



**Monroe County Water Authority  
Annual Investment Report**

**For the Year Ending  
December 31, 2024**

**MONROE COUNTY WATER AUTHORITY**  
**DECEMBER 31, 2024 INVESTMENT REPORT**  
**MONROE COUNTY WATER AUTHORITY HELD FUNDS**

	<u>Cash on Hand</u>	<u>Money Market/CDs/ US T-Bills</u>
Beginning Balance: As of 1/1/24		
Water Revenue*	\$ 381,608	\$ 7,295,559
Operations & Maintenance*	3,107,831	6,534,085
General Fund	-	12,864,548
Renewal & Replacement	-	32,717,146
Debt Service	-	4,670,130
OPEB Fund	-	35,957,581
Rate Stabilization Fund	-	11,500,000
Total	\$ 3,489,439	\$ 111,539,049

Ending Balance: As of 12/31/24		
Water Revenue*	\$ 489,962	\$ 7,407,069
Operations & Maintenance*	6,460,974	5,233,805
General Fund		20,548,404
Renewal & Replacement		32,044,134
Debt Service		3,644,677
OPEB Fund		37,485,581
Rate Stabilization Fund		11,750,000
Total	\$ 6,950,936	\$ 118,113,670

<b>Interest Received:</b>	<b>DECEMBER 2024</b>	<b>DECEMBER 2023</b>
Money Market/Cd's/US T-Bills	\$ 4,922,837	\$ 3,829,550
Interest Accrued -	1,990,032	1,398,294
* Earnings Credit		

**TRUSTEE HELD FUNDS**

Beginning Balance: As of 1/1/24

Debt Service	\$ 7,228
Debt Service Reserve*	1,579,540
Capital Improvement Fund*	11,792,390
New Construction Fund*	5,261,917
2020 Genesee Cnty Constnution Fund*	1,437,318

Ending Balance: As of 12/31/24

Debt Service	\$ 8,880
Debt Service Reserve*	1,565,042
Capital Improvement Fund*	10,561,115
New Construction Fund*	5,409,833
2020 Genesee Cnty Constnution Fund*	-
Accrued interest	\$ 366,346
Interest Earned 2024	975,392

**Monroe County Water Authority**  
**Trustee Investments**  
**As of December 31, 2024**

<u>FUND</u>	<u>TYPE</u>	<u>PURCHASE DATE</u>	<u>MATURITY DATE</u>	<u>DAYS TO MATURITY</u>	<u>FACE VALUE</u>	<u>PURCHASE PRICE</u>	<u>VALUE* 12/31/2024</u>	<u>YIELD</u>	<u>(PREMIUM) DISCOUNT AMORT</u>	<u>ACCRUED INTEREST</u>
2012 DSR	T-BILLS	12/19/24	07/10/25	191	\$ 460,000.00	\$ 449,568.08	\$ 450,096.20	4.12%		\$ 617.00
			average days to maturity	191	\$ 460,000.00	\$ 449,568.08	\$ 450,096.20	4.12%		
2013 DSR	T-BOND SLUG	12/05/23	10/01/42	6483	\$ 1,088,369.00	\$ 1,088,369.00	\$ 1,088,369.00	2.70%		-
			average days to maturity	6483	\$ 1,088,369.00	\$ 1,088,369.00	\$ 1,088,369.00	2.70%		
CAP IMPROVE	T-BILLS	02/05/24	01/23/25	23	\$ 1,079,000.00	\$ 1,030,992.37	\$ 1,076,334.87	4.75%		44,880.00
	T-BILLS	03/06/24	02/20/25	51	1,050,000.00	1,002,221.59	1,044,036.00	4.89%		40,836.00
	T-BILLS	10/03/24	02/20/25	51	947,000.00	932,465.92	941,621.04	4.01%		9,240.00
	T-BILLS	04/18/24	03/20/25	79	610,000.00	582,116.90	604,552.70	5.13%		21,327.00
	T-BILLS	07/15/24	04/17/25	107	392,000.00	377,886.95	387,241.12	4.88%		8,642.00
	T-BILLS	08/14/24	05/15/25	135	1,919,000.00	1,855,465.11	1,889,658.49	4.50%		32,231.00
	T-BILLS	10/03/24	06/12/25	163	2,054,000.00	1,999,425.11	2,015,980.46	3.90%		19,274.00
	T-BILLS	11/29/24	07/10/25	191	1,025,000.00	998,799.59	1,002,931.75	4.23%		3,760.00
	T-BILLS	11/29/24	08/07/25	219	812,000.00	788,683.34	791,984.20	4.24%		2,973.00
	T-BILLS	12/19/24	09/04/25	247	1,020,000.00	990,279.75	991,797.00	4.17%		2,090.00
			average days to maturity	127	\$ 10,908,000.00	\$ 10,558,336.63	\$ 10,746,137.63	4.38%		
NEW CONST	T-BILLS	03/14/24	02/20/25	51	\$ 3,393,000.00	\$ 3,238,731.98	\$ 3,373,727.76	5.00%		131,330.00
	T-BILLS	07/15/24	06/12/25	163	2,266,000.00	2,169,453.69	2,224,056.34	4.83%		49,146.00
			average days to maturity	107	\$ 5,659,000.00	\$ 5,408,185.67	\$ 5,597,784.10	4.93%		
<b>TOTAL</b>			<b>TOTALS</b>		<b>\$ 18,115,369.00</b>	<b>\$ 17,504,459.38</b>	<b>\$ 17,882,386.93</b>		<b>\$ -</b>	<b>\$ 366,346.00</b>
% In T-Bills	93.99%									
% in T-Bonds	6.01%									
	<u>100.00%</u>									
			Portfolio average days	1727			Portfolio weighted average yield	4.44%		
							*market value source trustee monthly statements			

