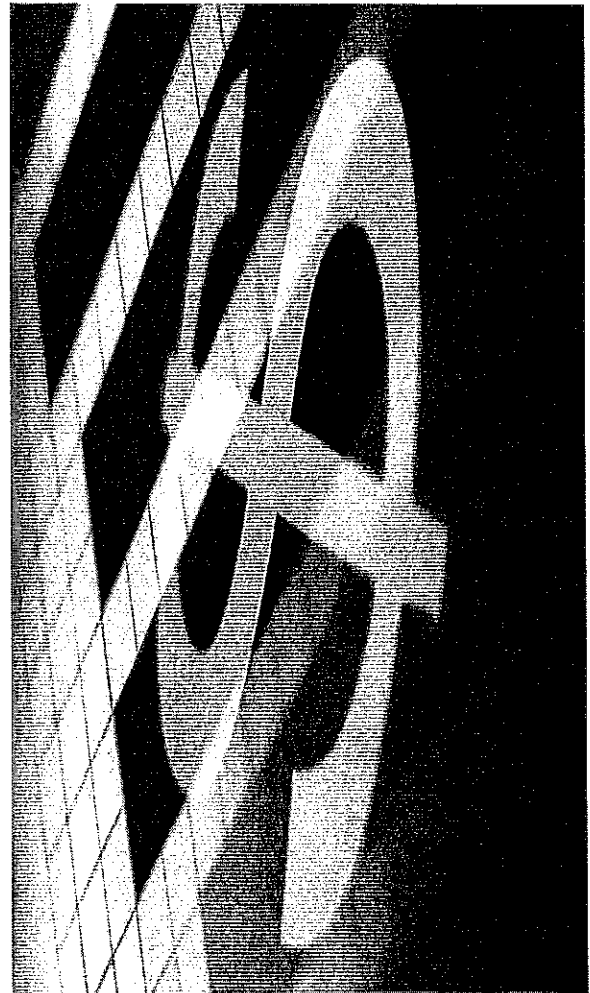


CITY OF PERU

TREASURER'S REPORT



September 2025
JACKSON POWELL, TREASURER

Treasurer's Monthly Report Index

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Treasurer's Monthly Report



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	\$ 48,990.04	\$ 1,337,558.51	\$ (757,878.06)	\$ 3.07	\$ 628,673.56	Unassigned	\$ 628,673.56	\$ 628,673.56
General Fund Automatic Clearing House Account Heartland Acct #6506402	\$ 87,579.88	\$ 1,465,401.40	\$ (1,459,424.49)	\$ 162.76	\$ 93,719.55	Unassigned	\$ 722,393.11	\$ 722,393.11
General Fund Investment Account Illinois Fund - Mercantile Bank - Acct #7139166001	\$ 95,918.92	\$ 1,295,231.00	\$ (983,296.04)	\$ 1,999.41	\$ 409,853.29	Unassigned	\$ 1,132,246.40	\$ 1,132,246.40
General Fund Operating Reserve Transaction Account Illinois Fund - Mercantile Bank - Acct #4348664122	\$ (589,538.60)	\$ 524,226.02	\$ (788,714.04)	\$ -	\$ (854,026.62)	Unassigned	\$ 278,219.78	\$ 278,219.78
General Fund Operating Reserve Investments General Fund Operating Reserve CDs/MMIs	\$ 1,304,747.06	\$ -	\$ -	\$ 2,526.94	\$ 1,307,274.00	Unassigned	\$ 1,586,493.78	\$ 1,586,493.78
Farm Cash Rent Account - Hertz Management Heartland - Acct #2637	\$ 614.32	\$ -	\$ -	\$ 0.69	\$ 615.01	Unassigned	\$ 1,586,108.79	\$ 1,586,108.79
Infrastructure Home Rule Sales Tax Account Infrastructure Plank Rd Reserve	\$ 3,503,019.90	\$ 391,249.04	\$ -	\$ 26,251.97	\$ 3,920,520.91	Restricted	\$ 1,586,108.79	\$ 5,506,629.70
Infrastructure Water Tower Painting Reserve	\$ 1,555,000.00	\$ -	\$ (304,453.76)	\$ -	\$ 1,250,546.24	Restricted	\$ 1,586,108.79	\$ 6,757,175.94
Infrastructure Commercial Expansion Reserve	\$ 445,231.11	\$ -	\$ -	\$ -	\$ 445,231.11	Restricted	\$ 1,586,108.79	\$ 7,202,407.05
