48
223	05-03-2044	28,469.22	9,577.98	18,891.24	2,070,849.24
224	06-03-2044	28,469.22	9,807.77	18,661.45	2,052,187.79
225	07-03-2044	28,469.22	9,405.86	19,063.36	2,033,124.43
226	08-03-2044	28,469.22	9,629.10	18,840.12	2,014,284.31
227	09-03-2044	28,469.22	9,539.87	18,929.35	1,995,354.96
228	10-03-2044	28,469.22	9,145.38	19,323.84	1,976,031.12
229	11-03-2044	28,469.22	9,358.70	19,110.52	1,956,920.60
230	12-03-2044	28,469.22	8,969.22	19,500.00	1,937,420.60
2044 TOTALS:		341,630.64	115,253.33	226,377.31	
231	01-03-2045	28,469.22	9,175.84	19,293.38	1,918,127.22
232	02-03-2045	28,469.22	9,084.46	19,384.76	1,898,742.46
233	03-03-2045	28,469.22	8,122.40	20,346.82	1,878,395.64
234	04-03-2045	28,469.22	8,896.29	19,572.93	1,858,822.71
235	05-03-2045	28,469.22	8,519.60	19,949.62	1,838,873.09
236	06-03-2045	28,469.22	8,709.11	19,760.11	1,819,112.98
237	07-03-2045	28,469.22	8,337.60	20,131.62	1,798,981.36
238	08-03-2045	28,469.22	8,520.18	19,949.04	1,779,032.32
239	09-03-2045	28,469.22	8,425.69	20,043.53	1,758,988.79
240	10-03-2045	28,469.22	8,062.03	20,407.19	1,738,581.60
241	11-03-2045	28,469.22	8,234.12	20,235.10	1,718,346.50
242	12-03-2045	28,469.22	7,875.75	20,593.47	1,697,753.03
2045 TOTALS:		341,630.64	101,963.07	239,667.57	

**AMORTIZATION SCHEDULE
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243	01-03-2046	28,469.22	8,040.75	20,428.47	1,677,324.56
244	02-03-2046	28,469.22	7,944.00	20,525.22	1,656,799.34
245	03-03-2046	28,469.22	7,087.42	21,381.80	1,635,417.54
246	04-03-2046	28,469.22	7,745.52	20,723.70	1,614,693.84
247	05-03-2046	28,469.22	7,400.68	21,068.54	1,593,625.30
248	06-03-2046	28,469.22	7,547.59	20,921.63	1,572,703.67
249	07-03-2046	28,469.22	7,208.23	21,260.99	1,551,442.68
250	08-03-2046	28,469.22	7,347.80	21,121.42	1,530,321.26
251	09-03-2046	28,469.22	7,247.77	21,221.45	1,509,099.81
252	10-03-2046	28,469.22	6,916.71	21,552.51	1,487,547.30
253	11-03-2046	28,469.22	7,045.19	21,424.03	1,466,123.27
254	12-03-2046	28,469.22	6,719.73	21,749.49	1,444,373.78
2046 TOTALS:		341,630.64	88,251.39	253,379.25	
255	01-03-2047	28,469.22	6,840.71	21,628.51	1,422,745.27
256	02-03-2047	28,469.22	6,738.28	21,730.94	1,401,014.33
257	03-03-2047	28,469.22	5,993.23	22,475.99	1,378,538.34
258	04-03-2047	28,469.22	6,528.91	21,940.31	1,356,598.03
259	05-03-2047	28,469.22	6,217.74	22,251.48	1,334,346.55
260	06-03-2047	28,469.22	6,319.61	22,149.61	1,312,196.94
261	07-03-2047	28,469.22	6,014.24	22,454.98	1,289,741.96
262	08-03-2047	28,469.22	6,108.36	22,360.86	1,267,381.10
263	09-03-2047	28,469.22	6,002.46	22,466.76	1,244,914.34
264	10-03-2047	28,469.22	5,705.86	22,763.36	1,222,150.98
265	11-03-2047	28,469.22	5,788.24	22,680.98	1,199,470.00
266	12-03-2047	28,469.22	5,497.57	22,971.65	1,176,498.35
2047 TOTALS:		341,630.64	73,755.21	267,875.43	
267	01-03-2048	28,469.22	5,572.03	22,897.19	1,153,601.16
268	02-03-2048	28,469.22	5,463.58	23,005.64	1,130,595.52
269	03-03-2048	28,469.22	5,009.17	23,460.05	1,107,135.47
270	04-03-2048	28,469.22	5,243.52	23,225.70	1,083,909.77
271	05-03-2048	28,469.22	4,967.92	23,501.30	1,060,408.47
272	06-03-2048	28,469.22	5,022.21	23,447.01	1,036,961.46
273	07-03-2048	28,469.22	4,752.74	23,716.48	1,013,244.98
274	08-03-2048	28,469.22	4,798.84	23,670.38	989,574.60
275	09-03-2048	28,469.22	4,686.74	23,782.48	965,792.12
276	10-03-2048	28,469.22	4,426.55	24,042.67	941,749.45
277	11-03-2048	28,469.22	4,460.23	24,008.99	917,740.46
278	12-03-2048	28,469.22	4,206.31	24,262.91	893,477.55
2048 TOTALS:		341,630.64	58,609.84	283,020.80	
279	01-03-2049	28,469.22	4,231.61	24,237.61	869,239.94
280	02-03-2049	28,469.22	4,116.82	24,352.40	844,887.54
281	03-03-2049	28,469.22	3,614.24	24,854.98	820,032.56
282	04-03-2049	28,469.22	3,883.77	24,585.45	795,447.11
283	05-03-2049	28,469.22	3,645.80	24,823.42	770,623.69
284	06-03-2049	28,469.22	3,649.76	24,819.46	745,804.23
285	07-03-2049	28,469.22	3,418.27	25,050.95	720,753.28
286	08-03-2049	28,469.22	3,413.57	25,055.65	695,697.63
287	09-03-2049	28,469.22	3,294.90	25,174.32	670,523.31
288	10-03-2049	28,469.22	3,073.23	25,395.99	645,127.32
289	11-03-2049	28,469.22	3,055.39	25,413.83	619,713.49
290	12-03-2049	28,469.22	2,840.35	25,628.87	594,084.62
2049 TOTALS:		341,630.64	42,237.71	299,392.93	
291	01-03-2050	28,469.22	2,813.65	25,655.57	568,429.05
292	02-03-2050	28,469.22	2,692.14	25,777.08	542,651.97
293	03-03-2050	28,469.22	2,321.34	26,147.88	516,504.09
294	04-03-2050	28,469.22	2,446.22	26,023.00	490,481.09
295	05-03-2050	28,469.22	2,248.04	26,221.18	464,259.91
296	06-03-2050	28,469.22	2,198.79	26,270.43	437,989.48
297	07-03-2050	28,469.22	2,007.45	26,461.77	411,527.71
298	08-03-2050	28,469.22	1,949.04	26,520.18	385,007.53
299	09-03-2050	28,469.22	1,823.44	26,645.78	358,361.75
300	10-03-2050	28,469.22	1,642.49	26,826.73	331,535.02
301	11-03-2050	28,469.22	1,570.19	26,899.03	304,635.99
302	12-03-2050	28,469.22	1,396.25	27,072.97	277,563.02
2050 TOTALS:		341,630.64	25,109.04	316,521.60	
303	01-03-2051	28,469.22	1,314.57	27,154.65	250,408.37
304	02-03-2051	28,469.22	1,185.96	27,283.26	223,125.11
305	03-03-2051	28,469.22	954.48	27,514.74	195,610.37
306	04-03-2051	28,469.22	926.43	27,542.79	168,067.58
307	05-03-2051	28,469.22	770.31	27,698.91	140,368.67
308	06-03-2051	28,469.22	664.80	27,804.42	112,564.25

