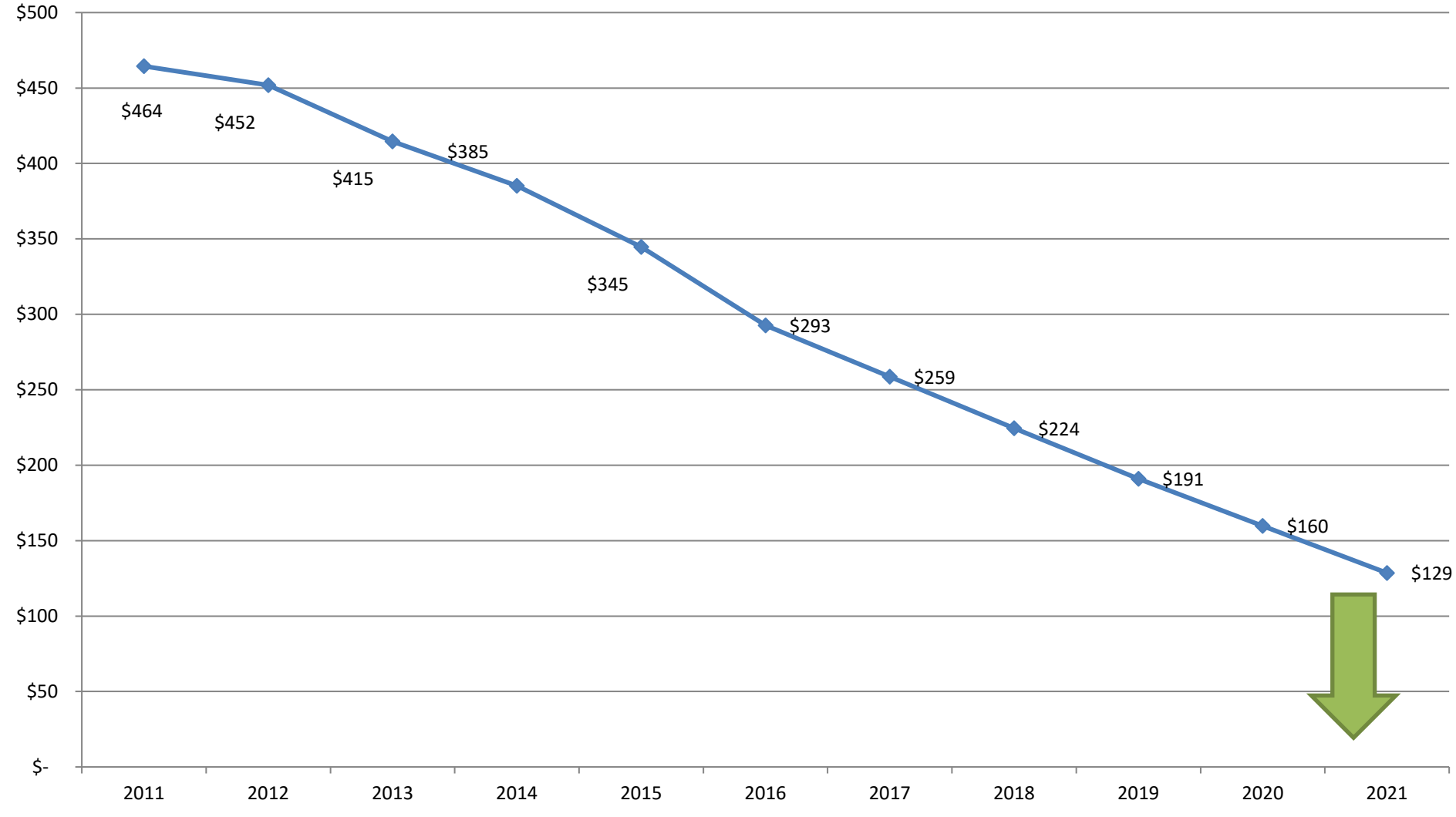
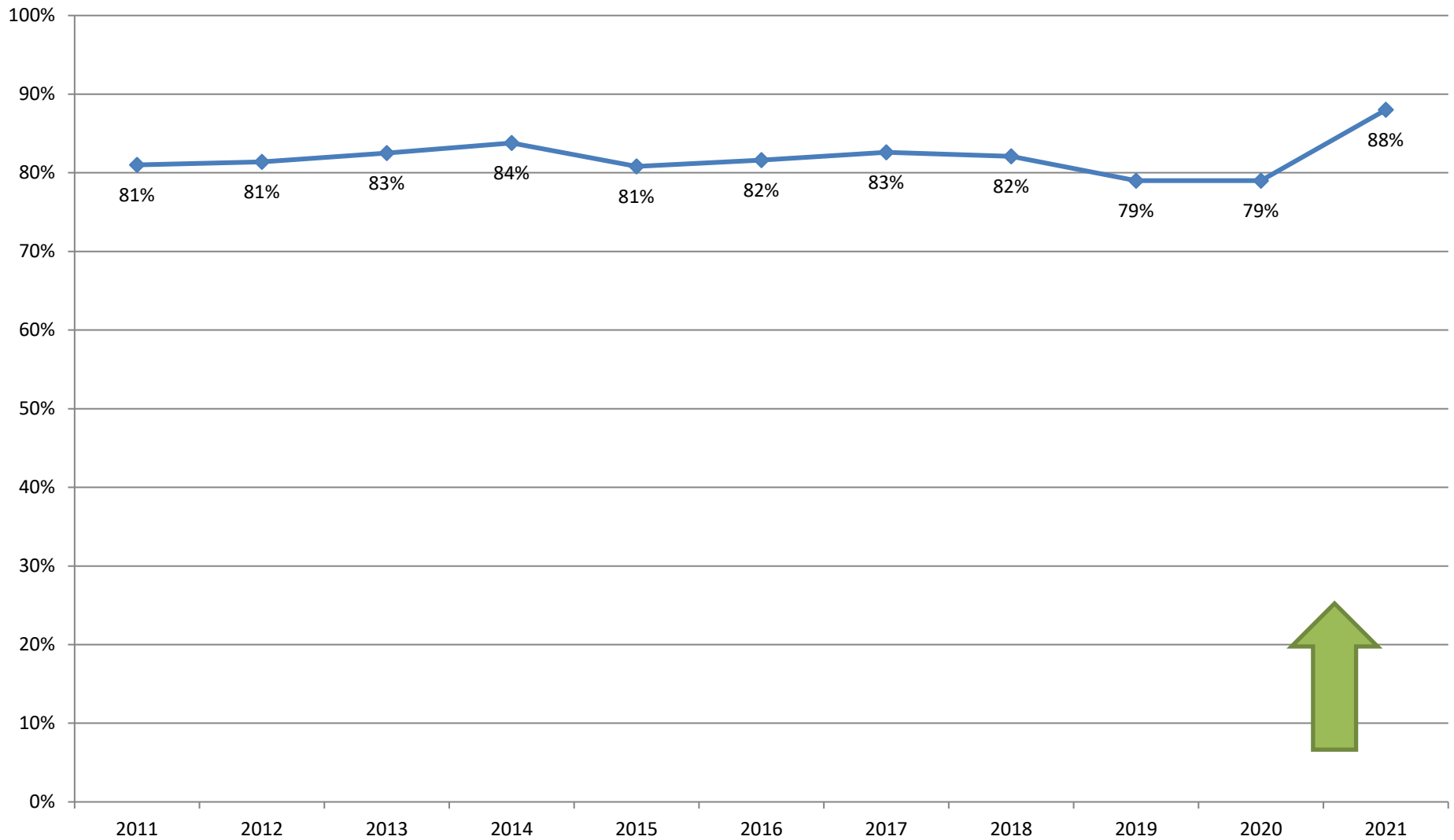