Infrastructure Mercantile Bank - Acct #4348664122	\$ 850,000.00	\$ -	\$ -	\$ -	\$ 850,000.00	Restricted	\$ 1,586,108.79	\$ 8,052,407.05
Motel Tax Account Motel Tax Account-OSLAD Grant Reserve	\$ 316,316.75	\$ 100,054.43	\$ -	\$ 6,241.57	\$ 422,612.75	Committed	\$ 1,586,108.79	\$ 8,475,019.80
Motel Tax Account-JTEP Grant Reserve	\$ 1,197,000.00	\$ -	\$ (479,493.05)	\$ -	\$ 717,506.95	Restricted	\$ 1,586,108.79	\$ 9,192,526.75
Peru Federal Account #161314228#162310209	\$ 500,000.00	\$ -	\$ -	\$ -	\$ 500,000.00	Restricted	\$ 1,586,108.79	\$ 9,692,526.75
Parkside Bond Obligation Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 1,073,147.16	\$ 129,741.54	\$ -	\$ -	\$ 1,202,888.70	Restricted	\$ 1,586,108.79	\$ 10,895,415.45
OSLAD Grant - Washington Park Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 121,978.80	\$ -	\$ (121,978.80)	\$ -	\$ -	Restricted	\$ 1,586,108.79	\$ 10,895,415.45
General Fund 2020/2021 Bond Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 441,452.02	\$ 78,226.04	\$ -	\$ -	\$ 519,678.06	Restricted	\$ 1,586,108.79	\$ 11,415,093.51
Brush Truck Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ -	\$ -	\$ -	\$ -	\$ -	Committed	\$ 1,586,108.79	\$ 11,415,093.51
Past Elected Officials Account Peru Federal Savings - Acct #1002354591	\$ 6,827.91	\$ -	\$ -	\$ 0.56	\$ 6,828.47	Restricted	\$ 1,586,108.79	\$ 11,421,921.98
Peru Celebration Trust Account Edward Jones - Acct #6081575315	\$ 62,462.06	\$ 1,706.36	\$ -	\$ -	\$ 64,168.42	Restricted	\$ 1,586,108.79	\$ 11,486,090.40
Peru Municipal Pool Account Hometown National Bank - Acct #110741	\$ 144,356.20	\$ -	\$ -	\$ -	\$ 144,356.20	Assigned	\$ 1,586,108.79	\$ 11,630,446.60