**BANK OF NEW YORK**  
**STATEMENT OF CHANGES IN TRUSTEE FUNDS**  
**FOR PERIOD ENDING DECEMBER 31, 2024**

	Debt Service Reserve Funds	Debt Service Funds	Capital Improvement Fund	New Construction Fund	2020 Gen Cnty Const Fund
<b>CASH RECEIPTS</b>					
Cash Balance Jan 1	\$ 938	\$ -	\$ -	\$ -	\$ -
Investment Liquidations	1,365,664	5,154,218	32,995,759	7,432,258	4,728,508
Interest Received	56,503	10,749	743,285	147,913	16,942
Transfer from Other Funds	-	11,824,289	2,830,000	-	-
<b>Total</b>	<b>\$ 1,423,105</b>	<b>\$ 16,989,256</b>	<b>\$ 36,569,044</b>	<b>\$ 7,580,171</b>	<b>\$ 4,745,450</b>
<b>CASH DISBURSEMENTS</b>					
Property Additions	\$ -	\$ -	\$ 4,807,237	\$ -	\$ 1,273,898
Interest to Bondholders	-	6,993,542	-	-	-
Bond Maturities & Purchases	-	4,840,000	-	-	-
Investment Purchases	1,324,998	5,155,714	31,761,807	7,580,171	3,291,303
Transfers to Other Funds	71,000	-	-	-	180,249
Cash Balance DEC 31, 2024	27,107	-	-	-	-
<b>Total</b>	<b>\$ 1,423,105</b>	<b>\$ 16,989,256</b>	<b>\$ 36,569,044</b>	<b>\$ 7,580,171</b>	<b>\$ 4,745,450</b>
<b>Investments at Dec 31</b>					
Investments (at cost)	\$ 1,537,935	\$ 8,880	\$ 10,561,115	\$ 5,409,833	\$ -
Accrued Interest	617	-	185,253	180,476	-
<b>Total</b>	<b>\$ 1,538,552</b>	<b>\$ 8,880</b>	<b>\$ 10,746,368</b>	<b>\$ 5,590,309</b>	<b>\$ -</b>
<b>Cash &amp; Investment Balance at 1/1/24</b>	<b>\$ 1,579,540</b>	<b>\$ 7,228</b>	<b>\$ 11,792,390</b>	<b>\$ 5,261,917</b>	<b>\$ 1,437,318</b>
<b>Cash &amp; Investment Balance at 12/31/24</b>	<b>\$ 1,565,042</b>	<b>\$ 8,880</b>	<b>\$ 10,561,115</b>	<b>\$ 5,409,833</b>	<b>\$ -</b>