Net Debt per Capita



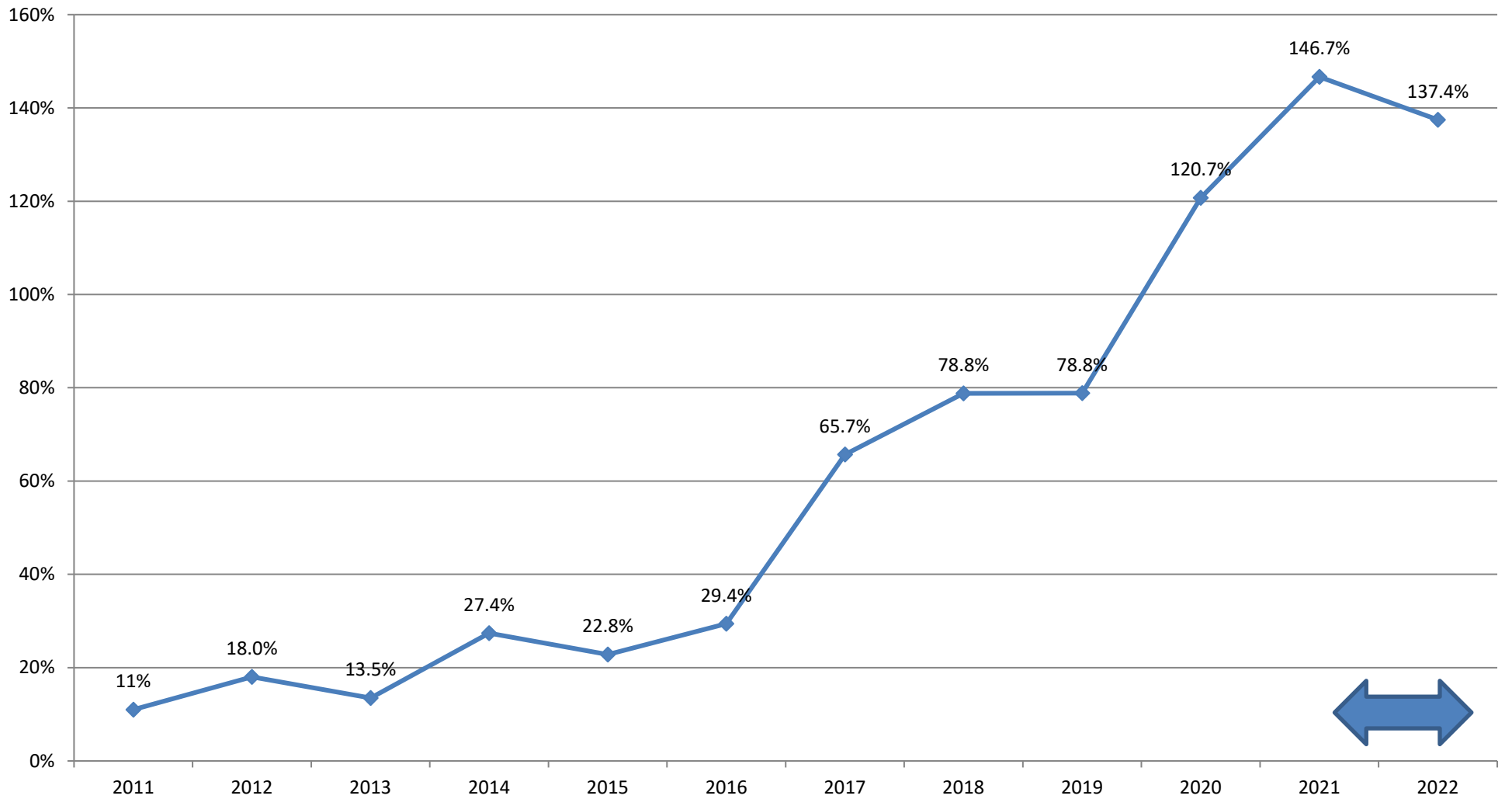
The net debt per capita includes general obligation bonds, premiums on bonds payable, compensated employee absences, and notes payable.