**AMORTIZATION SCHEDULE
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309	07-03-2051	28,469.22	515.92	27,953.30	84,610.95
310	08-03-2051	28,469.22	400.73	28,068.49	56,542.46
311	09-03-2051	28,469.22	267.79	28,201.43	28,341.03
312	10-03-2051	28,470.93	129.90	28,341.03	0.00
2051 TOTALS:		284,693.91	7,130.89	277,563.02	
TOTALS:		8,669,024.70	4,069,024.70	4,600,000.00	

NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.

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PROVIDER LETTERS OF COMMITMENT TEMPLATE – CUSTOMIZE AND TRANSFER TO YOUR AGENCY LETTERHEAD

[DATE]

TO: Michigan Department of Technology, Management, and Budget
Michigan Department of Health and Human Services

FROM: [YOUR NAME, TITLE, AGENCY]

RE: PROVIDER LETTERS OF COMMITMENT FOR SOUTHWEST MICHIGAN
BEHAVIORAL HEALTH BID RESPONSE, RFP #250000002670

[CMH Name] is a Community Mental Health Services Program that is a part of the 8-County Southwest Michigan Behavioral Health (SWMBH) Region. SWMBH has contracted with [CMH Name] since its inception in 2014 for Comprehensive Specialty Behavioral Health Network services and supports to Medicaid, Healthy Michigan Program, and CMS approved waiver beneficiaries in [CMH County] county.

As a Comprehensive Specialty Behavioral Health Network, [CMH Name] directly provides or contracts for the provision of specialty behavioral health services as provided in the Michigan Medicaid Provider Manual. The State's RFP requires that SWMBH submit with its bid response letters of commitment for review by the State.

[CMH Name] is fully committed to the delivery of specialty behavioral health services and supports under contract with SWMBH as the regional Pre-Paid Inpatient Health Plan (PIHP). In addition, as a comprehensive specialty behavioral health network, [CMH Name] either directly provides or contracts for the provision of the following services, for which letters of commitment are required in the bid specifications.

