

**COUNTY OF KANE
OFFICE OF THE TREASURER
Geneva, Illinois 60134
Phone: (630) 232-3565
Fax: (630) 208-7549**

To: Finance Committee
From: Christopher J. Lauzen, CPA, MBA
Date: November 25, 2025
Subject: Monthly Report of Investments and Deposits

Attached is the October Treasurer Report of investments and deposits of county monies as of the first business day of November 2025, published pursuant to the provisions of Illinois Compiled Statutes, Chapter 55, Section 5/3-11007.

As you have already seen, we are making adjustments to improve the format of these reports for eventual, easier more understandable consumption of this financial information.

Very Sincerely,



Christopher J. Lauzen, CPA, MBA
Kane County Treasurer

10/31/2025

INTEREST EARNINGS

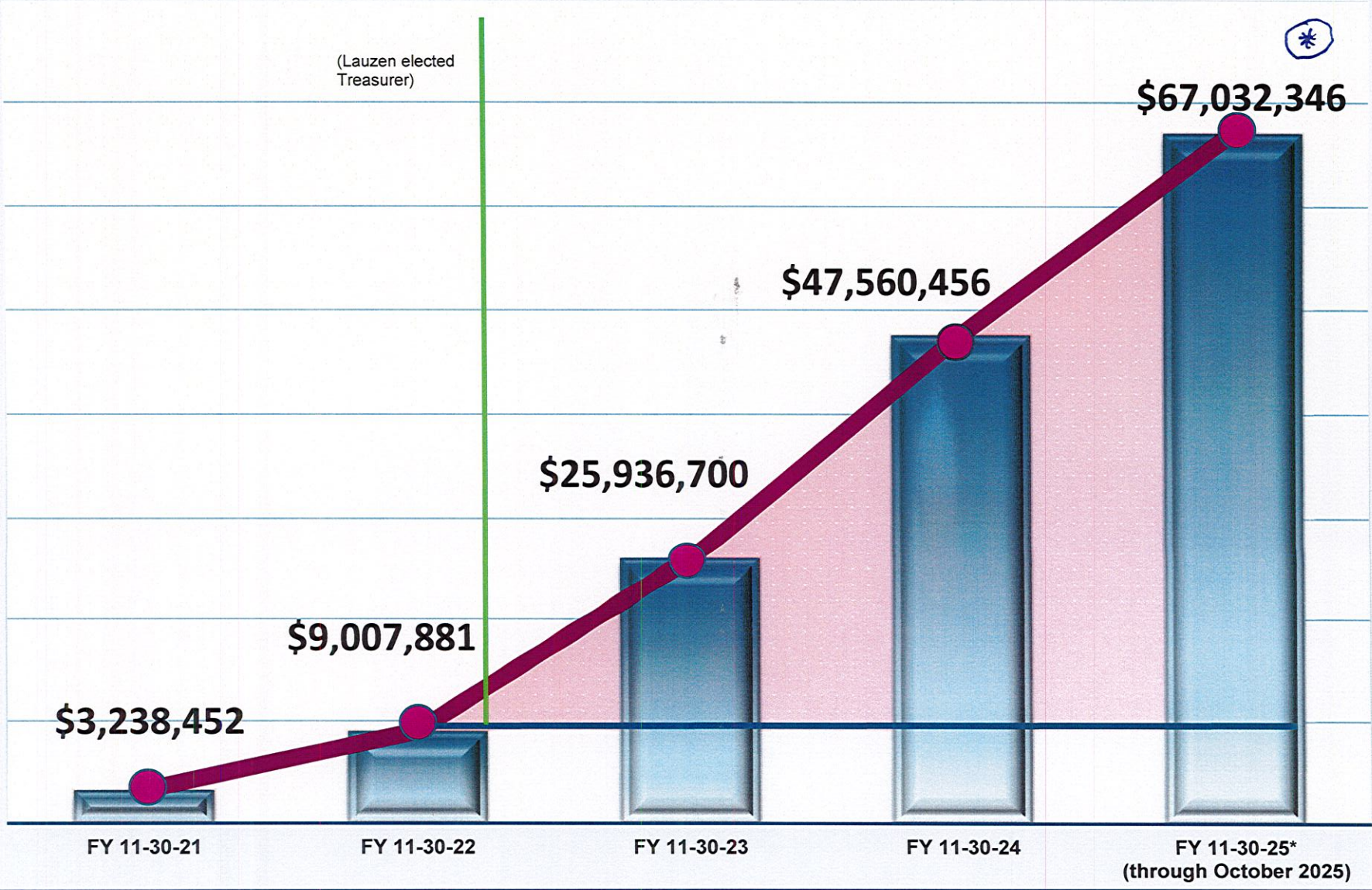
ACCOUNT ASSETS	ACTUAL-BOOK VALUE	CURRENT MARKET VALUE	REC'D IN CURRENT MONTH
FDIC Savings/Checking Accounts	102,093,801.68 ✓	102,093,801.68 ✓	377,124.17 ✓
Investments (2)	307,637,101.77 ✓	312,765,643.29 ✓	1,189,709.15 ✓
The Illinois Funds Managed Asset Acct	1,525,382.36 ✓	1,525,382.36 ✓	25,382.36 ✓
Illinois Portfolio, IIIT Class	76,218.48 ✓	76,218.48 ✓	267.30 ✓
Subtotal Investments	309,238,702.61	314,367,244.13	1,215,358.81
GRAND TOTAL TREASURER	411,332,504.29	416,461,045.81	1,592,482.98
GRAND TOTAL COLLECTOR (Next Page)	19,028,573.69 ✓	19,028,573.69 ✓	55,124.79 ✓
GRAND TOTAL TRANSACTION (Next Page)	4,939,493.43 ✓	4,939,493.43 ✓	9,799.58 ✓
TOTAL DEMAND AND INVESTMENTS	435,300,571.41 ✓	440,429,112.93	1,657,407.35 ✓