Defined Benefit Pension Funding Percentage



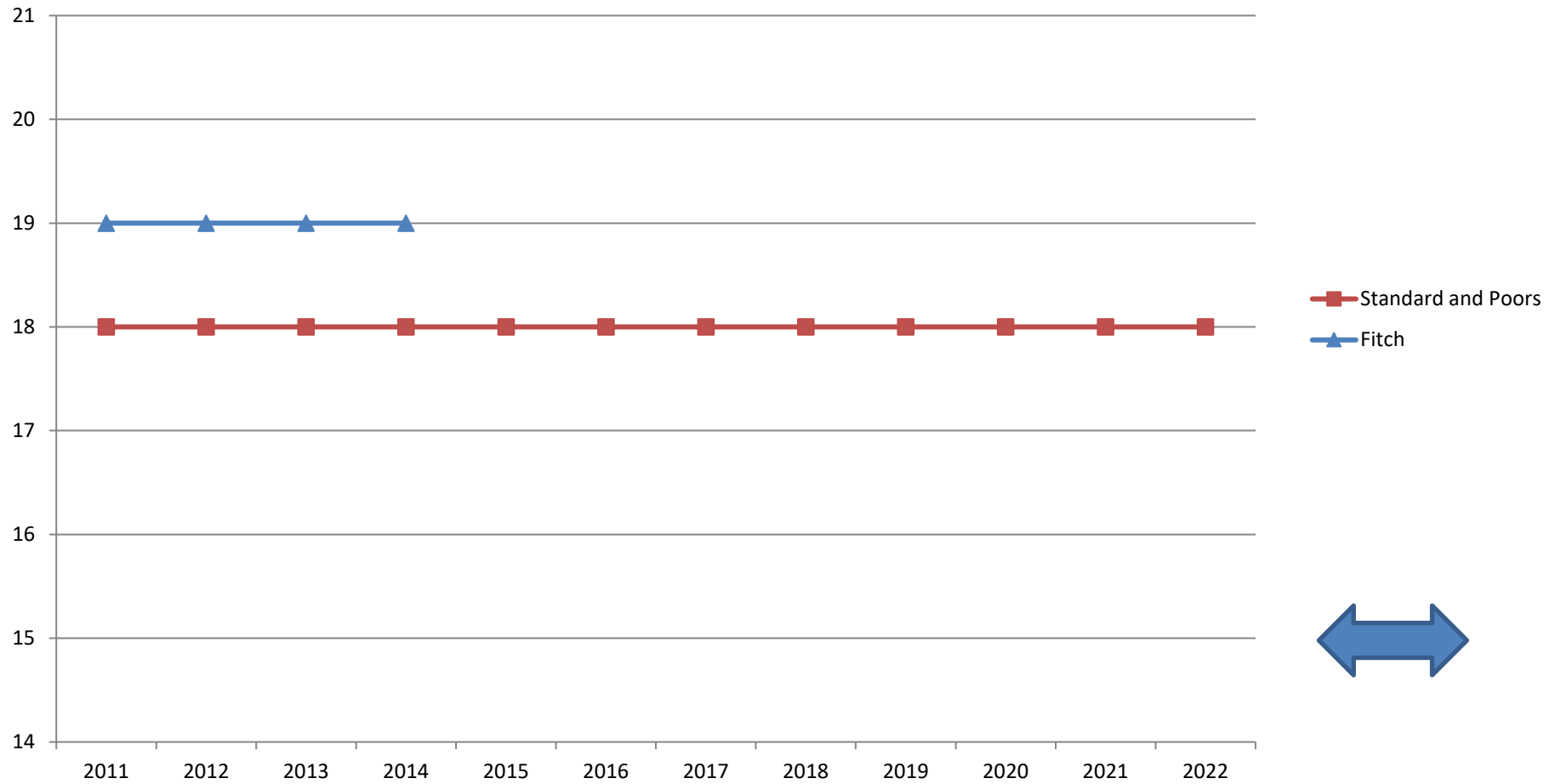
Newaygo County has closed all eight pension groups to new employees, who now have a defined contribution [401(a)] plan. This chart represents the combined funding percentage of the Defined Benefit groups.

