



Notes on Financial Reports for April 2025

Revenue Report

During April, the library received: \$247,325 in Property Taxes, and \$4,376 in replacement taxes.

Investment Activity

In April, the library received \$38,843 in total interest collected: \$25,056 in General Fund interest, and \$11,933 in Special Reserve Fund interest, and \$1,854 in the IMRF/FICA interest portion of the total Max safe account.

Expenditure Report

Total General Fund expenses at 78.3% of the budget are below the ten-month rate of 83%. Accounts showing expenses greater than the ninth-month budget include: Continuations (50200), Periodicals (50400), Electronic Resources (50500), Insurance – Employee (66000), Accounting (70100), Equipment/Computer Maintenance (74150), and Sales & Use Tax Expense (77000).

Check Detail / ACH / Credit Card payments, April 1-30, 2025

The largest payments (greater than \$10,000 total) were written / paid to: Baker & Taylor Books (\$4,078.18, \$1,786.13, \$4,915.40, \$6,641.19, \$1,750.21, & \$6,797.42), OverDrive (\$11,497.26 & \$10,839.23), Cooperative Computer Services (\$20,070.04), Vogue Printers, Inc. (\$10,704.38, \$666.96 & \$686.50), and Wellness Insurance Network (\$64,194.30).

The total amount in this report represents the expenses paid by check, ACH, or credit card, and does not include expenses paid by electronic transfer of funds, such as the bi-weekly payroll (4/4/25 for \$154,412.80, and 4/18/25 for \$158,493.47).

Statement of Assets, Liabilities, and Fund Balances

On the April 2025 Statement of Assets, Liabilities, and Fund Balances, the year-to-date net income is \$1,390,887

Wilmette Public Library
Balance Sheet
As of April 30, 2025

| | | | | | |
|---------------------------------------|----------------------------------|--|--|--|----------------------|
| | | | | | Apr 30, 25 |
| ASSETS | | | | | |
| | Current Assets | | | | |
| | Checking/Savings | | | | |
| | | 10000 · NSCB Deposit Account | | | 5,220,436.28 |
| | | 10004 · NSCB MaxSafe SRF Acct | | | 932,686.50 |
| | | 10010 · CIBC/Pvt Bk MM Account | | | 0.00 |
| | | 10030 · PMA ISC Cash Account | | | 33,471.54 |
| | | 10100 · Operating Checking | | | 164,292.79 |
| | | 10200 · Payroll Checking | | | 4,484.79 |
| | | 10300 · HRA & FSA Account | | | 5,646.71 |
| | | 10810 · Illinois Funds | | | 192,681.41 |
| | | 10850 · Cash Drawer/Petty Cash | | | 150.00 |
| | | 10900 · Fifth Third Securities | | | 217,383.94 |
| | | 11000 · CDs General Fund Total | | | 2,122,000.00 |
| | | 13000 · Treasury Notes - GF | | | 248,473.30 |
| | | 16000 · CDs Special Reserve Fund Total | | | 4,762,932.53 |
| | | 17000 · Treasury Notes - SRF | | | 372,603.56 |
| | | Total Checking/Savings | | | 14,277,243.35 |
| | | Total Current Assets | | | 14,277,243.35 |
| TOTAL ASSETS | | | | | 14,277,243.35 |
| LIABILITIES & EQUITY | | | | | |
| | Liabilities | | | | |
| | Current Liabilities | | | | |
| | Credit Cards | | | | |
| | | 21000 · Credit Card | | | 4,283.38 |
| | | Total Credit Cards | | | 4,283.38 |
| | Other Current Liabilities | | | | |
| | | 26000 · Employee Paid Liabilities | | | (966.70) |
| | | Total Other Current Liabilities | | | (966.70) |
| | | Total Current Liabilities | | | 3,316.68 |
| | | Total Liabilities | | | 3,316.68 |
| | Equity | | | | |
| | | 30000 · Beginning Fund Balances | | | 12,883,052.88 |
| | | Net Income | | | 1,390,873.79 |
| | | Total Equity | | | 14,273,926.67 |
| TOTAL LIABILITIES & EQUITY | | | | | 14,277,243.35 |