	Actual Book Ending Balance 10/31/25	Current Market Value	Interest
Vectors	247,543,519.02 ✓	251,576,625.42 ✓	908,179.25 ✓
PFMAM (Core Account, Long-Term)	60,093,582.75 ✓	61,189,017.87 ✓	281,529.90 ✓
Total - Investments (2)	307,637,101.77	312,765,643.29	1,189,709.15
Total Treasurer Accounts (other page)	101,298,612.35 ✓		374,865.73
Total Bond Proceeds (other page)	795,189.33 ✓		2,258.44 ✓
FDIC Savings Checking Accounts (above)	102,093,801.68		377,124.17

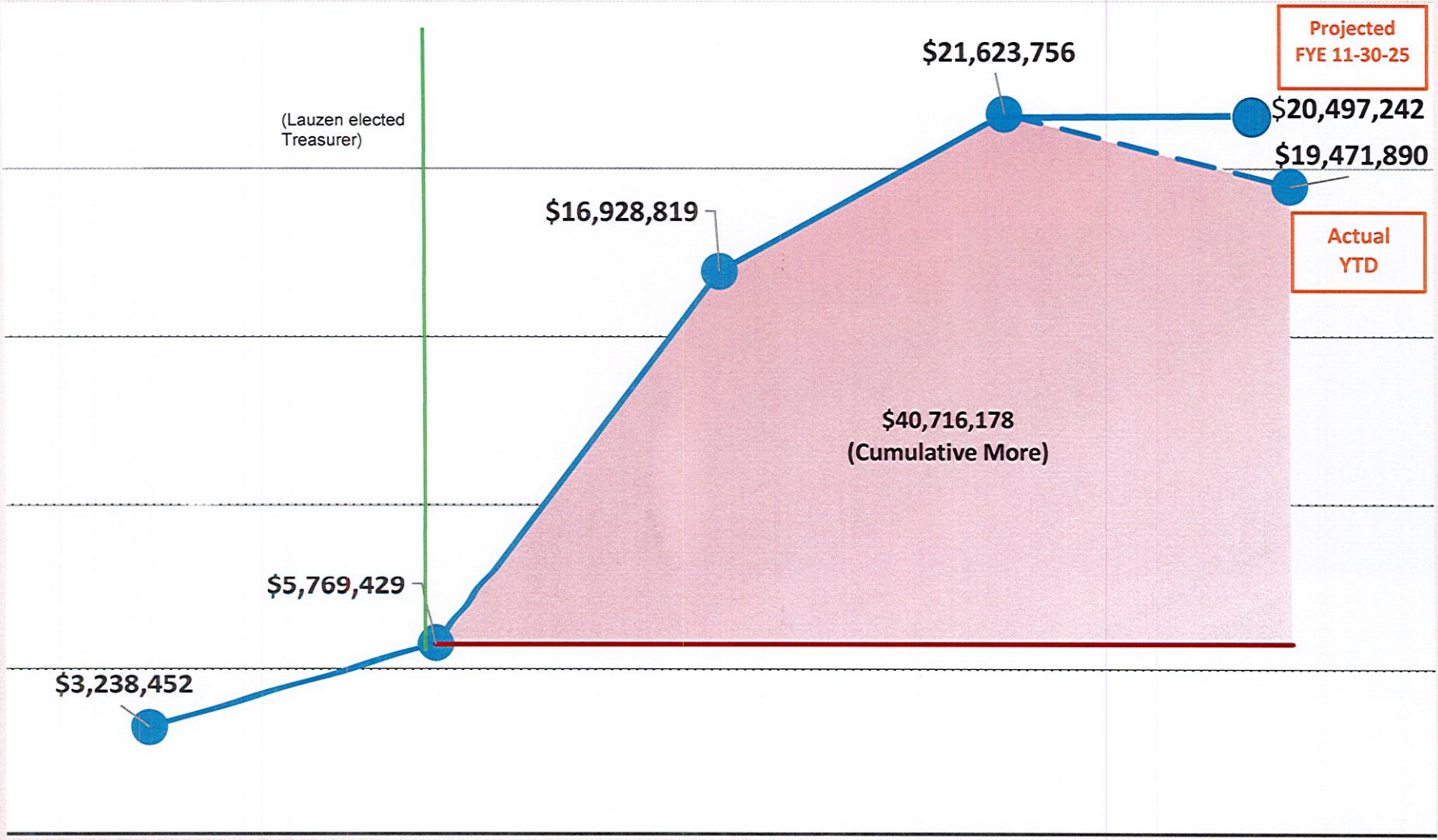
**THE MONTHLY REPORT OF THE KANE COUNTY ILLINOIS TREASURER
FOR THE PERIOD ENDING, OCTOBER 31, 2025**

