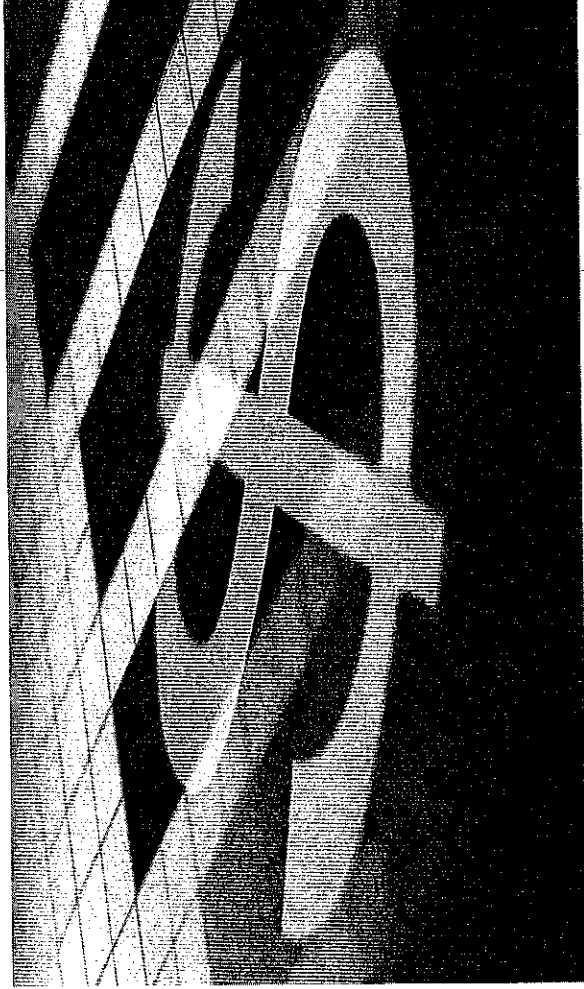


# CITY OF PERU

## TREASURER'S REPORT



July 2025

JACKSON POWELL, TREASURER

Treasurer's Monthly Report Index

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Fund Description Financial Institution - Account #	Previous Period Balance	Receipts	Disbursements	Interest Earned	End of Period Balance	Balance Use Definition	Cumulative Unassigned Fund Balance	Cumulative Fund Balance
General Fund Operating Checking Account Hometown National Bank - Acct #105853	\$ 356,251.10	\$ 1,471,570.36	\$ (1,688,133.11)	\$ 2.97	\$ 139,691.32	Unassigned	\$ 139,691.32	\$ 139,691.32
General Fund Automatic Clearing House Account Heartland Acct #6506402	\$ 434,908.09	\$ 1,913,110.82	\$ (2,263,666.43)	\$ 208.32	\$ 84,560.80	Unassigned	\$ 224,252.12	\$ 224,252.12
General Fund Investment Account Illinois Fund - Mercantile Bank - Acct #139165001	\$ 111,124.86	\$ 1,381,753.62	\$ (1,394,250.48)	\$ 1,559.59	\$ 100,187.61	Unassigned	\$ 324,439.73	\$ 324,439.73
General Fund Operating Reserve Transaction Account Illinois Fund - Mercantile Bank - Acct #4348664122	\$ (413,579.35)	\$ 90,770.67	\$ (100,000.00)	\$ -	\$ (422,808.68)	Unassigned	\$ (98,368.95)	\$ (98,368.95)
General Fund Operating Reserve Investments General Fund Operating Reserve CDs/MMs	\$ 1,300,029.90	\$ -	\$ -	\$ 2,433.81	\$ 1,302,463.71	Unassigned	\$ 1,204,094.76	\$ 1,204,094.76
Farm Cash Rent Account - Hertz Management Heartland - Acct #2637	\$ 613.05	\$ -	\$ -	\$ 0.60	\$ 613.65	Unassigned	\$ 1,204,708.41	\$ 1,204,708.41
Infrastructure Home Rule Sales Tax Account Infrastructure Plank Rd Reserve	\$ 2,989,477.35	\$ 220,512.21	\$ -	\$ 27,413.75	\$ 3,237,403.31	Restricted	\$ 1,204,708.41	\$ 4,442,111.72
Infrastructure Water Tower Painting Reserve	\$ 1,555,000.00	\$ -	\$ -	\$ -	\$ 1,555,000.00	Restricted	\$ 1,204,708.41	\$ 5,997,111.72