Wilmette Public Library
Profit & Loss Budget Performance
April 2025

| | | | | GF only | Apr 25 | Jul '24 - Apr 25 | Annual Budget | Over(Under) Budget | % of Budget |
|--------------------------------|--|--|--|---------|--------------|------------------|---------------|--------------------|-------------|
| Ordinary Income/Expense | | | | | | | | | |
| Income | | | | | | | | | |
| | | | 41000 · Taxes Collected | | 247,324.94 | 5,825,511.84 | 5,677,700.00 | 147,811.84 | 102.6% |
| | | | 43000 · Interest Income | | 25,055.60 | 315,027.28 | 150,000.00 | 165,027.28 | 210.0% |
| | | | 44100 · Replacement Taxes | | 4,376.13 | 58,845.55 | 100,000.00 | (41,154.45) | 58.8% |
| | | | 44200 · Kenilworth | | 0.00 | 164,035.63 | 210,000.00 | (45,964.37) | 78.1% |
| | | | 45000 · Grants | | 0.00 | 44,999.01 | 41,565.50 | 3,433.51 | 108.3% |
| | | | 46200 · Lost Materials | | 610.27 | 12,201.15 | 9,000.00 | 3,201.15 | 135.6% |
| | | | 46400 · Service Fees | | 0.00 | 0.00 | 500.00 | (500.00) | 0.0% |
| | | | 47000 · Miscellaneous Income | | 659.08 | 16,018.30 | 5,000.00 | 11,018.30 | 320.4% |
| | | | 47100 · Copier/ public printer Receipts | | 1,297.79 | 13,216.72 | 8,000.00 | 5,216.72 | 165.2% |
| | | | 47200 · Room Rental | | 436.00 | 2,476.00 | 3,500.00 | (1,024.00) | 70.7% |
| | | | 48000 · Gifts/Donations | | 0.00 | 24,499.66 | 42,000.00 | (17,500.34) | 58.3% |
| | | | Total Income | | 279,759.81 | 6,476,831.14 | 6,247,265.50 | 229,565.64 | 103.7% |
| | | | Gross Profit | | 279,759.81 | 6,476,831.14 | 6,247,265.50 | 229,565.64 | 103.7% |
| Expense | | | | | | | | | |
| | | | 50100 · Books | | 30,188.53 | 193,557.25 | 255,000.00 | (61,442.75) | 75.9% |
| | | | 50200 · Continuations | | 4,243.51 | 23,325.50 | 25,000.00 | (1,674.50) | 93.3% |
| | | | 50250 · Library of Things | | 231.21 | 4,177.19 | 7,000.00 | (2,822.81) | 59.7% |
| | | | 50300 · Audio Visual Materials | | 5,841.53 | 51,160.98 | 75,000.00 | (23,839.02) | 68.2% |
| | | | 50400 · Periodicals | | 2,099.27 | 40,861.89 | 35,000.00 | 5,861.89 | 116.7% |
| | | | 50500 · Electronic Resources | | 64,870.06 | 594,469.53 | 697,000.00 | (102,530.47) | 85.3% |
| | | | 50700 · Programming | | 5,705.08 | 44,897.88 | 70,000.00 | (25,102.12) | 64.1% |
| | | | 50810 · ILL Expense | | 59.28 | 355.90 | 1,000.00 | (644.10) | 35.6% |
| | | | 52000 · Newsletter | | 10,704.38 | 25,671.33 | 35,000.00 | (9,328.67) | 73.3% |
| | | | 53000 · Promotion | | 0.00 | 2,292.16 | 10,000.00 | (7,707.84) | 22.9% |
| | | | 54000 · Grant Expense | | 0.00 | 0.00 | 10,000.00 | (10,000.00) | 0.0% |
| | | | 56000 · Rutherford Trust Expenditures | | 1,110.00 | 6,617.50 | 10,000.00 | (3,382.50) | 66.2% |
