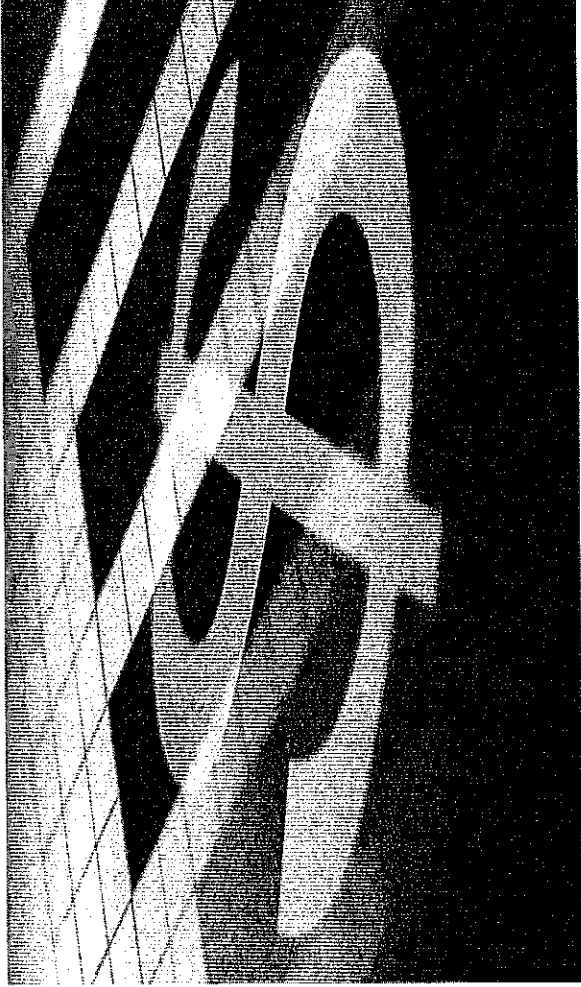


# CITY OF PERU

## TREASURER'S REPORT



**JANUARY 2026**  
**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	\$ 507,821.77	\$ 598,632.58	\$ (491,241.89)	\$ 2.88	\$ 615,215.34	Unassigned	\$ 615,215.34	\$ 615,215.34
General Fund Automatic Clearing House Account Heartland Acct #6506402	\$ 119,745.29	\$ 1,188,670.13	\$ (1,288,887.87)	\$ 173.66	\$ 19,701.21	Unassigned	\$ 634,916.55	\$ 634,916.55
General Fund Investment Account Illinois Fund - Mercantile Bank - Acct #1139166001	\$ 226,096.44	\$ 1,448,152.20	\$ (1,057,780.06)	\$ 219.98	\$ 616,688.56	Unassigned	\$ 1,251,605.11	\$ 1,251,605.11
General Fund Operating Reserve Transaction Account Illinois Fund - Mercantile Bank - Acct #4348664122	\$ (1,130,637.62)	\$ 185,444.24	\$ -	\$ -	\$ (945,093.38)	Unassigned	\$ 306,511.73	\$ 306,511.73
General Fund Operating Reserve Investments General Fund Operating Reserve CDs/MMs	\$ 1,314,582.29	\$ -	\$ (482,458.53)	\$ 2,397.11	\$ 834,520.87	Unassigned	\$ 1,141,032.60	\$ 1,141,032.60
Farm Cash Rent Account - Hertz Management Heartland - Acct #2637	\$ 616.98	\$ -	\$ -	\$ 0.65	\$ 617.63	Unassigned	\$ 1,141,650.23	\$ 1,141,650.23
Infrastructure Home Rule Sales Tax Account	\$ 4,660,215.54	\$ 227,427.01	\$ -	\$ 19,693.74	\$ 4,907,336.29	Restricted	\$ 1,141,650.23	\$ 6,048,986.52
Infrastructure Plank Rd Reserve	\$ 1,250,546.24	\$ -	\$ -	\$ -	\$ 1,250,546.24	Restricted	\$ 1,141,650.23	\$ 7,299,532.76
Infrastructure Water Tower Painting Reserve	\$ 86,991.02	\$ -	\$ (86,991.02)	\$ -	\$ -	Restricted	\$ 1,141,650.23	\$ 7,299,532.76
Infrastructure Commercial Expansion Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ 850,000.00	\$ -	\$ -	\$ -	\$ 850,000.00	Restricted	\$ 1,141,650.23	\$ 8,149,532.76
Motel Tax Account	\$ 678,604.90	\$ 53,195.12	\$ -	\$ 3,321.93	\$ 735,121.95	Committed	\$ 1,141,650.23	\$ 8,884,654.71
Motel Tax Account-OSLAD Grant Reserve	\$ -	\$ -	\$ -	\$ -	\$ -	Restricted	\$ 1,141,650.23	\$ 8,884,654.71
Motel Tax Account-ITEP Grant Reserve Peru Federal Account #161314228#162310209	\$ 500,000.00	\$ -	\$ -	\$ -	\$ 500,000.00	Restricted	\$ 1,141,650.23	\$ 9,384,654.71
Parkside Bond Obligation Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ -	\$ 128,973.79	\$ -	\$ -	\$ 128,973.79	Restricted	\$ 1,141,650.23	\$ 9,513,628.50
General Fund 2020/2021 Bond Reserve Illinois Fund - Mercantile Bank - Acct #4348664122	\$ (0.07)	\$ 77,926.04	\$ -	\$ -	\$ 77,925.97	Restricted	\$ 1,141,650.23	\$ 9,591,554.47
Past Elected Officials Account Peru Federal Savings - Acct #1002354591	\$ 4,147.71	\$ -	\$ -	\$ 0.35	\$ 4,148.06	Restricted	\$ 1,141,650.23	\$ 9,595,702.53
Peru Celebration Trust Account Edward Jones - Acct #6081575315	\$ 65,799.22	\$ 100.00	\$ -	\$ 387.16	\$ 66,286.38	Restricted	\$ 1,141,650.23	\$ 9,661,988.91
Peru Municipal Pool Account Hometown National Bank - Acct #110741	\$ 136,856.20	\$ -	\$ -	\$ -	\$ 136,856.20	Assigned	\$ 1,141,650.23	\$ 9,798,845.11