Infrastructure Commercial Expansion Reserve	\$ 1,000,000.00	\$ -	\$ (554,768.89)	\$ -	\$ 445,231.11	Restricted	\$ 1,204,708.41	\$ 6,442,342.83
Infrastructure Mercantile Bank - Acct #4348664122	\$ 850,000.00	\$ -	\$ -	\$ -	\$ 850,000.00	Restricted	\$ 1,204,708.41	\$ 7,282,342.83
GF/Motel Tax Account GF/Motel Tax Account-OSLAD Grant Reserve	\$ 171,248.91	\$ 64,551.59	\$ -	\$ 5,117.21	\$ 240,917.71	Committed	\$ 1,204,708.41	\$ 7,533,260.54
GF/Motel Tax Account-JTEP Grant Reserve Peru Federal Account #161314228/#162310209	\$ 1,197,000.00	\$ -	\$ -	\$ -	\$ 1,197,000.00	Restricted	\$ 1,204,708.41	\$ 8,730,260.54
Peru Federal Account #161314228/#162310209	\$ 500,000.00	\$ -	\$ -	\$ -	\$ 500,000.00	Restricted	\$ 1,204,708.41	\$ 9,230,260.54
Parkside Bond Obligation Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 813,664.08	\$ 129,741.54	\$ -	\$ -	\$ 943,405.62	Restricted	\$ 1,204,708.41	\$ 10,173,666.16
OSLAD Grant - Washington Park Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 121,978.80	\$ -	\$ -	\$ -	\$ 121,978.80	Restricted	\$ 1,204,708.41	\$ 10,295,644.96
General Fund 2020/2021 Bond Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 284,999.94	\$ 78,226.04	\$ -	\$ -	\$ 363,225.98	Restricted	\$ 1,204,708.41	\$ 10,658,870.94
Brush Truck Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ -	\$ 100,000.00	\$ -	\$ -	\$ 100,000.00	Committed	\$ 1,204,708.41	\$ 10,758,870.94
Past Elected Officials Account Peru Federal Savings - Acct #1002354591	\$ 6,826.75	\$ -	\$ -	\$ 0.58	\$ 6,827.33	Restricted	\$ 1,204,708.41	\$ 10,765,698.27
Peru Celebration Trust Account Edward Jones - Acct #6081575315	\$ 69,503.58	\$ 2,235.60	\$ (5,000.00)	\$ -	\$ 66,739.18	Restricted	\$ 1,204,708.41	\$ 10,832,437.45
Peru Municipal Pool Account Hometown National Bank - Acct #110741	\$ 144,356.20	\$ -	\$ -	\$ -	\$ 144,356.20	Assigned	\$ 1,204,708.41	\$ 10,976,793.65