Other Post Employment Benefit (OPEB) Funding Percentage



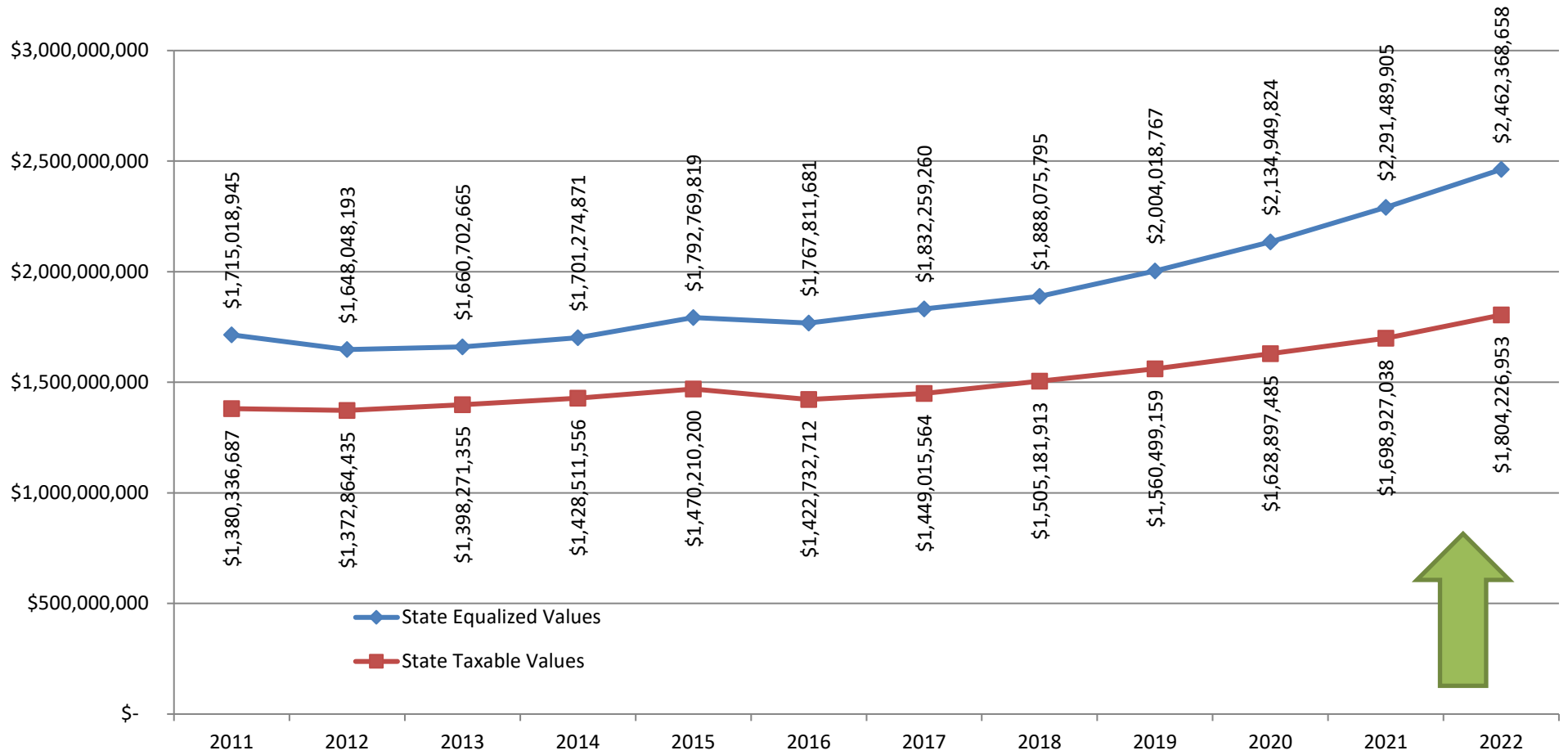
Other Post Employment Benefits (OPEB) is a term used to describe benefits—other than pension—provided to retirees. In Newaygo County, the only OPEB is retiree health care. The OPEB obligation was never measured prior to Governmental Accounting Standards Board (GASB) statement 45 in 2009.