Treasurer's Monthly Report

September 30, 2025

Fund Description
Financial Institution - Account #

SPECIAL REVENUE FUNDS

Fund Description	Previous Period Balance	Receipts	Disbursements	Interest Earned	End of Period Balance	Balance Use Definition
Insurance Fund						
LSB-HRA/SA Acct #7179	\$ 1,098,871.56	\$ 9,352.75	\$ (150,519.43)	\$ 1,870.26	\$ 959,575.14	Committed
Total Insurance Fund	\$ 959,575.14					
Garbage Fund						
Peru Federal Account #161314228	\$ 83,830.30	\$ 102,842.93	\$ (79,883.67)	\$ 262.47	\$ 107,052.03	Committed
Total Garbage Fund	\$ 107,052.03					
Motor Fuel Tax Fund						
Hometown National Bank - Acct #72660101	\$ 670,574.76	\$ 41,597.05	\$ -	\$ 1,205.32	\$ 713,377.13	Restricted
Total Motor Fuel Tax Fund	\$ 713,377.13					
Peru Police Drug Enforcement, Impound & Equipment Fund						
Peru Federal Account Acct #161317890	\$ 29,754.29	\$ -	\$ -	\$ 7.83	\$ 29,762.12	Restricted
Midland States Bank Acct #5405000027	\$ 93,352.48	\$ 2,165.25	\$ (130.69)	\$ 1.54	\$ 95,388.58	Restricted
Total Police related Special Revenue Funds	\$ 125,150.70					
TIF 2 Fund - Peru Industrial						
Heartland Acct #6506410	\$ 1,155,066.43	\$ 87,858.70	\$ -	\$ 998.38	\$ 1,243,923.51	Committed
TIF 3 Fund - North Peru						
Heartland Acct #6506410	\$ 180,487.86	\$ 65,745.87	\$ -	\$ 156.00	\$ 246,389.73	Committed
TIF 4 Fund - Downtown						
Heartland Acct #6506410	\$ 488,881.23	\$ 147,056.02	\$ -	\$ 422.56	\$ 636,359.81	Committed
TIF 5 Fund - Peru Mail						
Heartland Acct #6506410	\$ 92,875.85	\$ 25,724.89	\$ -	\$ 80.28	\$ 118,681.02	Committed
TIF 6 Fund - MVP						
Heartland Acct #6506410	\$ (444,089.11)	\$ -	\$ -	\$ -	\$ (444,089.11)	Committed
TIF 7 Fund - MINT						
Heartland Acct #6506410	\$ (58,751.65)	\$ -	\$ (3,029.64)	\$ -	\$ (61,781.29)	Committed
Total TIF Funds	\$ 1,739,483.67					
TOTAL SPECIAL REVENUE FUNDS	\$ 3,644,638.67					



Treasurer's Monthly Report

September 30, 2025

Fund Description
Financial Institution - Account #

ENTERPRISE FUNDS

Utility Fund-Electric Enterprise Fund Operating Accounts

Fund Description	Previous Period Balance	Receipts	Disbursements	Interest Earned	End of Period Balance	Balance Use Definition
Operating Checking Account	\$ 114,168.13	\$ 2,409,567.44	\$ (2,389,156.03)	\$ 639.42	\$ 135,218.96	Unassigned
Heartland - Acct #6506429						
Operating Revenue Checking Account	\$ 763,927.79	\$ 4,732,232.95	\$ (4,232,780.13)	\$ 2,391.79	\$ 1,265,772.40	Unassigned
Peru Federal Account #161314228/#162310209						
Electric Reserve	\$ -	\$ 240,000.00	\$ (21,952.29)	\$ 22,830.41	\$ 240,878.12	Assigned
DA Davidson Acct #18929160						
Guaranteed Light Deposit Checking Account	\$ 842,268.29	\$ 4,950.00	\$ (7,023.00)	\$ 2,637.07	\$ 842,832.36	Restricted
Peru Federal Account #161314228						
Operating Reserve Accounts	\$ (137,593.02)	\$ 516,952.29	\$ -	\$ -	\$ 379,359.27	Assigned
Heartland Bank - Acct #5840023088						
Operating Reserve Account	\$ (129,962.68)	\$ -	\$ (500,761.30)	\$ 16,867.18	\$ (613,856.80)	Assigned
Hometown Bank-Acct #27591002589						
Substation Reserve	\$ 754,730.46	\$ -	\$ -	\$ -	\$ 754,730.46	Committed
Hometown Bank-Acct #27591002589						
N Trnk Line/Deep Sewer Reserve	\$ 2,399,250.00	\$ -	\$ -	\$ -	\$ 2,399,250.00	Restricted
Hometown Bank-Acct #27591002589						