FUND NAME	DESCRIPTION	ENDING BALANCE 10/31/25	INTEREST
American Bank & Trust ✓	Public Fund Checking	-	-
American Eagle Bank ✓	Small Business Account	-	-
Associated Bank ✓	Public Funds Analyzed ECR Checking	-	-
CIBC ✓	Public Funds MM	369,096.88	224.23
St. Charles Bank ✓	Government Checking	6,410.28	-
Chase ✓	Collector Disbursement	466,787.33	2,041.83
First American Bank ✓	Public Funds	0.97	0.97
First Federal ✓	Checking Account	100.00	-
First Secure ✓	Checking Account	-	-
JP Morgan Chase ✓	Commercial Checking	17,162,240.66	43,260.46
	Electronic Payments	1,023,826.34	9,591.11
KCT Credit Union ✓	Premium Member	5.25	0.21
Old Second Natl Bank ✓	Checking Account	100.00	-
Prairie Community Bank ✓	Checking Account	0.58	0.58
Resource Bank ✓	Public Funds NIB	5.40	5.40
TBK Bank	Public Funds MM	-	-
TOTAL COLLECTOR ACCOUNTS		19,028,573.69	55,124.79
American Bank & Trust ✓	General Fund MM	1,065,793.79	3,285.57
Associated Bank ✓	Public Funds MM Advantage	29,946.66	91.81
CIBC ✓	Public Funds Now MM	1,396.68	0.71
St. Charles Bank ✓	Business MM	8,569,922.57	31,150.61
Chase ✓	General Fund MM	3,010,747.41	10,747.41
	Checking Account	1,076,829.49	5,076.18
	Checking Account	305.84	305.84
	Wires Clearing Account	1.00	-
	Longmeadow Tolls	4,441,813.30	12,615.33
Byline Bank ✓	Public MMDA	69,450,410.98	262,608.56
Old National Bank ✓	Public Super Ckg Interest	13,651,444.63	48,983.71
Subtotal		101,298,612.35	374,865.73
Transaction Accounts			
Chase	Unclaimed Funds	546,291.76	958.97
Chase Outstanding Checks	Payroll	39,960.44	2,576.16
Chase Outstanding Checks	Accounts Payable Clearing	4,353,241.23	6,264.45
Subtotal Transaction Accounts		4,939,493.43	9,799.58
TOTAL TREASURER ACCOUNTS		106,238,105.78	384,665.31
Chase Longmeadow Construction Fund	Premium Yield MM	4,303.83	12.22
Chase Multi Use Facility Bond	Premium Yield MM	790,885.50	2,246.22
TOTAL BOND PROCEEDS ACCOUNTS		795,189.33	2,258.44
TOTAL DEMAND BALANCE		126,061,868.80	442,048.54
Investments (2)		307,637,101.77	1,189,709.15
The Illinois Funds Managed Asset Acct		1,525,382.36	25,382.36
Illinois Portfolio IIIT Class		76,218.48	267.30
TOTAL INVESTMENT & MANAGED ASSET BALANCE		309,238,702.61	1,215,358.81
TOTAL DEMAND & INVESTMENT BALANCES		435,300,571.41	1,657,407.35