Credit Rating



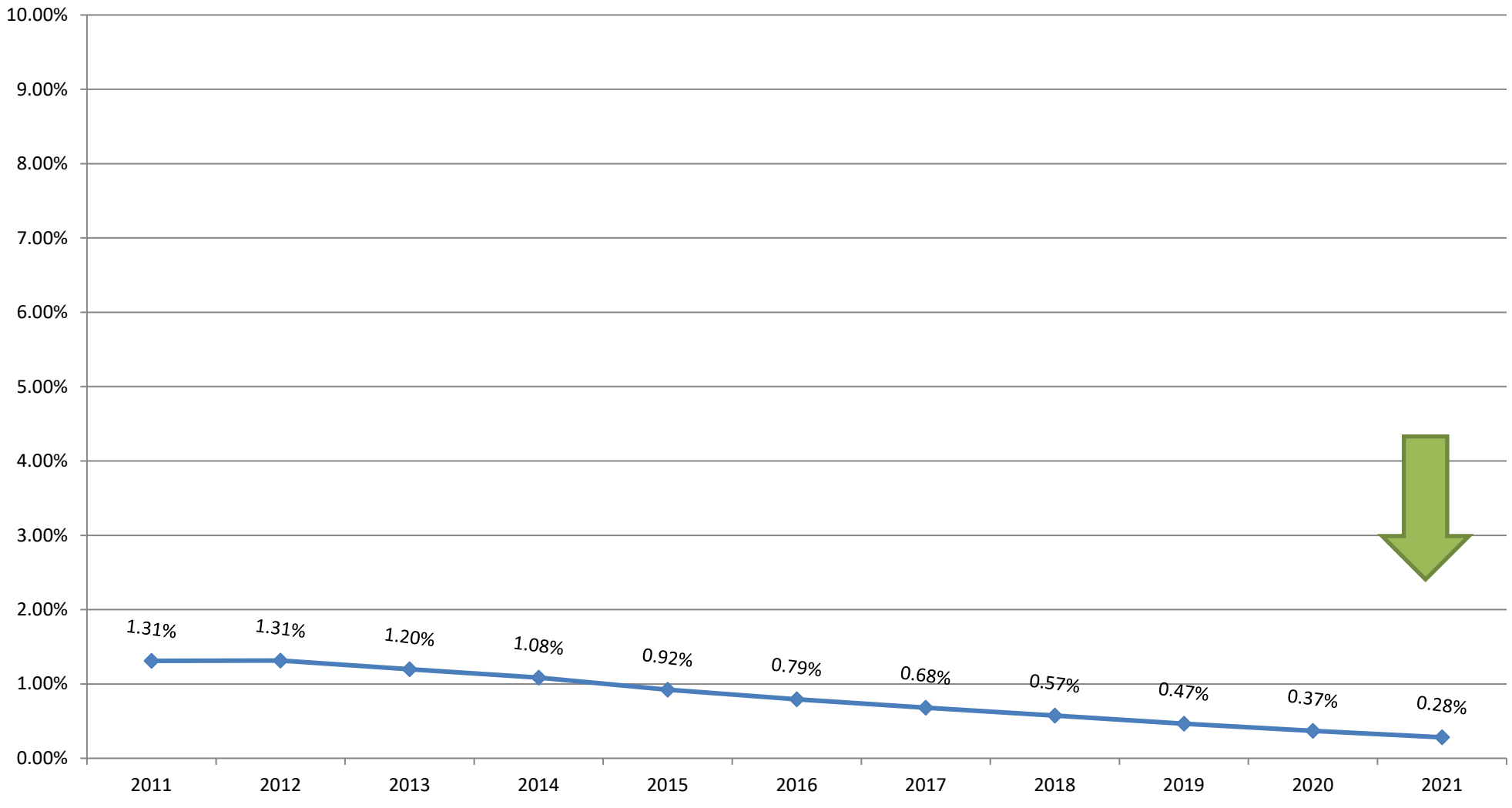
As of 6/1/15, Fitch withdrew the County's credit rating, as the basis for their rating, the 2006 limited tax general obligation (LTGO) bonds, are no longer outstanding.