**Monroe County Water Authority**  
**Local Investments**  
**As of December 31, 2024**

<u>FUND</u>	<u>TYPE</u>	<u>PURCHASE DATE</u>	<u>MATURITY DATE</u>	<u>DAYS TO MATURITY</u>	<u>FACE VALUE</u>	<u>PURCHASE PRICE</u>	<u>VALUE*</u>	<u>YIELD</u>	<u>ACCRUED INTEREST</u>	
OPEB	T-BILL	08/02/24	01/16/25	16	3,000,000.00	2,934,313.33	2,994,100.00	4.89%	59,392.83	
	T-BILL	09/13/24	02/06/25	37	3,000,000.00	2,944,398.33	2,987,700.00	4.72%	41,510.47	
	T-NOTE	05/03/24	02/15/25	46	3,000,000.00	2,926,875.00	2,991,450.00	5.20%	61,445.31	
	T-BILL	03/12/24	02/20/25	51	3,000,000.00	2,865,018.75	2,982,960.00	4.94%	115,027.50	
	T-BILL	09/17/24	03/06/25	65	3,000,000.00	2,937,482.50	2,976,464.00	4.57%	38,613.75	
	T-BILL	03/21/24	03/20/25	79	3,025,000.00	2,881,031.18	2,994,149.54	4.95%	112,723.20	
	T-BILL	04/26/24	04/17/25	107	3,100,000.00	2,949,174.67	3,062,366.00	5.18%	105,493.83	
	T-BILL	06/12/24	05/15/25	135	2,400,000.00	2,291,710.67	2,363,304.00	5.06%	64,910.68	
	T-BILL	11/05/24	05/15/25	135	2,992,000.00	2,926,439.46	2,946,252.32	4.27%	19,222.00	
	T-BILL	07/12/24	06/12/25	163	2,400,000.00	2,295,703.33	2,355,576.00	4.89%	53,548.76	
	T-BILL	08/05/24	07/10/25	191	1,700,000.00	1,635,278.31	1,663,562.48	4.22%	28,254.68	
	T-BILL	09/20/24	08/07/25	219	2,700,000.00	2,608,033.50	2,633,445.00	3.98%	29,223.00	
	T-BILL	10/08/24	09/04/25	247	2,600,000.00	2,503,971.38	2,528,003.12	4.19%	20,017.59	
	T-BILL	10/09/24	10/02/25	275	2,900,000.00	2,784,384.89	2,811,512.46	4.19%	21,314.04	
						\$ 38,817,000.00	\$ 37,483,815.30	\$ 38,290,844.92		
				average days to maturity	126		weighted average yield		4.68%	
R & R	T-BILL	02/07/24	01/23/25	23	\$ 2,500,000.00	\$ 2,388,850.00	\$ 2,493,825.00	4.79%	103,867.76	
	T-BILL	08/08/24	02/06/25	37	2,000,000.00	1,951,820.56	1,990,470.00	4.95%	38,311.90	
	T-BILL	06/18/24	02/20/25	51	1,500,000.00	1,449,488.50	1,489,975.77	5.13%	40,082.00	
	T-BILL	05/16/24	03/20/25	79	1,500,000.00	1,437,116.67	1,486,605.00	5.13%	46,754.26	
	T-BILL	10/18/24	04/03/25	93	1,500,000.00	1,470,267.04	1,483,620.17	4.42%	13,174.96	
	T-BILL	11/07/24	04/03/25	93	1,500,000.00	1,473,846.25	1,483,980.00	4.40%	9,607.14	
	T-BILL	09/18/24	04/17/25	107	2,500,000.00	2,440,846.74	2,470,127.56	4.18%	29,156.40	
	T-BILL	12/30/24	04/29/25	119	3,000,000.00	2,958,528.50	2,958,877.00	4.30%	-	
	T-BILL	11/18/24	05/08/25	128	2,500,000.00	2,448,937.50	2,463,750.00	4.45%	12,840.23	
	T-BILL	09/24/24	05/15/25	135	3,000,000.00	2,923,886.67	2,956,432.13	4.06%	32,012.68	
	T-BILL	12/12/24	06/05/25	156	3,000,000.00	2,939,333.33	2,946,900.00	4.30%	6,586.54	
	T-BILL	06/14/24	06/12/25	163	1,000,000.00	951,700.83	978,445.00	5.04%	26,610.00	
	T-BILL	08/23/24	08/07/25	219	3,000,000.00	2,876,977.50	2,926,050.00	4.42%	45,825.00	
	T-BILL	10/23/24	09/04/25	247	3,000,000.00	2,892,481.00	2,916,926.68	4.25%	23,477.25	
	T-BILL	11/07/24	10/30/25	303	1,500,000.00	1,439,310.00	1,449,840.00	4.26%	9,180.00	
						\$ 33,000,000.00	\$ 32,043,391.09	\$ 32,495,824.32		
			average days to maturity	130		weighted average yield		4.47%		