Treasurer's Monthly Report

January 31, 2026

Fund Description  
Financial Institution - Account #

**SPECIAL REVENUE FUNDS**

Fund Description	Previous Period Balance	Receipts	Disbursements	Interest Earned	End of Period Balance	Balance Use Definition
<b>Insurance Fund</b>						
LSB-HRAV-SA Acct #7179	\$ 1,111,591.21	\$ 8,232.52	\$ (157,177.36)	\$ 1,558.65	\$ 964,205.02	Committed
<b>Total Insurance Fund</b>						
<b>Garbage Fund</b>						
Peru Federal Account #161314228	\$ 32,982.99	\$ 72,141.81	\$ (98.75)	\$ 69.57	\$ 105,095.62	Committed
<b>Total Garbage Fund</b>						
<b>Motor Fuel Tax Fund</b>						
Hometown National Bank - Acct #72660101	\$ 833,088.55	\$ 40,063.58	\$ -	\$ 1,386.59	\$ 874,538.72	Restricted
<b>Total Motor Fuel Tax Fund</b>						
<b>Peru Police Drug Enforcement, Impound &amp; Equipment Fund</b>						
Peru Federal Account #161317890	\$ 29,784.63	\$ -	\$ -	\$ 7.35	\$ 29,791.98	Restricted
Midland States Bank Acct #540500027	\$ 103,725.58	\$ 1,088.00	\$ (2,613.53)	\$ 1.75	\$ 102,201.80	Restricted
<b>Total Police related Special Revenue Funds</b>						
TIF 2 Fund - Peru Industrial	\$ 1,301,214.09	\$ -	\$ -	\$ 1,119.70	\$ 1,302,333.79	Committed
Heartland Acct #6506410	\$ -	\$ -	\$ -	\$ -	\$ -	Committed
TIF 3 Fund - North Peru	\$ 251,777.99	\$ -	\$ -	\$ 216.65	\$ 251,994.64	Committed
Heartland Acct #6506410	\$ -	\$ -	\$ -	\$ -	\$ -	Committed
TIF 4 Fund - Downtown	\$ 737,074.74	\$ -	\$ -	\$ 634.25	\$ 737,708.99	Committed
Heartland Acct #6506410	\$ -	\$ -	\$ -	\$ -	\$ -	Committed
TIF 5 Fund - Peru Mail	\$ 117,638.42	\$ -	\$ -	\$ 101.23	\$ 117,739.65	Committed
Heartland Acct #6506410	\$ -	\$ -	\$ -	\$ -	\$ -	Committed
TIF 6 Fund - MVP	\$ (499,515.23)	\$ -	\$ -	\$ -	\$ (499,515.23)	Committed
Heartland Acct #6506410	\$ -	\$ -	\$ -	\$ -	\$ -	Committed
TIF 7 Fund - MINT	\$ (61,947.79)	\$ -	\$ -	\$ -	\$ (61,947.79)	Committed
Heartland Acct #6506410	\$ -	\$ -	\$ -	\$ -	\$ -	Committed
<b>Total TIF Funds</b>						
<b>TOTAL SPECIAL REVENUE FUNDS</b>						