Treasurer's Monthly Report

July 31, 2025

Fund Description Financial Institution - Account #	Previous Period Balance	Receipts	Disbursements	Interest Earned	End of Period Balance	Balance Use Definition
<b>SPECIAL REVENUE FUNDS</b>						
<b>Insurance Fund</b>						
LSB-HRA/FSA Acct #7179	\$ 815,312.21	\$ 13,186.22	\$ (149,646.49)	\$ 1,251.02	\$ 680,102.96	Committed
<b>Total Insurance Fund</b>	<b>\$ 815,312.21</b>	<b>\$ 13,186.22</b>	<b>\$ (149,646.49)</b>	<b>\$ 1,251.02</b>	<b>\$ 680,102.96</b>	<b>Committed</b>
<b>Garbage Fund</b>						
Peru Federal Account #161314228	\$ 95,099.91	\$ 88,355.33	\$ (162,420.22)	\$ 230.52	\$ 21,265.54	Committed
<b>Total Garbage Fund</b>	<b>\$ 95,099.91</b>	<b>\$ 88,355.33</b>	<b>\$ (162,420.22)</b>	<b>\$ 230.52</b>	<b>\$ 21,265.54</b>	<b>Committed</b>
<b>Motor Fuel Tax Fund</b>						
Hometown National Bank - Acct #72660101	\$ 593,722.55	\$ 36,824.74	\$ -	\$ 1,040.36	\$ 631,587.65	Restricted
<b>Total Motor Fuel Tax Fund</b>	<b>\$ 593,722.55</b>	<b>\$ 36,824.74</b>	<b>\$ -</b>	<b>\$ 1,040.36</b>	<b>\$ 631,587.65</b>	<b>Restricted</b>
<b>Peru Police Drug Enforcement, Impound &amp; Equipment Fund</b>						
Peru Federal Account #161317890	\$ 27,112.42	\$ 2,627.82	\$ -	\$ 6.96	\$ 29,747.20	Restricted
Midland States Bank Acct #5405000027	\$ 82,846.78	\$ 8,754.00	\$ (190.66)	\$ 1.41	\$ 91,411.53	Restricted
<b>Total Police related Special Revenue Funds</b>	<b>\$ 109,959.20</b>	<b>\$ 11,381.82</b>	<b>\$ (190.66)</b>	<b>\$ 8.37</b>	<b>\$ 121,158.73</b>	<b>Restricted</b>
TIF 2 Fund - Peru Industrial Heartland Acct #6506410	\$ 925,677.17	\$ 40,383.85	\$ (12,526.00)	\$ 223.33	\$ 953,758.35	Committed
TIF 3 Fund - North Peru Heartland Acct #6506410	\$ 61,304.35	\$ 78,784.58	\$ (6,610.00)	\$ 14.79	\$ 133,493.72	Committed
TIF 4 Fund - DOWNTOWN Heartland Acct #6506410	\$ 139,333.67	\$ 117,984.53	\$ (7,965.00)	\$ 33.62	\$ 249,386.82	Committed
TIF 5 Fund - Peru Mall Heartland Acct #6506410	\$ 68,490.70	\$ 25,724.79	\$ (1,514.50)	\$ 16.52	\$ 92,717.51	Committed
TIF 6 Fund - MVP Heartland Acct #6506410	\$ (1,100,586.71)	\$ -	\$ (9,149.01)	\$ -	\$ (1,109,735.72)	Committed
TIF 7 Fund - MINT Heartland Acct #6506410	\$ (38,479.15)	\$ -	\$ -	\$ -	\$ (38,479.15)	Committed
<b>Total TIF Funds</b>	<b>\$ 281,141.53</b>	<b>\$ 281,141.53</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 281,141.53</b>	<b>Committed</b>
<b>TOTAL SPECIAL REVENUE FUNDS</b>	<b>\$ 1,735,256.41</b>	<b>\$ 1,735,256.41</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,735,256.41</b>	<b>Committed</b>





Treasurer's Monthly Report

July 31, 2025

Fund Description Financial Institution - Account #	Previous Period Balance	Receipts	Disbursements	Interest Earned	End of Period Balance	Balance Use Definition
<b>Landfill Enterprise Fund</b>						
Operating Checking Account	\$ 372,807.49	\$ 4,087.48	\$ (27,004.11)	\$ 903.66	\$ 350,794.52	Unassigned
Peru Federal Account #161314228/#162310209	\$					
Landfill No. 3 Closure/Post Closure Money Market Account	\$ 500,579.60	\$ -	\$ -	\$ 600.88	\$ 501,180.48	Restricted
Heartland -Acct.5840023088	\$					
Landfill Reserve Certificate of Deposit Investments	\$ 235,988.97	\$ -	\$ -	\$ 2,692.23	\$ 238,681.20	Restricted
DA Davidson Acct #18929160	\$					
<b>Total Landfill Enterprise Fund</b>	<b>\$1,090,666.20</b>					
<b>Illinois Valley Regional Airport Enterprise Fund</b>						
Peru Federal Account #161314228/#162310209	\$ (530,789.77)	\$ 7,932.09	\$ (49,519.36)	\$ -	\$ (572,377.04)	Unassigned
Farm Cash Rent Account - Hertz Management - Heartland	\$ 8,462.34	\$ -	\$ -	\$ 8.32	\$ 8,470.66	Unassigned
<b>Total Illinois Valley Regional Airport Enterprise Fund</b>	<b>(\$563,906.38)</b>					

**TOTAL ENTERPRISE FUNDS** **\$12,304,501.69**

**FUND BALANCES**

Fund Type	Amount
General Fund	\$ 10,976,793.65
Special Revenue Funds	1,735,256.41
Enterprise Funds	12,304,501.69
<b>Total Of All Fund Types</b>	<b>\$ 25,016,551.75</b>