CUMULATIVE INTEREST EARNED FISCAL YEARS 2021 - 2025



Interest Earned Fiscal Years 2021 - 2025



FY 11-30-21 FY 11-30-22 FY 11-30-23 FY 11-30-24 FY 11-30-25*
(through October 2025)

(Lauzen elected
Treasurer)

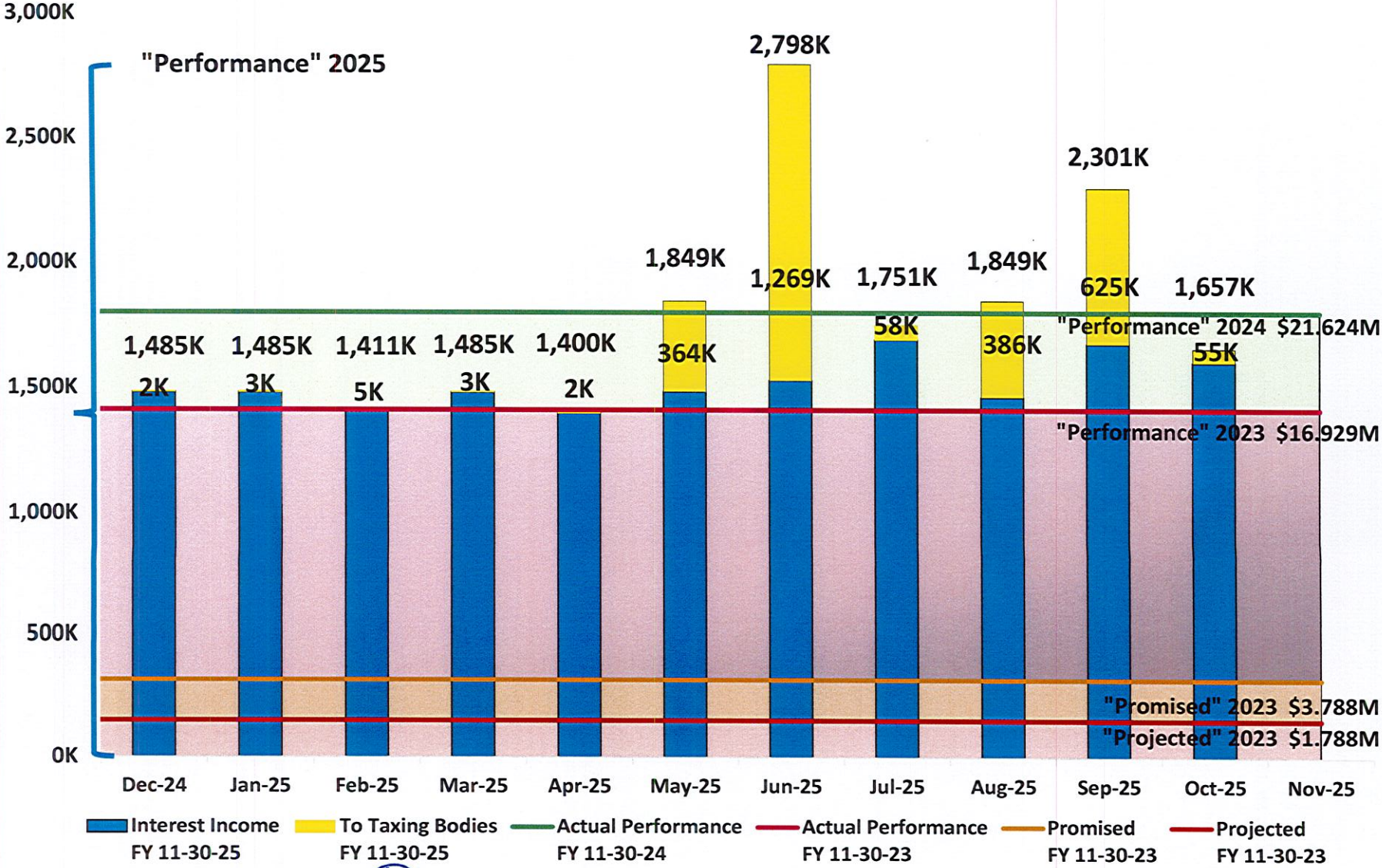
Projected
FYE 11-30-25

Actual
YTD

\$40,716,178
(Cumulative More)

