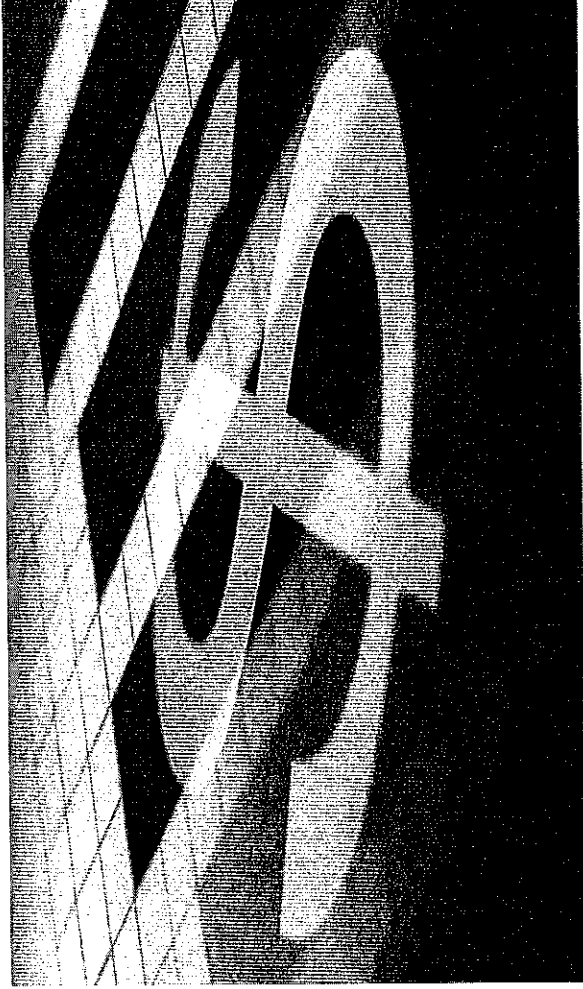


# CITY OF PERU

## TREASURER'S REPORT



**NOVEMBER 2025**  
**JACKSON POWELL, TREASURER**

Treasurer's Monthly Report Index

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Treasurer's Monthly Report

November 30, 2025



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	\$ 406,461.01	\$ 1,417,734.85	\$ (1,135,866.34)	\$ 2.69	\$ 688,332.21	Unassigned	\$ 688,332.21	\$ 688,332.21
General Fund Automatic Clearing House Account Heartland Acct #6506402	\$ 178,290.72	\$ 1,320,989.07	\$ (1,167,169.10)	\$ 206.91	\$ 332,317.60	Unassigned	\$ 1,020,649.81	\$ 1,020,649.81
General Fund Investment Account Illinois Fund - Mercantile Bank - Acct #7139166001	\$ 901,773.38	\$ 1,289,676.74	\$ (2,115,355.92)	\$ 2,534.78	\$ 78,628.98	Unassigned	\$ 1,099,278.79	\$ 1,099,278.79
General Fund Operating Reserve Transaction Account Illinois Fund - Mercantile Bank - Acct #4348664122	\$ (759,616.41)	\$ 88,823.40	\$ (100,000.00)	\$ -	\$ (770,793.01)	Unassigned	\$ 328,485.78	\$ 328,485.78
General Fund Operating Reserve Investments General Fund Operating Reserve CDs/MIMs	\$ 1,309,729.38	\$ -	\$ -	\$ 2,224.04	\$ 1,311,953.42	Unassigned	\$ 1,640,439.20	\$ 1,640,439.20
Farm Cash Rent Account - Hertz Management Heartland - Acct #2637	\$ 615.64	\$ -	\$ -	\$ 0.67	\$ 616.31	Unassigned	\$ 1,641,055.51	\$ 1,641,055.51
Infrastructure Home Rule Sales Tax Account Infrastructure Plank Rd Reserve	\$ 4,171,487.87	\$ 218,564.94	\$ -	\$ 26,452.63	\$ 4,416,505.44	Restricted	\$ 1,641,055.51	\$ 6,057,560.95
Infrastructure Water Tower Painting Reserve Infrastructure Commercial Expansion Reserve	\$ 1,250,546.24	\$ -	\$ -	\$ -	\$ 1,250,546.24	Restricted	\$ 1,641,055.51	\$ 7,308,107.19