| | | | 58500 · Friends Purchases | | 1,962.35 | 15,839.18 | 32,000.00 | (16,160.82) | 49.5% |
| | | | 61000 · Personnel | | 290,023.28 | 3,003,985.73 | 3,771,818.00 | (767,832.27) | 79.6% |
| | | | 62000 · Professional Memberships | | 205.00 | 3,767.00 | 8,000.00 | (4,233.00) | 47.1% |
| | | | 63000 · Registrations | | 875.00 | 3,870.67 | 10,000.00 | (6,129.33) | 38.7% |
| | | | 64000 · Travel/Mileage/Meals | | 0.00 | 5,416.73 | 20,000.00 | (14,583.27) | 27.1% |
| | | | 65000 · Staff Development | | 9,739.61 | 17,356.25 | 25,000.00 | (7,643.75) | 69.4% |
| | | | 66000 · Insurance - Employee | | 68,926.76 | 672,725.78 | 772,000.00 | (99,274.22) | 87.1% |
| | | | 70100 · Accounting - PR & CrCd fees | | 1,132.17 | 12,380.03 | 14,000.00 | (1,619.97) | 88.4% |
| | | | 70200 · Professional Fees | | 4,822.01 | 18,872.22 | 25,000.00 | (6,127.78) | 75.5% |
| | | | 70310 · Library Supplies | | 1,455.70 | 15,739.10 | 25,000.00 | (9,260.90) | 63.0% |
| | | | 70320 · Office Supplies | | 1,241.82 | 6,829.91 | 25,000.00 | (18,170.09) | 27.3% |
| | | | 70400 · Copiers | | 1,998.00 | 20,201.92 | 28,000.00 | (7,798.08) | 72.2% |
| | | | 70500 · Printing | | 0.00 | 0.00 | 1,000.00 | (1,000.00) | 0.0% |
| | | | 70600 · Postage/Shipping | | 1,034.97 | 5,900.90 | 10,000.00 | (4,099.10) | 59.0% |
| | | | 70700 · Telephone | | 1,660.51 | 16,075.86 | 20,000.00 | (3,924.14) | 80.4% |
| | | | 74100 · Equipment/Furnishings/Computers | | 13,257.55 | 55,851.20 | 150,000.00 | (94,148.80) | 37.2% |
| | | | 74150 · Equipment/Computer Maintenance | | 475.00 | 105,530.99 | 110,000.00 | (4,469.01) | 95.9% |
| | | | 76100 · Building Improvement | | 0.00 | 1,640.00 | 35,000.00 | (33,360.00) | 4.7% |
| | | | 76200 · Building Supplies | | 1,064.02 | 21,661.60 | 40,000.00 | (18,338.40) | 54.2% |
| | | | 76300 · Building Maintenance | | 583.00 | 31,573.25 | 50,000.00 | (18,426.75) | 63.1% |
| | | | 76350 · Building Maint Contracts | | 4,068.53 | 98,066.35 | 120,000.00 | (21,933.65) | 81.7% |
| | | | 76400 · Grounds Maintenance | | 4,537.46 | 18,473.96 | 40,000.00 | (21,526.04) | 46.2% |
| | | | 76450 · Parking Lot Rent | | 0.00 | 8,550.00 | 13,000.00 | (4,450.00) | 65.8% |
| | | | 76800 · Utilities | | 2,332.16 | 16,956.91 | 25,000.00 | (8,043.09) | 67.8% |
| | | | 77000 · Sales & Use Tax Expense | | 0.00 | 123.51 | 100.00 | 23.51 | 123.5% |
| | | | 77500 · Library Vehicle Expense | | 40.62 | 1,883.40 | 3,000.00 | (1,116.60) | 62.8% |
| | | | 78000 · Kenilworth Expenses | | 0.00 | 645.00 | | 645.00 | |
| | | | Total Expense | | 536,488.37 | 5,167,304.56 | 6,602,918.00 | (1,435,613.44) | 78.3% |
| | | | Net Ordinary Income | | (256,728.56) | 1,309,526.58 | (355,652.50) | 1,665,179.08 | |