Utility Fund-Electric Enterprise Fund Investments

Certificate of Deposit Investments for Operating Reserve	\$ 5,456,975.20	\$ -	\$ (735,000.00)	\$ -	\$ 4,721,975.20	Assigned
Certificate of Deposit Investments for Self Insurance Reserve	\$ 763,089.04	\$ -	\$ (256,544.52)	\$ -	\$ 506,544.52	Committed
Total Utility Fund-Electric Fund Operating and Investment Accounts					\$10,632,704.49	

Utility Fund-Waterworks & Sewerage System Enterprise Fund

Guaranteed Water Deposits Peru Federal Checking Account #161314228	\$ 55,141.07	\$ 450.00	\$ (820.00)	\$ 172.64	\$ 54,943.71	Restricted
Total Waterworks & Sewerage System Enterprise Fund					\$54,943.71	

Utility Fund-Enterprise Funds Bond Reserves

2021 Bond Reserve	\$ 82,861.51	\$ 11,408.33	\$ -	\$ -	\$ 94,269.84	Restricted
Heartland Bank - Acct #5840023088						
Total Utility Fund-Enterprise Debt Service Fund					\$94,269.84	

Total Utility Fund-Enterprise Funds

Operating, Investment and Debt Service Accounts					\$10,781,918.04	
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Treasurer's Monthly Report

September 30, 2025

Fund Description Financial Institution - Account #	Previous Period Balance	Receipts	Disbursements	Interest Earned	End of Period Balance	Balance Use Definition
Landfill Enterprise Fund						
Operating Checking Account	\$ 856,984.58	4,860.00	(10,350.62)	2,683.15	\$ 854,177.11	Unassigned
Peru Federal Account #161314228#162310209						
Landfill No. 3 Closure/Post Closure Money Market Account	\$ 239,069.12	-	-	459.63	\$ 239,528.75	Restricted
Hearland -Acct.58-4023088						
Total Landfill Enterprise Fund						
						\$1,093,705.86
Illinois Valley Regional Airport Enterprise Fund						
Peru Federal Account #161314228#162310209	\$ (580,732.64)	62,177.08	(8,581.10)	-	\$ (527,136.66)	Unassigned
Farm Cash Rent Account - Hertz Management - Hearland	\$ 8,479.86	-		9.52	\$ 8,489.38	Unassigned
Total Illinois Valley Regional Airport Enterprise Fund						
						(\$518,647.28)
TOTAL ENTERPRISE FUNDS						\$11,356,976.62

FUND BALANCES

Fund Type	Amount
General Fund	\$ 11,630,446.60
Special Revenue Funds	3,644,638.67
Enterprise Funds	11,356,976.62
Total Of All Fund Types	\$ 26,632,061.89

GASB STATEMENT 54 FUND CLASSIFICATIONS

	Amount
Restricted Fund Balances	\$ 13,946,721.35
Committed Fund Balances	\$ 4,489,998.57
Assigned Fund Balances	\$ 4,872,711.99
Unassigned Fund Balances	\$ 3,322,629.98
Total of All Fund Characteristics	\$ 26,632,061.89



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	\$ 8,962,198.64	N/A	N/A	\$ -
Hometown National Bank Transaction Accounts	\$ 1,486,406.89	\$ 250,000.00	\$ 3,096,591.18	\$ -
Hometown National Bank Investment Accounts	\$ 2,540,123.66	N/A	N/A	\$ -
Midland Bank Transaction Accounts	\$ 95,388.58	\$ 250,000.00	\$ -	\$ -
Peru Federal Savings Transaction Accounts	\$ 3,056,844.29	\$ 250,000.00	\$ 6,683,844.00	\$ -
Peru Federal Savings Money Market Account	\$ 824,815.47			
Heartland Transaction Accounts	\$ 2,690,684.43	\$ 250,000.00	\$ 3,346,771.07	\$ -
La Salle State Bank Transaction Accounts	\$ 959,575.14			
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	\$ 3,941,525.51	\$ 3,941,525.51	N/A	\$ -
First State Bank CD Investments	\$ 256,544.52	\$ 250,000.00	\$ 274,405.11	\$ -
Edward Jones - Money Markets	\$ 64,168.42	\$ 250,000.00	\$ -	\$ -
DA Davidson Money Market	\$ 240,878.12	\$ 250,000.00	\$ -	\$ -
Total	\$ 26,632,061.89		Total Deposit Risk Exposure	\$ -