Newaygo County Property Values



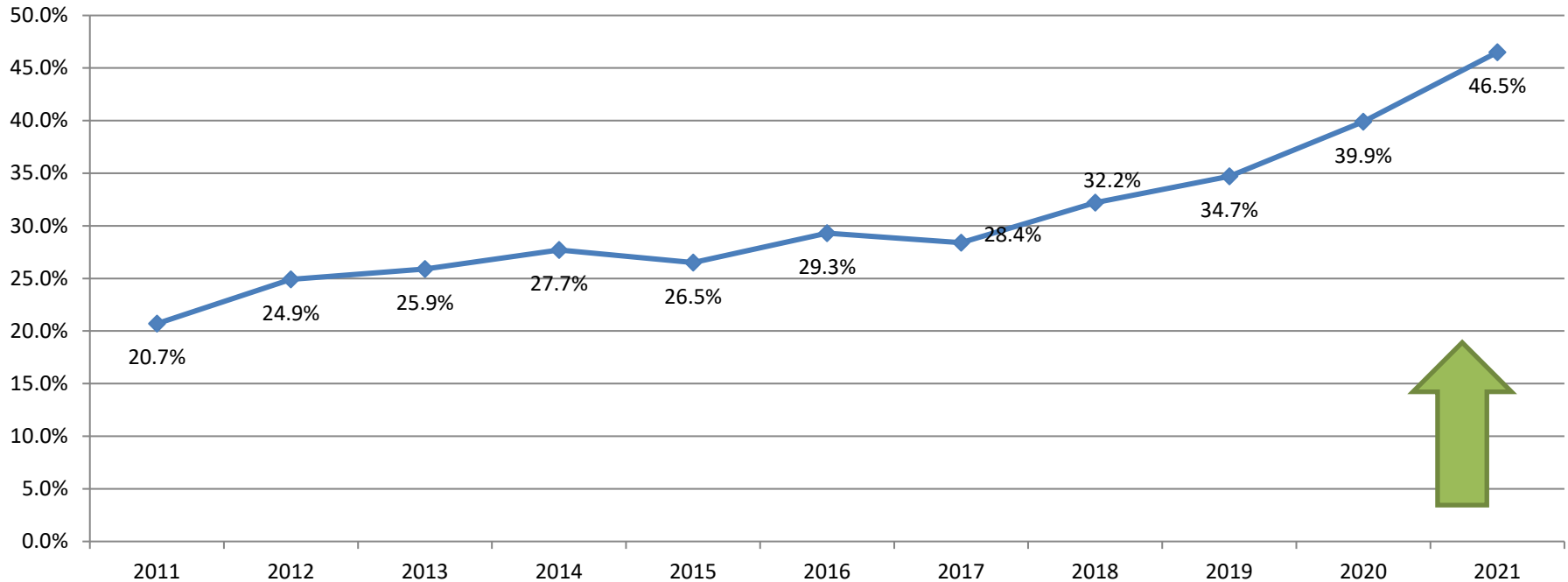
The Constitution of the State of Michigan requires all property to be assessed at 50% of its true cash or market value. The value of property directly relates to the amount of revenues a local government receives through property taxes. It also is an indicator of economic vitality.

Debt as a % of State Equalized Value (SEV)



The State Constitution (Article VII, Section 6) states that “No county shall incur any indebtedness which shall increase its total debt beyond 10% of its assessed valuation.”

Fund Balance as % of General Fund Expenditures (Non-GAAP Budgetary)



The financial health of a community is important to provide and maintain services. The Fund Balance is one method of measuring financial health, and is a strong contributor to the credit rating of an organization.

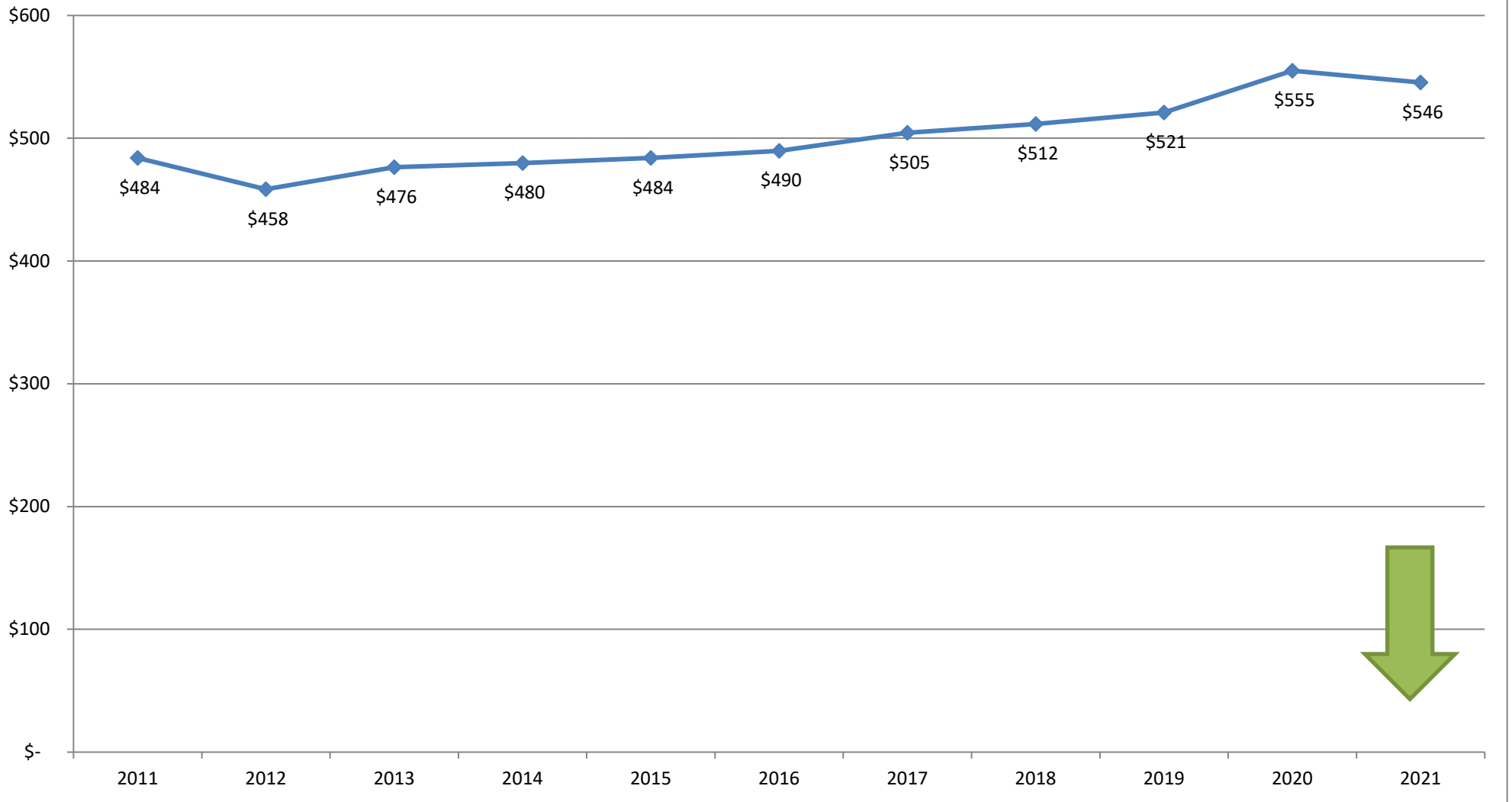
Due to new standards implemented with GASB 54, which became effective with our 2011 fiscal year, three other funds were merged into the General Fund (Budget Stabilization, Animal Control, and Elections). These funds will continued to be incorporated in the General Fund for external reporting purposes.