Wilmette Public Library
Profit & Loss Budget Performance
April 2025

| | | | | All classes | Apr 25 | Jul '24 - Apr 25 | Annual Budget | Over (Under) Budget | % of Budget |
|-------------------------|--|--|---|---------------------|---------------------|---------------------|-----------------------|---------------------|-------------|
| Ordinary Income/Expense | | | | | | | | | |
| Income | | | | | | | | | |
| | | | 41000 · Taxes Collected | 273,924.04 | 6,452,029.13 | 6,222,700.00 | 229,329.13 | 103.7% | |
| | | | 43000 · Interest Income | 38,842.84 | 564,076.01 | 150,000.00 | 414,076.01 | 376.1% | |
| | | | 44100 · Replacement Taxes | 4,376.13 | 58,845.55 | 100,000.00 | (41,154.45) | 58.8% | |
| | | | 44200 · Kenilworth | 0.00 | 164,035.63 | 210,000.00 | (45,964.37) | 78.1% | |
| | | | 45000 · Grants | 0.00 | 44,999.01 | 41,565.00 | 3,434.01 | 108.3% | |
| | | | 46200 · Lost Materials | 610.27 | 12,201.15 | 9,000.00 | 3,201.15 | 135.6% | |
| | | | 46400 · Service Fees | 0.00 | 0.00 | 500.00 | (500.00) | 0.0% | |
| | | | 47000 · Miscellaneous Income | 659.08 | 16,018.30 | 5,000.00 | 11,018.30 | 320.4% | |
| | | | 47100 · Copier/ public printer Receipts | 1,297.79 | 13,216.72 | 8,000.00 | 5,216.72 | 165.2% | |
| | | | 47200 · Room Rental | 436.00 | 2,476.00 | 3,500.00 | (1,024.00) | 70.7% | |
| | | | 48000 · Gifts/Donations | 0.00 | 24,499.66 | 42,000.00 | (17,500.34) | 58.3% | |
| | | | Total Income | 320,146.15 | 7,352,397.16 | 6,792,265.00 | 560,132.16 | 108.2% | |
| | | | Gross Profit | 320,146.15 | 7,352,397.16 | 6,792,265.00 | 560,132.16 | 108.2% | |
| Expense | | | | | | | | | |
| | | | 50100 · Books | 30,188.53 | 193,557.25 | 255,000.00 | (61,442.75) | 75.9% | |
| | | | 50200 · Continuations | 4,243.51 | 23,325.50 | 25,000.00 | (1,674.50) | 93.3% | |
| | | | 50250 · Library of Things | 231.21 | 4,177.19 | 7,000.00 | (2,822.81) | 59.7% | |
| | | | 50300 · Audio Visual Materials | 5,841.53 | 51,160.98 | 75,000.00 | (23,839.02) | 68.2% | |
| | | | 50400 · Periodicals | 2,099.27 | 40,861.89 | 35,000.00 | 5,861.89 | 116.7% | |
| | | | 50500 · Electronic Resources | 64,870.06 | 594,469.53 | 697,000.00 | (102,530.47) | 85.3% | |
| | | | 50700 · Programming | 5,705.08 | 44,897.88 | 70,000.00 | (25,102.12) | 64.1% | |
| | | | 50810 · ILL Expense | 59.28 | 355.90 | 1,000.00 | (644.10) | 35.6% | |
| | | | 52000 · Newsletter | 10,704.38 | 25,671.33 | 35,000.00 | (9,328.67) | 73.3% | |
| | | | 53000 · Promotion | 0.00 | 2,292.16 | 10,000.00 | (7,707.84) | 22.9% | |
| | | | 54000 · Grant Expense | 0.00 | 0.00 | 10,000.00 | (10,000.00) | 0.0% | |
| | | | 56000 · Rutherford Trust Expenditures | 1,110.00 | 6,617.50 | 10,000.00 | (3,382.50) | 66.2% | |
| | | | 58500 · Friends Purchases | 1,962.35 | 15,839.18 | 32,000.00 | (16,160.82) | 49.5% | |
| | | | 61000 · Personnel | 290,023.28 | 3,003,985.73 | 3,771,818.00 | (767,832.27) | 79.6% | |