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	\$125,681.38	\$3,308,825.50	\$19,389.58	\$ (21,432.08)	\$3,432,464.38

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	\$3,234,220.99	\$13,239,038.43	\$252,974.42	\$ (105,815.24)	\$16,620,418.60

COMBINED OPERATING ACCOUNT STATUS-PFSB

Fund Operating Checking Account Description	Operating Balance	Negative Balance
Electric Fund - Guaranteed Light Deposits	\$842,832	
Electric Fund Operating Reserve	\$1,266,772	
Garbage Fund	\$107,052	
Illinois Valley Regional Airport	(\$527,137)	(\$527,137)
Landfill Operating	\$854,177	
Motel Tax	\$422,613	
Water & Sewer - Guaranteed Water Deposits	\$54,944	
Totals	\$3,020,254	(\$527,137)
Less Electric Fund - Guaranteed Light Deposits	(\$842,832)	
Less Water & Sewer - Guaranteed Water Deposits	(\$54,944)	
Net Funds Available in Combined Operating Account	\$2,122,478	

FUND INVESTMENTS

Fund	Financial Firm	Investment Type	Account #	Balance	Rate	Maturity Date	Balance Use Definition
General Fund							
Operating Reserve	Peru Federal Savings Bank	MM	161000266	\$824,815.47	3.56%	NA	Unassigned
Operating Reserve	LaSalle State Bank	CD	4817443	\$482,458.53	3.95%	20-Dec-25	Unassigned
Total General Fund				\$1,307,274.00			
Electric Light Enterprise Fund							
Electric Light Fund - Operating Reserve	UBS Bank USA	CD	90348J5M8	\$0.00	3.45%	8-Sep-25	Assigned
Electric Light Fund - Operating Reserve	North Pointe Bank	CD	666613QP2	\$0.00	4.45%	22-Sep-25	Assigned
Electric Light Fund - Operating Reserve	Open Bank	CD	68371GEP3	\$0.00	4.30%	26-Sep-25	Assigned
Electric Light Fund - Operating Reserve	Charles Schwab Bank SSB	CD	15987UDP0	\$245,000.00	4.35%	30-Oct-25	Assigned
Electric Light Fund - Operating Reserve	BOC New York	CD	06428F6X0	\$247,000.00	4.30%	31-Oct-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	US Treasury Bill	T Bill	91282CBH3	\$245,740.51	4.22%	31-Jan-26	Assigned
Electric Light Fund - Operating Reserve	US Treasury Bill	T Bill	91282CKB6	\$601,785.00	4.63%	28-Feb-26	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	Astra Bank	CD	046308AP7	\$242,000.00	4.20%	8-May-26	Assigned
Electric Light Fund - Operating Reserve	Hingham Instn For SVGS	CD	433323NQ1	\$240,000.00	4.10%	19-May-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
Total Operating Reserve				\$4,721,975.20			
Electric Light Fund - Self Insurance Reserve	First State Bank	CD	152473	\$0.00	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
Total Self Insurance Reserve				\$506,544.52			
Total Electric Light Fund Enterprise				\$5,228,519.72			
Total Fund Investments				\$6,535,793.72			

Certificate of Deposit Investments by Depos	Amount
Purchased Negotiable Certificates of Deposit	\$3,941,525.51
Central Bank Certificates of Deposit	\$780,449.69
LaSalle State Bank Certificate of Deposit	\$732,458.53
Peru Federal Savings Bank Money Market	\$824,815.47
First State Bank Certificate of Deposit	\$256,544.52
Total Certificate of Deposit Investments	\$6,535,793.72