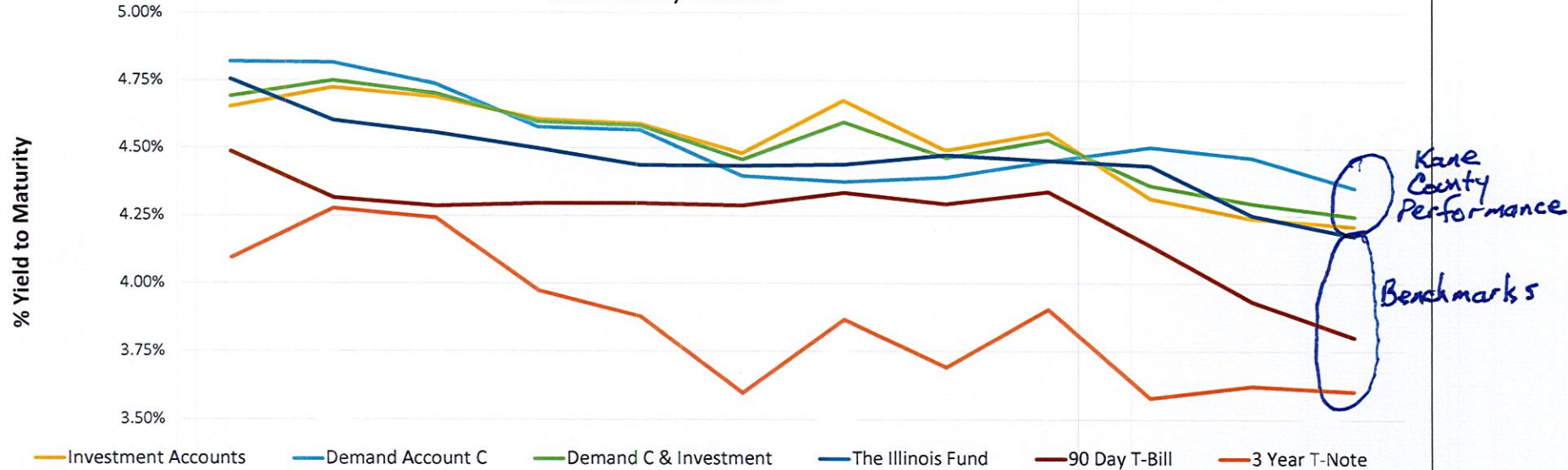
Actual Performance

Interest Earned Fiscal Years 2023 - 2025



Kane County Weighted Average Demand & Investment Yield
Kane County Treasurer

"Above Benchmarks"



	Nov-24 11/30/2024	Dec-24 12/31/2024	Jan-25 1/31/2025	Feb-25 2/28/2025	Mar-25 3/31/2025	Apr-25 4/30/2025	May-25 5/31/2025	Jun-25 6/30/2025	Jul-25 7/31/2025	Aug-25 8/31/2025	Sep-25 9/30/2025	Oct-25 10/31/2025
Investment Accounts	4.65%	4.72%	4.69%	4.60%	4.59%	4.48%	4.67%	4.49%	4.56%	4.31%	4.24%	4.21%
Demand Account C	4.82%	4.81%	4.74%	4.58%	4.57%	4.40%	4.38%	4.39%	4.45%	4.50%	4.46%	4.35%
Demand C & Investment	4.69%	4.75%	4.70%	4.60%	4.58%	4.46%	4.59%	4.46%	4.53%	4.36%	4.29%	4.25%
The Illinois Fund	4.75%	4.60%	4.56%	4.50%	4.44%	4.43%	4.44%	4.48%	4.45%	4.44%	4.25%	4.18%
90 Day T-Bill	4.49%	4.31%	4.28%	4.29%	4.29%	4.29%	4.33%	4.29%	4.34%	4.14%	3.93%	3.80%
3 Year T-Note	4.09%	4.28%	4.24%	3.97%	3.88%	3.60%	3.87%	3.69%	3.90%	3.58%	3.62%	3.60%

+ 61 bps

61 bps (0.61%) * \$307.6 MM = \$1,876,360 more than benchmark.
2023 Whole Year Projected Interest Income