| | | | 62000 · Professional Memberships | 205.00 | 3,767.00 | 8,000.00 | (4,233.00) | 47.1% | |
| | | | 63000 · Registrations | 875.00 | 3,870.67 | 10,000.00 | (6,129.33) | 38.7% | |
| | | | 64000 · Travel/Mileage/Meals | 0.00 | 5,416.73 | 20,000.00 | (14,583.27) | 27.1% | |
| | | | 65000 · Staff Development | 9,739.61 | 17,356.25 | 25,000.00 | (7,643.75) | 69.4% | |
| | | | 66000 · Insurance - Employee | 68,926.76 | 672,725.78 | 772,000.00 | (99,274.22) | 87.1% | |
| | | | 70100 · Accounting - PR & CrCd fees | 1,132.17 | 12,380.03 | 14,000.00 | (1,619.97) | 88.4% | |
| | | | 70200 · Professional Fees | 4,822.01 | 18,872.22 | 25,000.00 | (6,127.78) | 75.5% | |
| | | | 70310 · Library Supplies | 1,455.70 | 15,739.10 | 25,000.00 | (9,260.90) | 63.0% | |
| | | | 70320 · Office Supplies | 1,241.82 | 6,829.91 | 25,000.00 | (18,170.09) | 27.3% | |
| | | | 70400 · Copiers | 1,998.00 | 20,201.92 | 28,000.00 | (7,798.08) | 72.2% | |
| | | | 70500 · Printing | 0.00 | 0.00 | 1,000.00 | (1,000.00) | 0.0% | |
| | | | 70600 · Postage/Shipping | 1,034.97 | 5,900.90 | 10,000.00 | (4,099.10) | 59.0% | |
| | | | 70700 · Telephone | 1,660.51 | 16,075.86 | 20,000.00 | (3,924.14) | 80.4% | |
| | | | 74100 · Equipment/Furnishings/Computers | 13,257.55 | 55,851.20 | 150,000.00 | (94,148.80) | 37.2% | |
| | | | 74150 · Equipment/Computer Maintenance | 475.00 | 105,530.99 | 110,000.00 | (4,469.01) | 95.9% | |
| | | | 76100 · Building Improvement | 0.00 | 1,640.00 | 35,000.00 | (33,360.00) | 4.7% | |
| | | | 76200 · Building Supplies | 1,064.02 | 21,661.60 | 40,000.00 | (18,338.40) | 54.2% | |
| | | | 76300 · Building Maintenance | 583.00 | 31,573.25 | 50,000.00 | (18,426.75) | 63.1% | |
| | | | 76350 · Building Maint Contracts | 4,068.53 | 98,066.35 | 120,000.00 | (21,933.65) | 81.7% | |
| | | | 76400 · Grounds Maintenance | 4,537.46 | 18,473.96 | 40,000.00 | (21,526.04) | 46.2% | |
| | | | 76450 · Parking Lot Rent | 0.00 | 8,550.00 | 13,000.00 | (4,450.00) | 65.8% | |
| | | | 76800 · Utilities | 2,332.16 | 16,956.91 | 25,000.00 | (8,043.09) | 67.8% | |
| | | | 77000 · Sales & Use Tax Expense | 0.00 | 123.51 | 100.00 | 23.51 | 123.5% | |
| | | | 77500 · Library Vehicle Expense | 40.62 | 1,883.40 | 3,000.00 | (1,116.60) | 62.8% | |
| | | | 78000 · Kenilworth Expenses | 0.00 | 645.00 | | 645.00 | | |
| | | | 92000 · SS/IMRF Fund | 38,361.10 | 403,857.53 | 440,000.00 | (36,142.47) | 91.8% | |
| | | | 93000 · Audit Expense | 0.00 | 9,475.00 | 9,500.00 | (25.00) | 99.7% | |
| | | | 94000 · Liability Fund | 964.43 | 73,474.19 | 75,000.00 | (1,525.81) | 98.0% | |
| | | | 96000 · SRF Special Reserve Fund | 0.00 | 307,399.10 | 250,000.00 | 57,399.10 | 123.0% | |
| | | | Total Expense | 575,813.90 | 5,961,510.38 | 7,377,418.00 | (1,415,907.62) | 80.8% | |
| | | | Net Ordinary Income | (255,667.75) | 1,390,886.78 | (585,153.00) | 1,976,039.78 | | |