Total TIF Funds \$ 1,848,314.05

TOTAL SPECIAL REVENUE FUNDS \$3,924,147.19



Treasurer's Monthly Report

January 31, 2026

Fund Description  
Financial Institution - Account #

Fund Description	Previous Period Balance	Receipts	Disbursements	Interest Earned	End of Period Balance	Balance Use Definition
<b>ENTERPRISE FUNDS</b>						
<b>Utility Fund-Electric Enterprise Fund Operating Accounts</b>						
Operating Checking Account	\$ 126,582.78	\$ 2,471,229.24	\$ (2,361,105.13)	\$ 830.82	\$ 237,537.71	Unassigned
Hearland - Acct #6506429						
Operating Revenue Checking Account	\$ 2,977,972.22	\$ 2,655,309.46	\$ (4,045,683.72)	\$ 6,281.12	\$ 1,593,879.08	Unassigned
Peru Federal Account #161314228/#162310209						
Electric Reserve	\$ 141,225.19	\$ -	\$ -	\$ 119.98	\$ 141,345.17	Assigned
DA Davidson Acct #18929160						
Guaranteed Light Deposit Checking Account	\$ 852,009.28	\$ 3,250.00	\$ (5,048.53)	\$ 1,797.05	\$ 852,007.80	Restricted
Peru Federal Account #161314228						
Operating Reserve Accounts	\$ 1,259,471.64	\$ -	\$ -	\$ 1,424.02	\$ 1,260,895.66	Assigned
Hearland Bank - Acct #5840023088						
Operating Reserve Account	\$ (600,510.69)	\$ -	\$ (639.01)	\$ 6,696.47	\$ (594,453.23)	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						
<b>Utility Fund-Electric Enterprise Fund Investments</b>						
Certificate of Deposit Investments for Operating Reserve	\$ 2,559,744.31	\$ -	\$ -	\$ -	\$ 2,559,744.31	Assigned
Certificate of Deposit Investments for Self Insurance Reserve	\$ 256,544.52	\$ -	\$ -	\$ -	\$ 256,544.52	Committed
<b>Total Utility Fund-Electric Fund Operating and Investment Accounts</b>						
					\$9,461,481.48	
<b>Utility Fund-Waterworks &amp; Sewerage System Enterprise Fund</b>						
Guaranteed Water Deposits Peru Federal Checking Account #161314228	\$ 55,712.26	\$ 500.00	\$ (270.00)	\$ 117.51	\$ 56,059.77	Restricted
<b>Total Waterworks &amp; Sewerage System Enterprise Fund</b>						
					\$56,059.77	
<b>Utility Fund-Enterprise Funds Bond Reserves</b>						
2021 Bond Reserve	\$ 44.83	\$ 11,625.00	\$ -	\$ -	\$ 11,669.83	Restricted
Hearland Bank - Acct #5840023088						
<b>Total Utility Fund-Enterprise Debt Service Fund</b>						
					\$11,669.83	
<b>Total Utility Fund-Enterprise Funds Operating, Investment and Debt Service Accounts</b>						
					\$9,529,211.08	



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	\$ 837,893.43	\$ 2,906.17	\$ -	\$ 1,767.28	\$ 842,566.88	Unassigned
Peru Federal Account #161314228/#162310209	\$ -	\$ -	\$ -	\$ 272.13	\$ 240,952.38	Restricted
Landfill No. 3 Closure/Post Closure Money Market Account	\$ -	\$ -	\$ -	\$ -	\$ -	
Heartland -Acct.5840023088	\$ -	\$ -	\$ -	\$ -	\$ -	
<b>Total Landfill Enterprise Fund</b>	<b>\$1,083,519.26</b>					
<b>Illinois Valley Regional Airport Enterprise Fund</b>						
Peru Federal Account #161314228/#162310209	\$ (547,638.15)	\$ 33,079.00	\$ (16,222.44)	\$ -	\$ (530,781.59)	Unassigned
Farm Cash Rent Account - Hertz Management - Heartland	\$ 8,516.49	\$ -	\$ -	\$ 8.96	\$ 8,525.45	Unassigned
<b>Total Illinois Valley Regional Airport Enterprise Fund</b>	<b>(\$522,256.14)</b>					
<b>TOTAL ENTERPRISE FUNDS</b>	<b>\$10,090,474.20</b>					