Infrastructure Commercial Expansion Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 86,991.02	\$ -	\$ -	\$ -	\$ 86,991.02	Restricted	\$ 1,641,055.51	\$ 7,395,098.21
Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 850,000.00	\$ -	\$ -	\$ -	\$ 850,000.00	Restricted	\$ 1,641,055.51	\$ 8,245,098.21
Motel Tax Account Motel Tax Account-OSLAD Grant Reserve	\$ 509,631.25	\$ 62,433.20	\$ -	\$ 4,526.05	\$ 576,590.50	Committed	\$ 1,641,055.51	\$ 8,821,688.71
Motel Tax Account-ITEP Grant Reserve Peru Federal Account #161314228/#162310209	\$ 717,506.95	\$ -	\$ -	\$ -	\$ 717,506.95	Restricted	\$ 1,641,055.51	\$ 9,539,195.66
Peru Federal Account #161314228/#162310209	\$ 500,000.00	\$ -	\$ -	\$ -	\$ 500,000.00	Restricted	\$ 1,641,055.51	\$ 10,039,195.66
Parkside Bond Obligation Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 1,332,630.24	\$ 129,741.54	\$ -	\$ -	\$ 1,462,371.78	Restricted	\$ 1,641,055.51	\$ 11,501,567.44
OSLAD Grant - Washington Park Illinois Fund - Mercantile Bank - Acct #4348664122	\$ -	\$ -	\$ -	\$ -	\$ -	Restricted	\$ 1,641,055.51	\$ 11,501,567.44
General Fund 2020/2021 Bond Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 597,904.10	\$ 78,226.04	\$ -	\$ -	\$ 676,130.14	Restricted	\$ 1,641,055.51	\$ 12,177,697.58
Brush Truck Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ -	\$ -	\$ -	\$ -	\$ -	Committed	\$ 1,641,055.51	\$ 12,177,697.58
Past Elected Officials Account Peru Federal Savings - Acct #1002354591	\$ 6,829.05	\$ -	\$ (2,682.20)	\$ 0.51	\$ 4,147.36	Restricted	\$ 1,641,055.51	\$ 12,181,844.94
Peru Celebration Trust Account Edward Jones - Acct #6081575315	\$ 66,122.07	\$ 100.00	\$ (589.02)	\$ -	\$ 65,633.05	Restricted	\$ 1,641,055.51	\$ 12,247,477.99
Peru Municipal Pool Account Hometown National Bank - Acct #110741	\$ 144,356.20	\$ -	\$ (7,500.00)	\$ -	\$ 136,856.20	Assigned	\$ 1,641,055.51	\$ 12,384,334.19