All CD's sorted by Maturity
April 30, 2025

| <i>Purchase Date</i> | <i>Maturity Date</i> | <i>Bank</i> | <i>CD</i> | <i>CD or CUSIP #</i> | <i>Interest Rate</i> | <i>Amount</i> |
|---|-----------------------------|--|------------------|-----------------------------|-----------------------------|----------------------|
| <i>General Fund</i> | | | | | | |
| November 29, 2023 | May 29, 2025 | 5th/3rd - Southpoint BK Birmingham | GF 33 | 84464PBV8 | 5.30% | 127,000.00 |
| February 6, 2024 | February 6, 2026 | 5th/3rd - Haven Svgs Bk Hoboken | GF 35 | 41939HDE9 | 4.35% | 245,000.00 |
| February 13, 2024 | February 13, 2026 | 5th/3rd - Wells Fargo Bk CD | GF 36 | 949764LU6 | 4.50% | 250,000.00 |
| February 23, 2024 | August 24, 2026 | 5th/3rd - Meridian Corp CD | GF 37 | 58958PMV3 | 4.30% | 250,000.00 |
| February 7, 2025 | February 8, 2027 | Maple City Svgs Bk Fsb Hornell n Y Ctf Dep | GF 42 | 56511PBS6 | 4.10% | 250,000.00 |
| February 28, 2024 | February 15, 2027 | 5th/3rd - Treasury Note | TB 3 | 91282CKA8 | 4.13% | 248,473.30 |
| January 22, 2024 | July 22, 2027 | 5th/3rd - FIRST CMNTY BK BATESVILLE ARK | GF 38 | 31983VDB0 | 4.00% | 250,000.00 |
| February 05, 2025 | August 5, 2027 | Farmers & Merchants Bk Berlin Wis Ctf Dep | GF 39 | 307811LP2 | 4.10% | 250,000.00 |
| February 12, 2025 | August 11, 2028 | Forbright Bk Potomac Md Ctf Dep | GF 40 | 34520LBK8 | 4.20% | 250,000.00 |
| February 12, 2025 | February 12, 2029 | Forbright Bk Potomac Md Ctf Dep | GF 41 | 34520LBL6 | 4.20% | 250,000.00 |
| Total General Fund Individual CDs | | | | Weighted Avg Yield | 4.27% | 2,370,473.30 |
| <i>Special Reserve Fund</i> | | | | | | |
| July 24, 2024 | July 10, 2025 | 5th/3rd - Treasury note | TB 4 | 912797LW5 | 4.80% | 372,603.56 |
| August 2, 2024 | August 1, 2025 | PMA - Financial Federal Bank, TN | SRF 50 | 1365904-1 | 4.95% | 90,300.00 |
| August 2, 2024 | August 1, 2025 | PMA - GBank, NV | SRF 51 | 1365905-1 | 4.86% | 227,200.00 |
| September 27, 2024 | October 27, 2025 | 5th/3rd - Flagstar Bk Natl Assn Hicksvi | SRF 52 | 33847GLF7 | 4.00% | 250,000.00 |
| May 7, 2024 | November 13, 2025 | 5th/3rd - Stearns Bk NA St Cloud Minn | SRF 43 | 857894NG2 | 5.10% | 250,000.00 |
| May 7, 2024 | November 14, 2025 | 5th/3rd - Wells Fargo Bank Natl Assn | SRF 44 | 949764NG5 | 5.10% | 250,000.00 |
| December 19, 2024 | December 19, 2025 | PMA - T Bank National Association TX | SRF 54 | 1372218-1 | 4.25% | 239,700.00 |
| December 23, 2024 | December 22, 2025 | PMA - Bank Hapoalim B.M. NY | SRF 55 | 1372323-1 | 4.14% | 239,700.00 |
| December 23, 2024 | December 22, 2025 | PMA - Consumer Credit Union, IL | SRF 56 | 1372324-1 | 4.28% | 240,000.00 |
| July 25, 2024 | March 25, 2026 | 5th/3rd - Sonata Bank CD | SRF 47 | 83542MAN2 | 4.70% | 250,000.00 |
| March 27, 2024 | March 27, 2026 | 5th/3rd - MVB Fairmont West VA | SRF 39 | 62847NEL6 | 4.80% | 250,000.00 |
| May 7, 2024 | May 8, 2026 | 5th/3rd - Flagstar Bk Natl Assn Hickvi | SRF 42 | 33847GGV8 | 5.00% | 250,000.00 |
| May 22, 2024 | May 22, 2026 | 5th/3rd - Bank of America | SRF 45 | 06051XDT6 | 5.00% | 250,000.00 |
| March 5, 2024 | June 5, 2026 | 5th/3rd - Minnwest BK Redwood | SRF 40 | 60425SLK3 | 4.70% | 250,000.00 |
| July 1, 2024 | July 2, 2026 | PMA - Vibrant Credit Union | SRF 49 | 1364200-1 | 5.11% | 226,000.00 |
| October 9, 2024 | October 9, 2026 | 5th/3rd - GreenWay Bk Van Wert OH | SRF 53 | 396916AA6 | 3.70% | 250,000.00 |
| March 20, 2024 | March 22, 2027 | 5th/3rd - UBS Bk Salt Lake City | SRF 41 | 90355GLS3 | 4.60% | 250,000.00 |
| February 26, 2025 | August 26, 2027 | State BK Tex Dallas CTF Dep | SRF 58 | 856528FL3 | 4.20% | 250,000.00 |
| July 30, 2024 | July 30, 2027 | 5th/3rd - American Commercial Bank | SRF 48 | 02519ACX3 | 4.20% | 250,000.00 |
| February 28, 2025 | February 28, 2028 | Merrick Bk South Jordan Utah Ctf Dep | SRF 57 | 59013K4U7 | 4.25% | 250,000.00 |
| May 22, 2024 | May 30, 2028 | 5th/3rd - Morgan Stanley BK | SRF 46 | 61690DRP5 | 4.75% | 250,000.00 |
| Total Special Reserve Fund Individual CDs | | | | Weighted Avg Yield | 4.59% | 5,135,503.56 |
| TOTAL CD's | | | | Weighted Avg Yield | 4.49% | 7,505,976.86 |