**GASB STATEMENT 54 FUND CLASSIFICATIONS**

	Amount
Restricted Fund Balances	\$ 14,001,817.95
Committed Fund Balances	\$ 2,719,382.85
Assigned Fund Balances	\$ 5,735,534.58
Unassigned Fund Balances	\$ 2,559,816.37
<b>Total of All Fund Characteristics</b>	<b>\$ 25,016,551.75</b>



**CONCENTRATION REPORT FOR APPROVED DEPOSITORIES AND INVESTMENTS**

Financial Institution/Account(s) Description	Amount	FDIC Insurance of Accounts	Market Value Of Pledged Collateral	Deposit Risk Exposure
The Illinois Funds	\$ 8,990,623.75	N/A	N/A	\$ -
Hometown National Bank Transaction Accounts	\$ 915,635.17	\$ 250,000.00	\$ 3,096,591.18	\$ -
Hometown National Bank Investment Accounts	\$ 3,002,153.39	N/A	N/A	\$ -
Midland Bank Transaction Accounts	\$ 91,411.53	\$ 250,000.00	\$ -	\$ -
Peru Federal Savings Transaction Accounts	\$ 1,939,655.20	\$ 250,000.00	\$ 6,683,844.00	\$ -
Peru Federal Savings Money Market Account	\$ 820,005.18			
Heartland Transaction Accounts	\$ 1,782,436.11	\$ 250,000.00	\$ 3,346,771.07	\$ -
La Salle State Bank Transaction Accounts	\$ 680,102.96			
La Salle State Bank CD Investments	\$ 732,458.53	\$ 250,000.00	\$ 1,070,005.80	\$ -
Central Bank CD Investments	\$ 780,449.69	\$ 250,000.00	\$ 908,616.28	\$ -
Negotiable Certificates of Deposit Investments	\$ 3,589,740.51	\$ 3,589,740.51	N/A	\$ -
First State Bank CD Investments	\$ 513,089.04	\$ 250,000.00	\$ 274,405.11	\$ -
North Central Bank CD Investments	\$ -	\$ 250,000.00	\$ -	\$ -
Spring Valley City Bank CD Investments	\$ -	\$ -	\$ -	\$ -
Edward Jones - Money Markets	\$ 66,739.18	\$ 250,000.00	\$ -	\$ -
DA Davidson Money Market	\$ 1,112,051.51	\$ 250,000.00	\$ -	\$ 862,051.51
<b>Total</b>	<b>\$ 25,016,551.75</b>		<b>Total Deposit Risk Exposure</b>	<b>\$ 862,051.51</b>



**FIREFIGHTER'S PENSION TRUST FUND**

Financial Institution	Investment Type	Previous Period Balance	Value Held at State	Receipts or Inc. In Market Value	Disbursements or Loss of Market Value	End of Period Balance
Downstate Investment and Hometown National Bank-Trustee	Multiple Investments	\$120,856.89	\$3,308,825.50	\$20,575.14	\$ (21,432.08)	\$3,428,825.45

**POLICE PENSION TRUST FUND**

Financial Institution	Investment Type	Previous Period Balance	Value Held at State/Ins. Ann	Receipts or Inc. In Market Value	Disbursements or Loss of Market Value	End of Period Balance
Downstate Investment and Hometown National Bank-Trustee	Multiple Investments	\$2,831,813.15	\$13,153,260.06	\$260,256.41	\$ (106,156.94)	\$16,139,172.68

**COMBINED OPERATING ACCOUNT STATUS-PFSB**

Fund Operating Checking Account Description	Operating Balance	Negative Balance
Electric Fund - Guaranteed Light Deposits	\$835,636	
Garbage Fund	\$972,103	
Illinois Valley Regional Airport Landfill Operating	\$21,266	(\$572,377)
Motel Tax	\$350,795	
Water & Sewer - Guaranteed Water Deposits	\$240,918	
<b>Totals</b>	<b>\$1,903,081</b>	<b>(\$572,377)</b>
Less Electric Fund - Guaranteed Light Deposits	(\$835,636)	
Less Water & Sewer - Guaranteed Water Deposits	(\$54,741)	
<b>Net Funds Available in Combined Operating Account</b>	<b>\$1,012,704</b>	