Treasurer's Monthly Report

November 30, 2025

Fund Description  
Financial Institution - Account #

Previous Period  
Balance

Receipts

Disbursements

Interest Earned

End of Period  
Balance

Balance Use  
Definition

**SPECIAL REVENUE FUNDS**

<b>Insurance Fund</b>									
LSB-HRA/FSA Acct #7179	\$ 821,777.19	\$ 7,766.80	\$ (147,356.71)	\$ 1,031.27	\$ 683,218.55				Committed
<b>Total Insurance Fund</b>	<b>\$ 821,777.19</b>	<b>\$ 7,766.80</b>	<b>\$ (147,356.71)</b>	<b>\$ 1,031.27</b>	<b>\$ 683,218.55</b>				
<b>Garbage Fund</b>									
Peru Federal Account #161314228	\$ 116,881.16	\$ 56,590.45	\$ (80,730.53)	\$ 293.14	\$ 93,034.22				Committed
<b>Total Garbage Fund</b>	<b>\$ 116,881.16</b>	<b>\$ 56,590.45</b>	<b>\$ (80,730.53)</b>	<b>\$ 293.14</b>	<b>\$ 93,034.22</b>				
<b>Motor Fuel Tax Fund</b>									
Hometown National Bank - Acct #72660101	\$ 754,196.83	\$ 37,641.67	\$ -	\$ 1,175.51	\$ 793,014.01				Restricted
<b>Total Motor Fuel Tax Fund</b>	<b>\$ 754,196.83</b>	<b>\$ 37,641.67</b>	<b>\$ -</b>	<b>\$ 1,175.51</b>	<b>\$ 793,014.01</b>				
<b>Peru Police Drug Enforcement, Impound &amp; Equipment Fund</b>									
Peru Federal Account #161317890	\$ 29,769.70	\$ -	\$ -	\$ 6.85	\$ 29,776.55				Restricted
Midland States Bank Acct #5405000027	\$ 96,357.20	\$ 1,750.00	\$ (407.31)	\$ 1.59	\$ 97,701.48				Restricted
<b>Total Police related Special Revenue Funds</b>	<b>\$ 126,126.90</b>	<b>\$ 1,750.00</b>	<b>\$ (407.31)</b>	<b>\$ 8.44</b>	<b>\$ 127,478.03</b>				
<b>TIF 2 Fund - Peru Industrial</b>									
Hearland Acct #6506410	\$ 1,298,377.46	\$ -	\$ -	\$ 1,244.98	\$ 1,299,622.44				Committed
<b>TIF 3 Fund - North Peru</b>									
Hearland Acct #6506410	\$ 251,130.27	\$ -	\$ -	\$ 240.80	\$ 251,371.07				Committed
<b>TIF 4 Fund - Downtown</b>									
Hearland Acct #6506410	\$ 724,242.62	\$ -	\$ -	\$ 694.45	\$ 724,937.07				Committed
<b>TIF 5 Fund - Peru Mail</b>									
Hearland Acct #6506410	\$ 117,368.16	\$ -	\$ -	\$ 112.54	\$ 117,480.70				Committed
<b>TIF 6 Fund - MVP</b>									
Hearland Acct #6506410	\$ 214,824.90	\$ 4,337.53	\$ -	\$ 205.99	\$ 219,368.42				Committed
<b>TIF 7 Fund - MINT</b>									
Hearland Acct #6506410	\$ (61,947.79)	\$ -	\$ -	\$ -	\$ (61,947.79)				Committed
<b>Total TIF Funds</b>	<b>\$ 2,550,831.91</b>								

**TOTAL SPECIAL REVENUE FUNDS \$4,247,576.72**

Treasurer's Monthly Report



Fund Description  
Financial Institution - Account #

Previous Period Balance      Receipts      Disbursements      Interest Earned      End of Period Balance      Balance Use Definition

**ENTERPRISE FUNDS**

**Utility Fund-Electric Enterprise Fund Operating Accounts**

Operating Checking Account	\$	105,851.04	\$	2,133,567.44	\$	(2,115,721.46)	\$	648.31	\$	124,345.33	Unassigned
Heartland - Acct #6506429	\$	956,742.99	\$	3,805,864.99	\$	(2,486,625.85)	\$	2,399.57	\$	2,278,381.70	Unassigned
Operating Revenue Checking Account	\$	497,198.02	\$	890,000.00	\$	(528,376.21)	\$	31,763.28	\$	890,585.09	Assigned
Peru Federal Account #161314228#162310209 Electric Reserve	\$	843,482.65	\$	4,500.00	\$	(3,751.97)	\$	2,115.50	\$	846,346.18	Restricted
DA Davidson Acct #18929160 Guaranteed Light Deposit Checking Account	\$	979,328.77	\$	528,376.21	\$	(1,000,000.00)	\$	1,050.14	\$	508,755.12	Assigned
Peru Federal Account #161314228 Operating Reserve Accounts	\$	(600,999.90)	\$	-	\$	(638.47)	\$	924.59	\$	(600,713.78)	Assigned
Heartland Bank - Acct #5840023088 Operating Reserve Account	\$	754,730.46	\$	-	\$	-	\$	-	\$	754,730.46	Committed
Hometown Bank-Acct #27591002589 Substation Reserve	\$	2,399,250.00	\$	-	\$	-	\$	-	\$	2,399,250.00	Restricted
Hometown Bank-Acct #27591002589 Hometown Bank-Acct #27591002589 N Trnk Line/Deep Sewer Reserve Hometown Bank-Acct #27591002589	\$	4,229,975.20	\$	-	\$	(1,670,449.69)	\$	218.80	\$	2,559,744.31	Assigned
Certificate of Deposit Investments for Operating Reserve	\$	506,544.52	\$	-	\$	-	\$	-	\$	506,544.52	Committed
Certificate of Deposit Investments for Self Insurance Reserve	\$		\$		\$		\$		\$		
<b>Total Utility Fund-Electric Enterprise Fund Operating and Investment Accounts</b>											<b>\$10,267,968.93</b>