<u>FUND</u>	<u>TYPE</u>	<u>PURCHASE DATE</u>	<u>MATURITY DATE</u>	<u>DAYS TO MATURITY</u>	<u>FACE VALUE</u>	<u>PURCHASE PRICE</u>	<u>VALUE*</u>	<u>YIELD</u>	<u>ACCRUED INTEREST</u>
DEBT SERV	T-BILL	09/03/24	01/09/25	9	1,000,000.00	983,207.11	998,993.96	4.87%	15,611.61
	T-BILL	11/04/24	01/09/25	9	1,700,000.00	1,686,249.27	1,698,289.72	4.51%	11,875.38
	T-BILL	12/04/24	07/10/25	191	1,000,000.00	975,220.67	978,566.17	4.24%	3,069.09
					\$ 3,700,000.00	\$ 3,644,677.05	\$ 3,675,849.85		
			average days to maturity	70		weighted average yield		4.53%	
RATE STAB FUND	T-BILL	10/01/24	02/13/25	44	\$ 2,000,000.00	\$ 1,967,525.00	\$ 1,990,120.00	4.46%	21,890.05
	T-BILL	04/11/24	03/20/25	79	3,100,000.00	2,955,568.42	3,072,317.00	5.13%	111,165.12
	T-BILL	10/03/24	04/03/25	93	2,000,000.00	1,957,634.44	1,978,640.00	4.34%	20,716.53
	T-BILL	10/02/24	05/15/25	135	2,000,000.00	1,951,575.00	1,970,954.76	4.01%	19,299.60
	T-BILL	10/11/24	06/12/25	163	1,500,000.00	1,459,231.67	1,472,235.00	4.16%	13,533.48
	T-BILL	10/18/24	07/10/25	191	1,500,000.00	1,455,722.92	1,467,705.00	4.17%	12,363.92
					\$ 12,100,000.00	\$ 11,747,257.45	\$ 11,951,971.76		
			average days to maturity	118		weighted average yield		4.46%	
GENERAL FUND	T-BILL	07/15/24	01/09/25	9	\$ 2,500,000.00	\$ 2,438,441.67	\$ 2,497,950.00	5.17%	58,445.27
	T-BILL	07/18/24	01/16/25	16	1,600,000.00	1,559,798.20	1,597,360.00	5.17%	36,666.08
	T-BILL	01/26/24	01/23/25	23	2,000,000.00	1,909,250.00	1,995,060.00	4.73%	85,000.00
	T-BILL	01/30/24	01/23/25	23	2,000,000.00	1,910,210.11	1,995,060.00	4.73%	84,036.96
	T-BILL	03/26/24	02/20/25	51	3,100,000.00	2,964,184.26	3,079,283.26	5.01%	114,889.60
	T-BILL	05/20/24	02/20/25	51	1,500,000.00	1,442,960.00	1,491,480.00	5.19%	46,500.75
	T-BILL	09/06/24	03/06/25	65	3,000,000.00	2,932,577.50	2,978,040.00	4.63%	43,210.00
	T-BILL	10/25/24	03/13/25	72	1,700,000.00	1,671,479.90	1,685,432.18	4.48%	13,747.06
	T-BILL	06/13/24	03/20/25	79	2,000,000.00	1,923,933.33	1,982,140.00	5.10%	54,605.67
	T-BILL	09/10/24	04/17/25	107	1,000,000.00	974,991.42	988,051.03	4.26%	12,783.68
	T-BILL	12/04/24	11/28/25	332	800,000.00	767,578.31	770,107.02	4.25%	2,438.37
					\$ 21,200,000.00	\$ 20,495,404.70	\$ 21,059,963.49		
				average days to maturity	75		weighted average yield		4.85%
<b>TOTALS</b>					<b>\$ 108,817,000.00</b>	<b>\$ 105,414,545.59</b>	<b>\$ 107,474,454.33</b>		<b>\$ 1,990,031.98</b>
% in T-Bills	97.24%								
% in T-Note	2.76%								
	100.00%								
			Portfolio average days	104		weighted average yield		4.61%	