- Unassigned fund balance:

- Non-GAAP: 41.1%

- GAAP: 36.2%

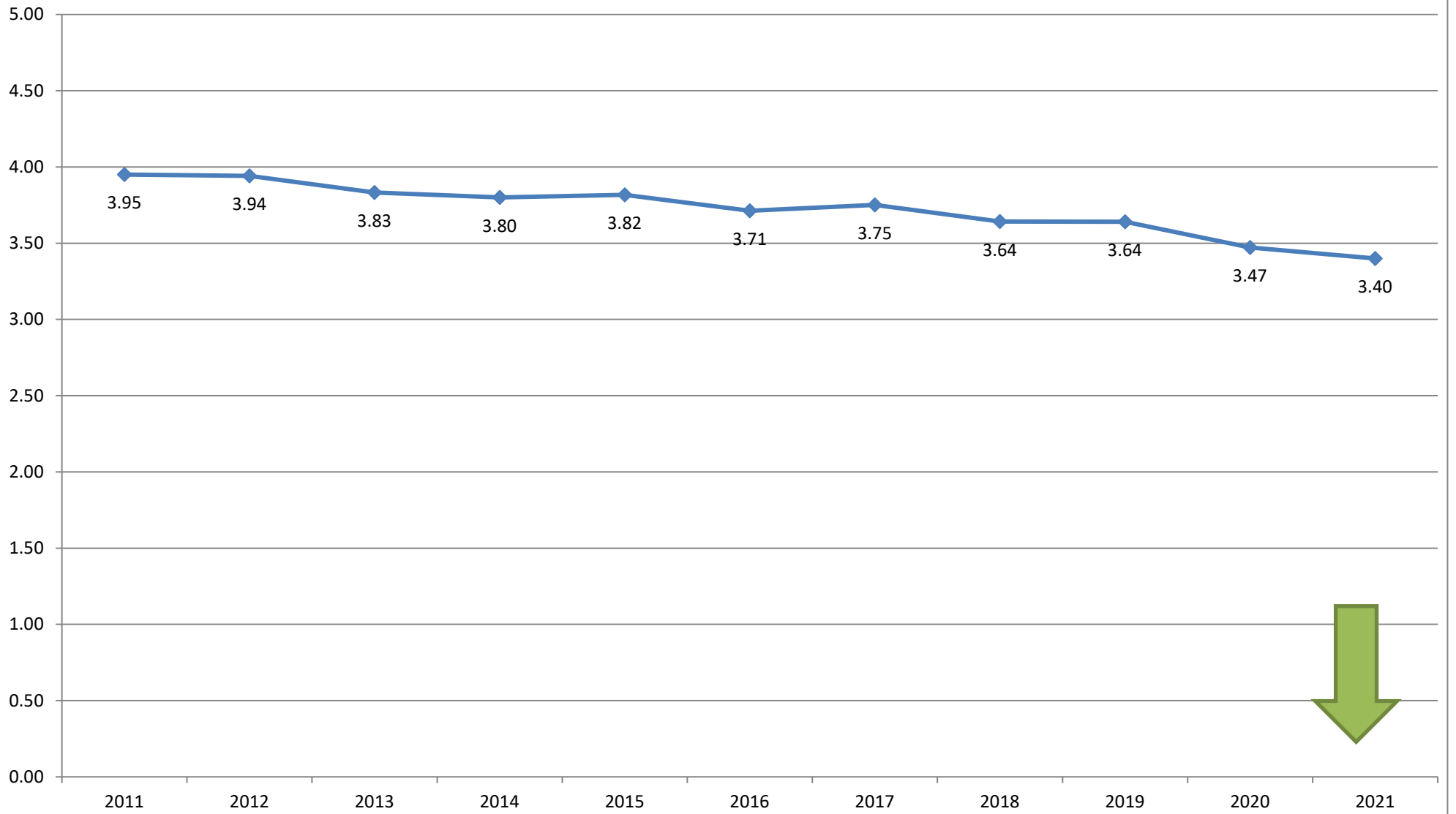
Cost Per Resident



Cost per resident is a measure of how much it costs to operate the County on a per-person basis, and how effectively the County operates.