**Utility Fund-Waterworks & Sewerage System Enterprise Fund**

Guaranteed Water Deposits Peru Federal Checking Account #161314228	\$	55,275.92	\$	500.00	\$	(600.00)	\$	138.63	\$	55,314.55	Restricted
<b>Total Waterworks &amp; Sewerage System Enterprise Fund</b>											<b>\$55,314.55</b>

**Utility Fund-Enterprise Funds Bond Reserves**

2021 Bond Reserve	\$	105,678.17	\$	11,408.33	\$	-	\$	-	\$	117,086.50	Restricted
Heartland Bank - Acct #5840023088											
<b>Total Utility Fund-Enterprise Debt Service Fund</b>											<b>\$117,086.50</b>

**Total Utility Fund-Enterprise Funds Operating, Investment and Debt Service Accounts**

											<b>\$10,440,369.98</b>
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Treasurer's Monthly Report

November 30, 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	\$ 856,088.14	2,711.91	(21,341.32)	\$ 2,147.11	\$ 839,605.84	Unassigned
Peru Federal Account #1613142228#162310209	\$					
Landfill No. 3 Closure/Post Closure Money Market Account	\$ 240,084.31	-	-	\$ 257.45	\$ 240,341.76	Restricted
Heartland - Acct. 5840023088						
<b>Total Landfill Enterprise Fund</b>	<b>\$1,079,947.60</b>					
<b>Illinois Valley Regional Airport Enterprise Fund</b>						
Peru Federal Account #1613142228#162310209	\$ (526,402.94)	7,263.04	(14,674.20)	\$ -	(533,814.10)	Unassigned
Farm Cash Rent Account - Hertz Management - Heartland	\$ 8,498.01	-		\$ 9.23	\$ 8,507.24	Unassigned
<b>Total Illinois Valley Regional Airport Enterprise Fund</b>	<b>(\$525,306.86)</b>					
<b>TOTAL ENTERPRISE FUNDS</b>	<b>\$10,995,010.72</b>					

Fund Type	Amount
General Fund	\$ 12,384,334.19
Special Revenue Funds	4,247,576.72
Enterprise Funds	10,995,010.72
<b>Total Of All Fund Types</b>	<b>\$ 27,626,921.63</b>

**FUND BALANCES**

Fund Type	Amount
Restricted Fund Balances	\$ 14,608,663.01
Committed Fund Balances	\$ 5,164,950.16
Assigned Fund Balances	\$ 3,495,226.94
Unassigned Fund Balances	\$ 4,358,081.52
<b>Total of All Fund Characteristics</b>	<b>\$ 27,626,921.63</b>