\* value used on the monthly statements

**MONROE COUNTY WATER AUTHORITY  
LOCAL INVESTMENT MATURED HISTORY  
JANUARY 1, 2024 THRU DECEMBER 31, 2024**

BANK	FUND	SETTLEMENT DATE	MATURITY DATE	INTEREST YIELD	PURCHASE AMOUNT	MATURITY AMOUNT	INTEREST RECEIVED
Key Bank	R & R	09/06/23	01/02/24	5.47%	\$ 2,947,981.67	\$ 3,000,000.00	\$ 52,018.33
Key Bank	R & R	07/28/23	01/04/24	5.43%	1,465,200.00	1,500,000.00	34,800.00
M&T/Wilma	Debt Service	11/01/23	01/04/24	5.39%	916,363.38	925,000.00	8,636.62
Key Bank	General Fund	09/08/23	01/09/24	5.46%	2,456,366.67	2,500,000.00	43,633.33
Key Bank	Debt Service	12/14/23	01/11/24	5.30%	796,764.44	800,000.00	3,235.56
M&T/Wilma	General Fund	08/24/23	01/11/24	5.42%	2,449,162.50	2,500,000.00	50,837.50
M&T/Wilma	OPEB	07/14/23	01/11/24	5.43%	2,921,463.08	3,000,000.00	78,536.92
Key Bank	OPEB	07/26/23	01/18/24	5.44%	1,461,720.00	1,500,000.00	38,280.00
Wilma	General Fund	11/16/23	01/18/24	5.32%	990,917.50	1,000,000.00	9,082.50
M&T/Wilma	R & R	12/19/23	01/25/24	5.28%	143,233.36	144,000.00	766.64
M&T/Wilma	R & R	01/30/23	01/25/24	4.65%	1,433,505.00	1,500,000.00	66,495.00
M&T/Wilma	General Fund	08/30/24	02/15/24	5.48%	2,194,472.94	2,250,000.00	55,527.06
Key Bank	R & R	08/29/23	02/15/24	5.51%	2,437,548.61	2,500,000.00	62,451.39
M&T/Wilma	R & R	08/23/24	02/22/24	5.46%	2,433,319.38	2,500,000.00	66,680.62
Key Bank	OPEB	09/19/23	03/07/24	5.49%	2,925,341.67	3,000,000.00	74,658.33
M&T/Wilma	R & R	06/02/23	03/21/24	5.11%	2,881,017.58	3,000,000.00	118,982.42
Key Bank	General Fund	12/19/23	03/21/24	5.34%	623,526.46	632,000.00	8,473.54
Key Bank	General Fund	03/23/23	03/21/24	4.41%	3,058,361.47	3,194,000.00	135,638.53
Key Bank	OPEB	10/03/23	03/21/24	5.53%	2,924,775.00	3,000,000.00	75,225.00
Key Bank	OPEB	10/04/23	03/28/24	5.54%	1,461,060.00	1,500,000.00	38,940.00
M&T/Wilma	OPEB	11/13/23	04/04/24	5.41%	1,077,200.44	1,100,000.00	22,799.56
Key Bank	R & R	10/05/23	04/04/24	5.54%	2,043,625.50	2,100,000.00	56,374.50
M&T/Wilma	Rate Stabilzation	01/29/24	04/11/24	5.30%	274,102.22	277,000.00	2,897.78
M&T/Wilma	Rate Stabilzation	10/12/23	04/11/24	5.55%	2,919,434.67	3,000,000.00	80,565.33
Key Bank	Rate Stabilzation	10/13/23	04/11/24	5.54%	2,919,907.50	3,000,000.00	80,092.50
Key Bank	Rate Stabilzation	10/24/23	04/18/24	5.51%	2,727,312.00	2,800,000.00	72,688.00
M&T/Wilma	OPEB	06/06/23	04/18/24	5.13%	2,871,060.25	3,000,000.00	128,939.75
Key Bank	R & R	08/29/23	04/18/24	5.38%	483,334.03	500,000.00	16,665.97
Key Bank	R & R	06/26/23	04/18/24	5.20%	1,438,743.75	1,500,000.00	61,256.25
Key Bank	OPEB	10/25/23	04/25/24	5.53%	1,557,128.89	1,600,000.00	42,871.11
M&T/Wilma	OPEB	06/22/23	04/30/24	5.28%	2,924,765.63	3,000,000.00	75,234.37
M&T/Wilma	T-Note Interest	06/22/24	04/30/24				33,750.00
M&T/Wilma	OPEB	06/07/24	04/30/24	5.21%	2,929,687.50	3,000,000.00	70,312.50
M&T/Wilma	T-Note Interest		04/30/24				37,500.00
Key Bank	R & R	11/16/23	05/02/24	5.36%	1,756,740.00	1,800,000.00	43,260.00
Key Bank	OPEB	11/07/23	05/02/24	5.45%	1,948,571.67	2,000,000.00	51,428.33
Key Bank	R & R	01/16/24	05/09/24	5.28%	2,951,455.00	3,000,000.00	48,545.00
M&T/Wilma	OPEB	12/18/23	05/09/24	5.30%	2,511,006.63	2,563,000.00	51,993.37
M&T/Wilma	R & R	11/15/23	05/09/24	5.39%	1,949,429.33	2,000,000.00	50,570.67