**FUND BALANCES**

Fund Type	Amount
General Fund	\$ 9,798,845.11
Special Revenue Funds	3,924,147.19
Enterprise Funds	10,090,474.20
<b>Total Of All Fund Types</b>	<b>\$ 23,813,466.50</b>

**GASB STATEMENT 54 FUND CLASSIFICATIONS**

Classification	Amount
Restricted Fund Balances	\$ 12,351,689.01
Committed Fund Balances	\$ 4,664,011.62
Assigned Fund Balances	\$ 3,504,388.11
Unassigned Fund Balances	\$ 3,293,377.76
<b>Total of All Fund Characteristics</b>	<b>\$ 23,813,466.50</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	\$ 7,386,377.47	N/A	N/A	\$ -
Hometown National Bank Transaction Accounts	\$ 1,626,610.26	\$ 250,000.00	\$ 3,096,591.18	\$ -
Hometown National Bank Investment Accounts	\$ 2,559,527.23	N/A	N/A	\$ -
Midland Bank Transaction Accounts	\$ 102,201.80	\$ 250,000.00	\$ -	\$ -
Peru Federal Savings Transaction Accounts	\$ 3,687,889.55	\$ 250,000.00	\$ 6,683,844.00	\$ -
Peru Federal Savings Money Market Account	\$ 834,520.87			
Heartland Transaction Accounts	\$ 3,628,213.92	\$ 250,000.00	\$ 3,940,762.35	\$ -
La Salle State Bank Transaction Accounts	\$ 964,205.02	\$ 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	\$ 66,286.38	\$ 250,000.00	\$ -	\$ -
DA Davidson Money Market	\$ 141,345.17	\$ 250,000.00	\$ -	\$ -
<b>Total</b>	<b>\$ 23,813,466.50</b>		<b>Total Deposit Risk Exposure</b>	<b>\$ -</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	\$78,217.76	\$3,308,825.50	\$3,607.80	\$ (21,732.50)	\$3,368,918.56

**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	\$3,311,385.69	\$13,239,038.43	\$36,824.65	\$ (109,017.35)	\$16,478,231.42

**COMBINED OPERATING ACCOUNT STATUS-PFSB**

Fund Operating Checking Account Description	Operating Balance	Negative Balance
Electric Fund - Guaranteed Light Deposits	\$852,008	
Electric Fund Operating Reserve	\$1,593,879	
Garbage Fund	\$105,096	
Illinois Valley Regional Airport	(\$530,782)	(\$530,782)
Landfill Operating	\$842,567	
Motel Tax	\$735,122	
Water & Sewer - Guaranteed Water Deposits	\$56,060	
<b>Totals</b>	<b>\$3,553,950</b>	<b>(\$530,782)</b>
Less Electric Fund - Guaranteed Light Deposits	(\$852,008)	
Less Water & Sewer - Guaranteed Water Deposits	(\$56,060)	
<b>Net Funds Available in Combined Operating Account</b>	<b>\$2,745,882</b>	

Treasurer's Monthly Report  
**FUND INVESTMENTS**

January 31, 2026

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	\$834,520.87	3.56%	NA	Unassigned
<b>Total General Fund</b>				<b>\$834,520.87</b>			
<b>Electric Light Enterprise Fund</b>							
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	First State Bank	CD	152479	\$256,544.52	4.25%	16-Feb-26	Committed
<b>Total Self Insurance Reserve</b>				<b>\$256,544.52</b>			
<b>Total Electric Light Fund Enterprise</b>				<b>\$2,816,288.83</b>			
<b>Total Fund Investments</b>				<b>\$3,650,809.70</b>			

Certificate of Deposit Investments by Depos	Amount
Purchased Negotiable Certificates of Deposit	\$2,559,525.51
Central Bank Money Market	\$218.80
Peru Federal Savings Bank Money Market	\$834,520.87
First State Bank Certificate of Deposit	\$256,544.52
<b>Total Certificate of Deposit Investments</b>	<b>\$3,650,809.70</b>