**GASB STATEMENT 54 FUND CLASSIFICATIONS**

Fund Type	Amount
Restricted Fund Balances	\$ 14,608,663.01
Committed Fund Balances	\$ 5,164,950.16
Assigned Fund Balances	\$ 3,495,226.94
Unassigned Fund Balances	\$ 4,358,081.52
<b>Total of All Fund Characteristics</b>	<b>\$ 27,626,921.63</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	\$ 9,267,887.54	N/A	N/A	\$ -
Hometown National Bank Transaction Accounts	\$ 1,618,202.42	\$ 250,000.00	\$ 3,096,591.18	\$ -
Hometown National Bank Investment Accounts	\$ 2,553,266.68	N/A	N/A	\$ -
Midland Bank Transaction Accounts	\$ 97,701.48	\$ 250,000.00	\$ -	\$ -
Peru Federal Savings Transaction Accounts	\$ 4,189,382.80	\$ 250,000.00	\$ 6,683,844.00	\$ -
Peru Federal Savings Money Market Account	\$ 829,494.89			
Heartland Transaction Accounts	\$ 3,882,801.77	\$ 250,000.00	\$ 3,346,771.07	\$ 286,030.70
La Salle State Bank Transaction Accounts	\$ 683,218.55			
La Salle State Bank CD Investments	\$ 732,458.53	\$ 250,000.00	\$ 1,070,005.80	\$ -
Central Bank CD Investments	\$ 218.80	\$ 250,000.00	\$ 908,616.28	\$ -
Negotiable Certificates of Deposit Investments	\$ 2,559,525.51	\$ 2,559,525.51	N/A	\$ -
First State Bank CD Investments	\$ 256,544.52	\$ 250,000.00	\$ 274,405.11	\$ -
Edward Jones - Money Markets	\$ 65,633.05	\$ 250,000.00	\$ -	\$ -
DA Davidson Money Market	\$ 890,585.09	\$ 250,000.00	\$ -	\$ 640,585.09
<b>Total</b>	<b>\$ 27,626,921.63</b>		<b>Total Deposit Risk Exposure</b>	<b>\$ 926,615.79</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
Multiple Investments	\$115,021.84	\$3,308,825.50	\$2,632.42	\$ (21,432.08)	\$3,405,047.68

Downstate Investment and Hometown National Bank-Trustee

**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
Multiple Investments	\$3,440,807.09	\$13,239,038.43	\$30,108.11	\$ (99,013.40)	\$16,610,940.23

Downstate Investment and Hometown National Bank-Trustee

**COMBINED OPERATING ACCOUNT STATUS-PFSB**

Fund Operating Checking Account Description	Operating Balance	Negative Balance
Electric Fund - Guaranteed Light Deposits	\$846,346	
Electric Fund Operating Reserve	\$2,278,382	
Garbage Fund	\$93,034	
Illinois Valley Regional Airport	(\$533,814)	(\$533,814)
Landfill Operating	\$839,606	
Motel Tax	\$576,591	
Water & Sewer - Guaranteed Water Deposits	\$55,315	
<b>Totals</b>	<b>\$4,155,459</b>	<b>(\$533,814)</b>
Less Electric Fund - Guaranteed Light Deposits	(\$846,346)	
Less Water & Sewer - Guaranteed Water Deposits	(\$55,315)	
<b>Net Funds Available in Combined Operating Account</b>	<b>\$3,253,798</b>	

Treasurer's Monthly Report  
FUND INVESTMENTS

October 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	\$829,494.89	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>\$1,311,953.42</b>			
<b>Electric Light Enterprise Fund</b>							
Electric Light Fund - Operating Reserve	American Express Natl Bank	CD	02589AEB4	\$0.00	4.70%	3-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Discover Bank	CD	254673Z33	\$0.00	4.95%	17-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Sallie Mae Bank	CD	795451CJ0	\$0.00	5.00%	18-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Bank OZK	CD	06418CM45	\$0.00	4.20%	18-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Central Bank	CD	1030516172	\$0.00	4.20%	20-Nov-25	Assigned
Electric Light Fund - Operating Reserve	Central Bank	MM	100154301	\$218.80			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 Savings	CD	433323NQ1	\$240,000.00	4.10%	19-May-26	Assigned
Electric Light Fund - Operating Reserve	Bank of America 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
<b>Total Operating Reserve</b>				<b>\$2,559,744.31</b>			
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>\$506,544.52</b>			
<b>Total Electric Light Fund Enterprise</b>				<b>\$3,066,288.83</b>			
<b>Total Fund Investments</b>				<b>\$4,378,242.25</b>			

Certificate of Deposit Investments by Depos	Amount
Purchased Negotiable Certificates of Deposit	\$2,559,525.51
Central Bank Money Market	\$218.80
LaSalle State Bank Certificate of Deposit	\$732,458.53
Peru Federal Savings Bank Money Market	\$829,494.89
First State Bank Certificate of Deposit	\$256,544.52
<b>Total Certificate of Deposit Investments</b>	<b>\$4,378,242.25</b>