**MONROE COUNTY WATER AUTHORITY  
LOCAL INVESTMENT MATURED HISTORY  
JANUARY 1, 2024 THRU DECEMBER 31, 2024**

BANK	FUND	SETTLEMENT DATE	MATURITY DATE	INTEREST YIELD	PURCHASE AMOUNT	MATURITY AMOUNT	INTEREST RECEIVED
Key Bank	Rate Stabilzation	10/10/23	05/16/24	5.36%	2,906,560.00	3,000,000.00	93,440.00
Key Bank	R & R	08/30/23	05/16/24	5.33%	481,619.44	500,000.00	18,380.56
Key Bank	OPEB	09/20/23	05/16/24	5.41%	1,738,338.00	1,800,000.00	61,662.00
M&T/Wilma	OPEB	03/27/24	05/16/24	5.34%	167,776.16	169,000.00	1,223.84
Key Bank	OPEB	12/12/23	05/23/24	5.33%	1,953,545.00	2,000,000.00	46,455.00
M&T/Wilma	R & R	10/26/23	06/13/24	5.36%	1,934,152.17	2,000,000.00	65,847.83
Key Bank	OPEB	09/21/23	06/13/24	5.43%	2,308,318.67	2,400,000.00	91,681.33
Key Bank	R & R	09/05/23	06/13/24	5.37%	1,439,840.00	1,500,000.00	60,160.00
M&T/Wilma	R & R	02/16/24	07/05/24	5.28%	2,254,463.83	2,300,000.00	45,536.17
Key Bank	Debt Service	04/03/24	07/06/24	5.31%	773,078.66	784,000.00	10,921.34
M&T/Wilma	Debt Service	05/02/24	07/09/24	5.35%	990,130.56	1,000,000.00	9,869.44
Key Bank	Debt Service	03/13/24	07/09/24	5.35%	939,736.85	956,000.00	16,263.15
M&T/Wilma	General Fund	11/17/23	07/11/24	5.20%	967,228.17	1,000,000.00	32,771.83
Key Bank	R & R	09/08/23	07/11/24	5.37%	478,254.17	500,000.00	21,745.83
Key Bank	R & R	12/13/23	07/11/24	5.13%	2,088,127.18	2,150,000.00	61,872.82
M&T/Wilma	Debt Service	12/14/23	07/11/24	5.01%	991,410.25	1,020,000.00	28,589.75
Key Bank	Debt Service	12/01/23	07/11/24	5.05%	1,115,521.72	1,150,000.00	34,478.28
M&T/Wilma	Debt Service	09/01/23	07/11/24	5.30%	693,135.32	725,000.00	31,864.68
M&T/Wilma	OPEB	10/06/23	07/11/24	5.42%	2,399,928.13	2,500,000.00	100,071.87
M&T/Wilma	General Fund	01/22/24	07/18/24	5.20%	2,438,318.06	2,500,000.00	61,681.94
M&T/Wilma	OPEB	03/14/24	08/01/24	5.30%	2,967,826.91	3,028,000.00	60,173.09
M&T/Wilma	Debt Service	12/18/23	08/08/24	5.02%	156,935.07	162,000.00	5,064.93
M&T/Wilma	OPEB	01/09/24	08/08/24	4.97%	1,506,487.88	1,550,000.00	43,512.12
Key Bank	R & R	10/27/23	08/08/24	5.34%	1,919,125.56	2,000,000.00	80,874.44
Key Bank	R & R	03/22/24	08/22/24	5.27%	2,959,690.25	3,025,000.00	65,309.75
Key Bank	General Fund	03/27/24	09/05/24	5.29%	795,355.33	814,000.00	18,644.67
M&T/Wilma	R & R	10/31/23	09/05/24	5.39%	1,051,426.44	1,100,000.00	48,573.56
Key Bank	General Fund	02/15/24	09/05/24	5.04%	2,918,123.33	3,000,000.00	81,876.67
Key Bank	OPEB	05/06/24	09/12/24	5.33%	2,944,530.00	3,000,000.00	55,470.00
Key Bank	OPEB	04/23/24	09/19/24	5.33%	2,936,054.17	3,000,000.00	63,945.83
M&T/Wilma	OPEB	04/04/24	09/19/24	5.28%	2,635,941.60	2,700,000.00	64,058.40
M&T/Wilma	R & R	04/05/24	09/19/24	5.27%	2,929,372.92	3,000,000.00	70,627.08
Key Bank	R & R	11/14/23	10/03/24	5.25%	1,910,180.00	2,000,000.00	89,820.00
Key Bank	Rate Stabilzation	04/12/24	10/03/24	5.34%	2,974,375.25	3,050,000.00	75,624.75
Key Bank	Rate Stabilzation	04/22/24	10/10/24	5.34%	2,829,196.50	2,900,000.00	70,803.50
M&T/Wilma	OPEB	05/09/24	10/10/24	5.34%	2,452,736.64	2,508,000.00	55,263.36
M&T/Wilma	R & R	05/14/24	10/17/24	5.34%	1,955,601.11	2,000,000.00	44,398.89
Key Bank	OPEB	04/30/24	10/17/24	5.35%	2,829,473.61	2,900,000.00	70,526.39
Key Bank	R & R	05/20/24	10/24/24	5.34%	1,466,310.42	1,500,000.00	33,689.58



**MONROE COUNTY WATER AUTHORITY  
LOCAL INVESTMENT MATURED HISTORY  
JANUARY 1, 2024 THRU DECEMBER 31, 2024**

<b>BANK</b>	<b>FUND</b>	<b>SETTLEMENT DATE</b>	<b>MATURITY DATE</b>	<b>INTEREST YIELD</b>	<b>PURCHASE AMOUNT</b>	<b>MATURITY AMOUNT</b>	<b>INTEREST RECEIVED</b>
Key Bank	Rate Stabilization	05/01/24	10/24/24	5.34%	2,948,985.11	3,025,000.00	76,014.89
M&T/Wilma	R & R	01/12/24	11/29/24	4.64%	2,881,208.83	3,000,000.00	118,791.17
M&T/Wilma	OPEB	01/08/24	11/29/24	4.80%	2,875,766.83	3,000,000.00	124,233.17
M&T/Wilma	Debt Service	06/04/24	11/07/24	5.32%	997,325.40	1,020,000.00	22,674.60
Key Bank	R & R	05/10/24	11/07/24	5.33%	2,922,622.50	3,000,000.00	77,377.50
M&T/Wilma	Retirement	08/08/24	11/26/24	5.12%	305,289.34	310,000.00	4,710.66
Key Bank	Retirement	07/12/24	11/29/24	5.23%	308,813.75	315,000.00	6,186.25
M&T/Wilma	Retirement	09/03/24	11/29/24	5.08%	296,420.68	300,000.00	3,579.32
M&T/Wilma	Retirement	05/02/24	11/30/24	5.32%	293,542.97	300,000.00	6,457.03
M&T/Wilma	Retirement	06/04/24	11/30/24	5.30%	295,453.13	300,000.00	4,546.87
M&T/Wilma	Retirement	04/03/24	11/30/24	5.15%	448,101.56	450,000.00	1,898.44
M&T/Wilma	Retirement	03/11/24	11/30/24	5.13%	746,630.86	750,000.00	3,369.14
M&T/Wilma	T-Note Interest	06/04/24	11/30/24	5.30%			32,437.50
M&T/Wilma	R & R	06/14/24	12/05/24	5.33%	487,655.67	500,000.00	12,344.33
M&T/Wilma	R & R	02/13/24	12/26/24	4.94%	2,875,683.17	3,000,000.00	124,316.83
Key Bank	R & R	01/10/24	12/26/24	4.78%	2,866,912.50	3,000,000.00	133,087.50
<b>TOTALS</b>					<b>\$ 159,168,331.63</b>	<b>\$ 163,721,000.00</b>	<b>\$ 4,656,355.87</b>