Treasurer's Monthly Report  
**FUND INVESTMENTS**

July 31, 2025

Fund	Financial Firm	Investment Type	Account #	Balance	Rate	Maturity Date	Balance Use Definition
<b>General Fund</b>							
Operating Reserve	Peru Federal Savings Bank	MM	161000266	\$820,005.18	3.56%	NA	Unassigned
Operating Reserve	LaSalle State Bank	CD	4817443	\$482,458.53	3.95%	20-Dec-25	Unassigned
<b>Total General Fund</b>				<b>\$1,302,463.71</b>			
<b>Electric Light Enterprise Fund</b>							
Electric Light Fund - Operating Reserve	Central Bank	MM	100154301	\$0.00	3.30%	NA	Assigned
Electric Light Fund - Operating Reserve	Capital One Bank USA	CD	14042THM2	\$0.00	3.40%	7-Jul-25	Assigned
Electric Light Fund - Operating Reserve	UBS Bank USA	CD	90348J5M8	\$250,000.00	3.45%	8-Sep-25	Assigned
Electric Light Fund - Operating Reserve	North Pointe Bank	CD	666613QP2	\$245,000.00	4.45%	22-Sep-25	Assigned
Electric Light Fund - Operating Reserve	Open Bank	CD	68371GEP3	\$240,000.00	4.30%	26-Sep-25	Assigned
Electric Light Fund - Operating Reserve	American Express Natl Bank	CD	02589AEB4	\$250,000.00	4.70%	3-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Discover Bank	CD	254673Z33	\$250,000.00	4.95%	17-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Sallie Mae Bank	CD	795451CJ0	\$150,000.00	5.00%	18-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Bank OZK	CD	06418CM45	\$240,000.00	4.20%	18-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Central Bank	CD	1030516172	\$780,449.69	4.20%	20-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Bank of New York Mellon	CD	06405VJN0	\$240,000.00	4.25%	25-Mar-26	Assigned
Electric Light Fund - Operating Reserve	Bank of Amer NA	CD	06051XXW7	\$240,000.00	4.25%	30-Jun-26	Assigned
Electric Light Fund - Operating Reserve	Discover Bank	CD	254673P34	\$250,000.00	3.50%	10-Aug-26	Assigned
Electric Light Fund - Operating Reserve	Morgan Stanley Bank NA	CD	61690UR51	\$250,000.00	3.60%	15-Sep-26	Assigned
Electric Light Fund - Operating Reserve	Synchrony Bank	CD	87165FS54	\$250,000.00	4.70%	4-Nov-27	Assigned
Electric Light Fund - Operating Reserve	Astra Bank	CD	046308AP7	\$242,000.00	4.20%	8-May-26	Assigned
Electric Light Fund - Operating Reserve	Bank of China	CD	06428F6X0	\$247,000.00	4.30%	31-Oct-25	Assigned
Electric Light Fund - Operating Reserve	US Treasury Note	CD	91282CBH3	\$245,740.51	4.22%	31-Jan-26	Assigned
<b>Total Operating Reserve</b>				<b>\$4,370,190.20</b>			
Electric Light Fund - Self Insurance Reserve	First State Bank	CD	152473	\$256,544.52	4.50%	16-Aug-25	Committed
Electric Light Fund - Self Insurance Reserve	LaSalle State Bank	CD	4816390	\$250,000.00	4.30%	3-Dec-25	Committed
Electric Light Fund - Self Insurance Reserve	First State Bank	CD	152479	\$256,544.52	4.25%	16-Feb-26	Committed
<b>Total Self Insurance Reserve</b>				<b>\$763,089.04</b>			
<b>Total Electric Light Fund Enterprise</b>				<b>\$5,133,279.24</b>			
<b>Total Fund Investments</b>				<b>\$6,435,742.95</b>			

Certificate of Deposit Investments by Depos	Amount
Purchased Negotiable Certificates of Deposit	\$3,589,740.51
Central Bank Certificates of Deposit	\$780,449.69
LaSalle State Bank Certificate of Deposit	\$732,458.53
Peru Federal Savings Bank Money Market	\$820,005.18
First State Bank Certificate of Deposit	\$513,089.04
North Central Bank Certificates of Deposit	\$0.00
Spring Valley City Bank Certificate of Deposit	\$0.00
<b>Total Certificate of Deposit Investments</b>	<b>\$6,435,742.95</b>