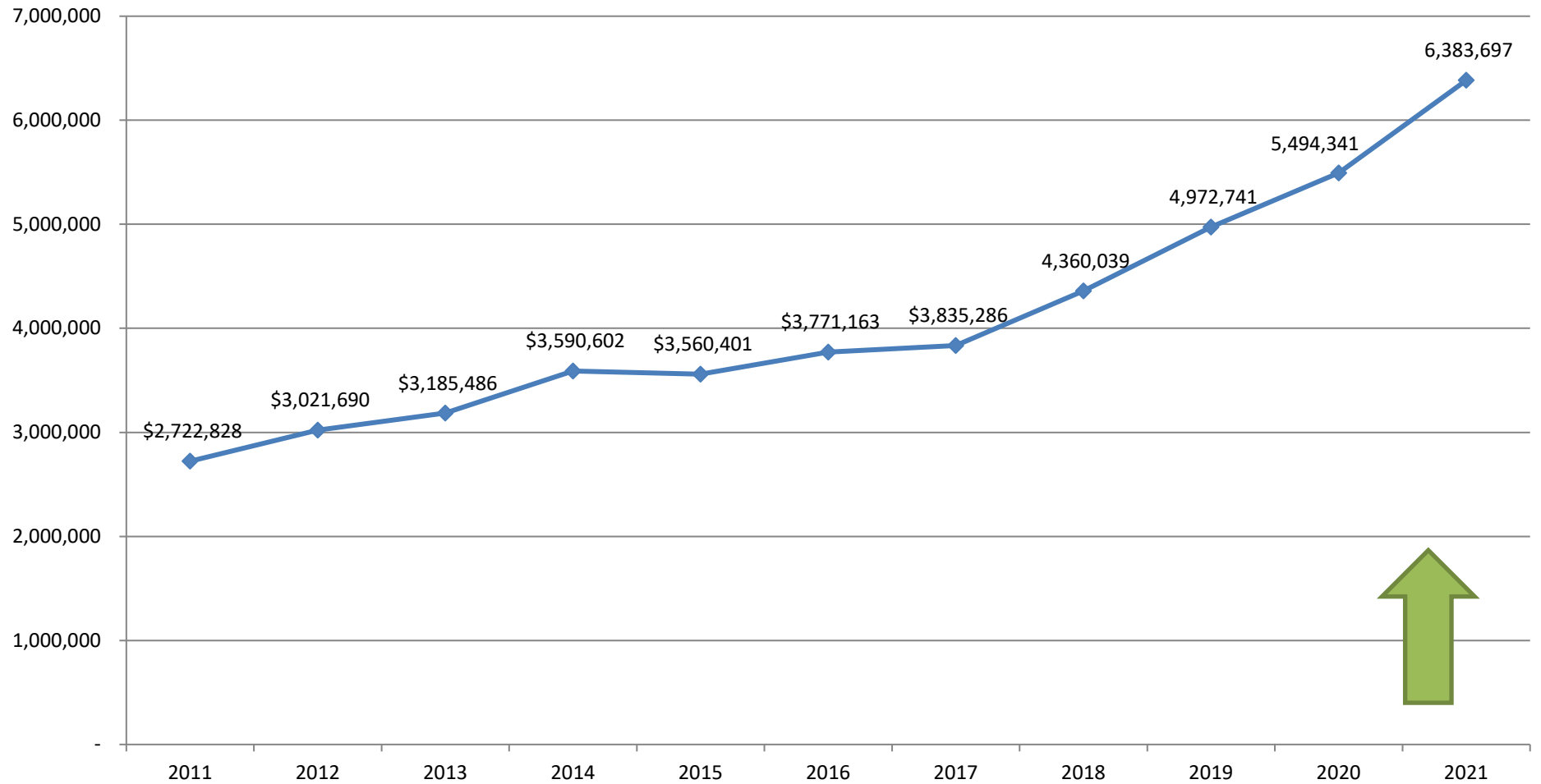
Cost is calculated by subtracting other financing sources from governmental fund expenditures.

Employees Per 1000 residents



The number of employees per 1000 residents is a measure of efficiency.

General Fund - Fund Balance (Non-GAAP Budgetary)



The financial health of a community is important to provide and maintain services. The Fund Balance is one method of measuring financial health and is a strong contributor to the credit rating of an organization.

Due to new standards implemented with GASB 54, which became effective with our 2011 fiscal year, three other funds were merged into the General Fund (Budget Stabilization, Animal Control, and Elections). These funds will continue to be incorporated in the General Fund for external reporting purposes.

- Unassigned fund balance:
 - Non-GAAP: 41.1%
 - GAAP: 36.2%