**MONROE COUNTY WATER AUTHORITY  
MONEY MARKET  
AS OF DECEMBER 31, 2024**

<b>BANK</b>	<b>FUND</b>	<b>ENDING BALANCE 12/31/24</b>
<b>M &amp; T Bank</b>	<b>OPEB</b>	\$ 1,765.70
	<b>Rate Stabilization</b>	2,742.55
	<b>General Fund</b>	48,479.24
		\$ 52,987.49
	Interest Earned as of December 31, 2024	\$ 3,097.80
	Weighted Average Yield	2.00%
<b>Key Bank</b>	<b>R &amp; R</b>	\$ 742.90
	<b>General Fund</b>	4,519.82
		\$ 5,262.72
		Interest Earned as of December 31, 2024
	Weighted Average Yield	0.81%
	Total Interest on Money Markets	\$ 3,487.26

**MONROE COUNTY WATER AUTHORITY  
INVESTMENT HISTORY**

<u>2024</u>	<u>AVERAGE INVESTMENT BALANCE</u>	<u>INTEREST RATE</u>	<u>INTEREST EARNED</u>
<b><u>OPERATIONS &amp; MAINTENANCE - MONEY MARKET/ M &amp; T</u></b>			
JANUARY	\$ 6,839,233.55	3.00 % - 3.00 %	\$ 19,627.81
FEBRUARY	5,562,453.69	3.00 % - 3.00 %	11,615.78
MARCH	3,626,228.39	3.00 % - 3.00 %	12,941.36
APRIL	1,351,913.00	3.00 % - 3.00 %	2,559.30
MAY	25,813.95	3.00 % - 3.00 %	65.77
JUNE	2,954,022.98	3.00 % - 3.00 %	9,522.99
JULY	6,023,683.82	3.00 % - 3.00 %	16,354.19
AUG	9,525,621.91	3.00 % - 3.00 %	22,232.62
SEPT	8,948,489.46	3.00 % - 2.50 %	23,355.02
OCT	6,994,782.98	2.50 % - 2.50 %	14,840.80
NOV	8,598,256.11	2.50 % - 2.25 %	16,448.46
DEC	7,879,791.72	2.25 % - 2.50 %	15,706.08
			<hr/>
			\$ 165,270.18
<b><u>WATER REVENUE - MONEY MARKET / M &amp; T BANK</u></b>			
JANUARY	\$ 3,969,903.61	3.00 % - 3.00 %	\$ 9,236.21
FEBRUARY	3,829,823.33	3.00 % - 3.00 %	7,583.74
MARCH	3,598,680.89	3.00 % - 3.00 %	7,353.08
APRIL	3,288,243.76	3.00 % - 3.00 %	7,522.05
MAY	3,548,176.92	3.00 % - 3.00 %	7,839.44
JUNE	3,317,701.53	3.00 % - 3.00 %	8,489.61
JULY	3,794,669.24	3.00 % - 3.00 %	8,902.91
AUG	4,275,436.09	3.00 % - 3.00 %	9,818.97
SEPT	3,855,719.47	3.00 % - 2.50 %	8,851.88
OCT	4,099,841.19	2.50 % - 2.50 %	7,813.08
NOV	4,285,663.24	2.50 % - 2.25 %	7,243.58
DEC	3,833,194.84	2.25 % - 2.50 %	7,068.73
			<hr/>
			\$ 97,723.28

