

Marshall Creek CDD
Interest Analysis

	Ending Balance	MMA Interest rate	Assessment Distributions (2)	Working Capital / Emerg. Reserve (3)	Calculated Excess Funds	MMA Interest Income	3 month T-Bill Rate (1)	6 month T-Bill Rate (1)	Interest Income (75% / 25% each)	Difference (MMA vs T-Bill)
11/30/22--Checking Account	\$1,799,802		\$791,958	\$1,007,844	\$0	\$0	4.15%	4.66%	\$0	\$0
11/30/22--Money Market Account	\$1,789,513	2.10%	\$0	\$789,513	\$1,000,000	\$1,750	4.15%	4.66%	\$3,565	\$1,815
12/31/22--Checking Account	\$2,004,059		\$1,456,852	\$547,207	\$0	\$0	4.20%	4.70%	\$0	\$0
12/31/22--Money Market Account	\$1,794,011	3.00%	\$0	\$794,011	\$1,000,000	\$2,500	4.20%	4.70%	\$3,604	\$1,104
01/31/23--Checking Account	\$1,118,192		\$1,851,535	\$0	\$0	\$0	4.63%	4.80%	\$0	\$0
01/23/23--Money Market Account	\$4,213,415	3.00%	\$0	\$1,713,415	\$2,500,000	\$6,250	4.63%	4.80%	\$9,734	\$3,484
02/28/23--Checking Account	\$990,579		\$760,157	\$230,422	\$0	\$0	4.61%	5.17%	\$0	\$0
02/28/23--Money Market Account	\$2,971,766	3.00%	\$0	\$1,471,766	\$1,500,000	\$3,750	4.61%	5.17%	\$5,938	\$2,188
Subtotal						\$14,250			\$22,841	\$8,591

Cash Analysis Notes

- 1.) T-bill yields based on rates provided by Valley National.
- 2.) Assessment distributions are received middle to end of month. Available to invest in following month.
- 3.) Standard SOP is to maintain 2-3 months of working capital along with a small amount of excess funds in MMA (in case of emergency).