- **Emergency intervention services**
[INSERT "DIRECTLY PROVIDED BY YOUR CMHSP NAME] or
[INSERT THE NAMES OF CONTRACTORS IN YOUR CMHSP PROVIDER NETWORK
– List all that are contracted by name, and County]
- **Intensive outpatient services (e.g., partial hospitalization)**
[INSERT "DIRECTLY PROVIDED BY YOUR CMHSP NAME] or
[INSERT THE NAMES OF CONTRACTORS IN YOUR CMHSP PROVIDER NETWORK
– List all that are contracted by name, and County]
- **In-patient psychiatric hospitalization services**
[INSERT "DIRECTLY PROVIDED BY YOUR CMHSP NAME] or
[INSERT THE NAMES OF CONTRACTORS IN YOUR CMHSP PROVIDER NETWORK
– List all that are contracted by name, and County]
- **Autism Spectrum Disorder (ASD) services (e.g., applied behavior analysis (ABA) therapists)**
[INSERT "DIRECTLY PROVIDED BY YOUR CMHSP NAME] or

[INSERT THE NAMES OF CONTRACTORS IN YOUR CMHSP PROVIDER NETWORK
– List all that are contracted by name, and County]

- **Home and community-based services (HCBS)**

[INSERT “DIRECTLY PROVIDED BY YOUR CMHSP NAME] or

[INSERT THE NAMES OF CONTRACTORS IN YOUR CMHSP PROVIDER NETWORK
– List all that are contracted by name, and County]

- **Youth services (e.g., Wraparound, respite services)**

[INSERT “DIRECTLY PROVIDED BY YOUR CMHSP NAME] or

[INSERT THE NAMES OF CONTRACTORS IN YOUR CMHSP PROVIDER NETWORK
– List all that are contracted by name, and County]

As comprehensive specialty behavioral health networks, these contracts are held with these providers by [CMH Name] and not by the PIHP, but are a part of the PIHP provider network.

[CONCLUDING SENTENCE/PARAGRAPH OF YOUR CHOICE]

[CEO SIGNATURE]

[TITLE]

[YOUR AGENCY NAME]

Directors' Report September 2025

Administrative

- Met with AR Engineering for parking lot redesign.
- Attended Operations Committee x2
- Met with Bond Council to finalize all necessary documents
- Closed the loop with TBD for CHNA
- Met with Spencer Olsen for Health Insurance Update and open enrollment
- Attended Court Appointed Guardian Workgroup
- Attended the fair booth on Tuesday - lots of positive interactions, and staff have also reported generally positive reactions from the public.
- Attended Sensory Day on Thursday at the fair. Pivotal sponsored this event, and it was great to see some of our clients experience the fair in a sensory-friendly way.
- Beacon Health Systems volunteered at our clubhouse today, had 17 admin volunteers helping clean things there and around Pivotal.
- Attended SWMBH Board meeting
- Groundbreaking is expected to happen 9/29/25. Project completion by 7/3/26.

Clinical

- September 30th is the year-end. We will need to ensure that everything is cleaned up for FY25.
- October 1 starts the new FFS CCBHC payment structure.

Human Resources

Open Positions:

- Outpatient Therapist x 2
- Children's Case Manager

Pending:

- Business Intelligence Manager

Transfers:

- N/A

Resignations:

- N/A



SJCMH - PIVOTAL

Aug 26, 2025

RE: FY2025 Q3

Audit: Block Grant

Overall Score: 100.00%

Claims Recouped: 0 Total Recoupment Amount: 0

CAPS: 0

Due Date: N/A

Audit Workbook Link: <https://app.smartsuite.com/shared/ssn4yl4x/GpbFkMg9l4>

Recoup Ticket Link: N/A

CAP Request Link: N/A

Attached please find the results of the above referenced quarterly audit performed by the Compliance/Program Integrity division of Southwest Michigan Behavioral Health (SWMBH).

If a Corrective Action Plan (CAP) is indicated above, a copy of the CAP Request will be attached. Please address the Corrective Action Plan to the attention of Alison Strasser, SWMBH Program Integrity and Compliance Department. The Corrective Action Plan may be submitted through e-mail, US Postal Service or facsimile.

If a recoupment is indicated above, a copy of the Request for Recoupment will be attached for your review. We will coordinate with the SWMBH Finance Department to perform the correction after the appeal period has passed, as SWMBH adjudicates the claims, no further action would be required on your part.

All Plans for Improvement are due in the offices of SWMBH by the listed due date. If you disagree with the findings of this review, you have the right to appeal as outlined in the SWMBH Operating Policy 10.14.

We want to thank you and your staff for your assistance and support in completing this review. If you have any questions or concerns related to this review, please direct them to the individual who performed your review.

Regards,

A handwritten signature in black ink, appearing to read 'Alison Strasser'.

Alison Strasser, MPA, CHC

Compliance Specialist III

Southwest Michigan Behavioral Health

Office: 269-488-6981

Fax: 269-203-2600