**MONROE COUNTY WATER AUTHORITY  
LOCAL CASH & INVESTMENT  
STATEMENT OF COLLATERAL  
AS OF DECEMBER 31, 2024**

<u>MCWA INVESTMENT</u>	<u>COLLATERAL TYPE</u>	<u>MARKET VALUE</u>
	<b><u>M &amp; T Bank</u></b>	
\$ 19,407,804.26	GNMA G2SF	\$ 19,795,960.35
250,000.00	FDIC Time Deposits	250,000.00
250,000.00	FDIC Demand Deposits	250,000.00
<u>\$ 19,907,804.26</u>		<u>\$ 20,295,960.35</u>
	<b><u>KEY BANK</u></b>	
\$ 717,451.73	FN 1663B VJ FIX	\$ 731,800.76
250,000.00	FDIC Demand Deposits	250,000.00
250,000.00	FDIC Time Deposits	250,000.00
<u>\$ 1,217,451.73</u>		<u>\$ 1,231,800.76</u>
	<b><u>J.P.Morgan Chase Bank</u></b>	
\$ 250,000.00	US T-Notes	\$ 250,014.05
250,000.00	FDIC Time Deposits	250,000.00
<u>\$ 500,000.00</u>		<u>\$ 500,014.05</u>
 <b>\$ 21,625,255.99</b>	 <b>TOTAL</b>	 <b>\$ 22,027,775.16</b>

**BANK CHARGES M & T  
2024  
OPERATIONS AND PAYROLL ACCOUNTS**

	<b>COST</b>	<b>CREDITS</b>	<b>TOTAL COST</b>
JAN	\$ 1,882.47	\$ (9,976.16)	\$ (8,093.69)
FEB	1,792.67	(6,124.43)	(4,331.76)
MARCH	1,133.49	(6,159.47)	(5,025.98)
APRIL	1,654.67	(8,454.80)	(6,800.13)
MAY	1,174.42	(11,593.94)	(10,419.52)
JUNE	1,129.61	(5,750.76)	(4,621.15)
JULY	1,255.33	(6,507.73)	(5,252.40)
AUGUST	1,278.94	(7,143.17)	(5,864.23)
SEPTEMBER	1,199.64	(7,197.08)	(5,997.44)
OCTOBER	1,253.22	(11,371.64)	(10,118.42)
NOVEMBER	1,173.92	(5,823.51)	(4,649.59)
DECEMBER*	1,163.31	(11,003.54)	71,174.31
	<b>\$ 16,091.69</b>	<b>\$ (97,106.23)</b>	<b>\$ -</b>

\*earnings credit paid for banking fees for 2024

**M & T  
2024  
WATER REVENUE ACCOUNT  
LOCKBOX**

	<b>COST</b>	<b>CREDITS</b>	<b>TOTAL COST</b>
JAN	\$ 7,099.94	\$ (460.28)	\$ 6,639.66
FEB	6,502.01	(597.96)	5,904.05
MARCH	6,508.51	(355.18)	6,153.33
APRIL	7,798.36	(297.30)	7,501.06
MAY	7,014.80	(409.60)	6,605.20
JUNE	6,570.35	(309.73)	6,260.62
JULY	7,447.02	(620.42)	6,826.60
AUGUST	6,979.01	(422.27)	6,556.74
SEPTEMBER	6,681.29	(330.57)	6,350.72
OCTOBER	7,206.23	(399.39)	6,806.84
NOVEMBER	6,529.90	(489.37)	6,040.53
DECEMBER	6,391.48	(446.74)	5,944.74
	<b>\$ 82,728.90</b>	<b>\$ (5,138.81)</b>	<b>\$ 77,590.09</b>

KEY BANK  
 2024  
 WATER REVENUE ACCOUNT  
 ELECTRONIC

	COST	CREDITS	TOTAL COST
JAN	\$ 3,267.25	\$ (2,301.61)	\$ 965.64
FEB	4,076.52	(2,132.56)	1,943.96
MARCH	3,164.47	(2,054.66)	1,109.81
APRIL	3,568.79	(2,130.68)	1,438.11
MAY	4,151.26	(2,329.06)	1,822.20
JUNE	3,247.48	(2,067.77)	1,179.71
JULY	3,335.31	(2,268.41)	1,066.90
AUGUST	4,387.52	(2,528.45)	1,859.07
SEPTEMBER	3,249.04	(2,189.27)	1,059.77
OCTOBER	3,547.43	(2,241.34)	1,306.09
NOVEMBER	3,717.36	(2,164.61)	1,552.75
DECEMBER	3,187.22	(2,208.99)	978.23
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	\$ 42,899.65	\$ (26,617.41)	\$ 16,282.24
TOTAL FOR ALL SERVICES	\$ 141,720.24	\$ (128,862.45)	\$ 93,872.33

Trustee Services  
 2024  
 Bank of New York

2010 B Series	\$ 2,420.00
2017 Series	2,200.00
2012 Series	2,100.00
2013 Series	2,332.00
2020 Series	2,700.00
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	\$ 11,752.00

Auditors: EFPR Group, LLP  
 Trustee: The Bank of New York Mellon  
 Financial Advisors:

Banks: Key Bank  
 M & T Bank  
 JP Morgan Chase Bank