Kane County - Portfolio Analysis - 10-31-2025 - Summary

Kane County 10/31/2025				MWA	Total Market	%	Unrealized	Yield	Duration
Account Name	Avg. Coupon	MWA Cost	Total Cost	Price	Value	Market	Gain/Loss		
Vectors	4.25	99.51	247,543,519	100.39	251,576,778	80%	2,214,436	4.26	2.68
PFMAM	4.04	99.08	60,093,583	100.21	61,188,878	20%	686,549	4.01	2.24
Total	4.21	99.42	307,637,102	100.36	312,765,656	100%	2,900,985	4.21	2.59
Sector	Avg. Coupon	MWA Cost	Total Cost	MWA Price	Total Market Value	% Market	Unrealized Gain/Loss	Yield	Duration
Cash		100.00	271,296	100.00	273,195	0%	-	3.99	0.13
US Treasury	3.81	99.69	133,008,145	100.49	135,374,891	43%	1,047,683	3.68	2.42
Foreign Treasury	4.85	101.73	1,271,656	101.11	1,281,002	0%	(7,831)	4.17	1.61
Corporate	4.36	99.91	19,576,275	100.72	19,940,001	6%	156,774	4.02	1.76
Foreign Corporate	5.05	100.02	4,000,844	101.52	4,109,898	1%	59,673	3.92	1.39
Agency	1.11	97.82	12,624,857	98.46	12,756,907	4%	100,465	3.80	0.63
Taxable Muni	2.55	100.94	8,894,133	99.57	8,859,005	3%	(113,134)	3.91	0.54
Mortgage Backed Security	4.98	99.08	127,989,895	100.36	130,170,756	42%	1,657,356	4.86	3.28
Total	4.21	99.42	307,637,102	100.36	312,765,656	100%	2,900,985	4.21	2.59

Vectors				MWA	Total Market	%	Unrealized	Yield	Duration
Sector	Avg. Coupon	MWA Cost	Total Cost	Price	Value	Market	Gain/Loss		
Cash		100.00	191,544	100.00	192,728	0%	-	3.99	0.13
US Treasury	3.81	99.67	128,223,644	100.48	130,531,626	52%	1,030,241	3.68	2.36
Foreign Treasury			-		-	0%	-		
Corporate			-		-	0%	-		
Foreign Corporate			-		-	0%	-		
Agency	1.17	97.54	11,224,690	98.34	11,361,523	5%	108,138	3.81	0.69
Taxable Muni	2.43	100.99	8,419,133	99.41	8,363,779	3%	(123,865)	3.91	0.38
Mortgage Backed Security	5.31	99.39	99,484,508	100.59	101,127,123	40%	1,199,923	5.08	3.50
Total	4.25	99.51	247,543,519	100.39	251,576,778	100%	2,214,436	4.26	2.68

PFMAM				MWA	Total Market	%	Unrealized	Yield	Duration
Sector	Avg. Coupon	MWA Cost	Total Cost	Price	Value	Market	Gain/Loss		
Cash		100.00	79,752	100.00	80,468	0%	-	3.99	0.13
US Treasury	3.80	100.22	4,784,502	100.58	4,843,266	8%	17,442	3.69	3.91
Foreign Treasury	4.85	101.73	1,271,656	101.11	1,281,002	2%	(7,831)	4.17	1.61
Corporate	4.36	99.91	19,576,275	100.72	19,940,001	33%	156,774	4.02	1.76
Foreign Corporate	5.05	100.02	4,000,844	101.52	4,109,898	7%	59,673	3.92	1.39
Agency	0.63	100.01	1,400,167	99.46	1,395,384	2%	(7,673)	3.71	0.17
Taxable Muni	4.60	100.00	475,000	102.26	495,226	1%	10,731	3.92	3.23
Mortgage Backed Security	3.84	98.00	28,505,388	99.57	29,043,633	47%	457,433	4.09	2.53
Total	4.04	99.08	60,093,583	100.21	61,188,878	100%	686,549	4.01	2.24

① Nearly \$3MM in Unrealized Gains
(Potential Capital Gain Opportunity)

11-20-25

Kane County - Portfolio Analysis - 10-31-2025 - Total

Cusip	Name	Coupon	Maturity	Principal Cost	Current Face	USB Price - 10/31/2025	USB - Total Market Value & Accrued	Yield To Worst	Eff. Duration	Purchase Date
64971Q7K3	NYC TRANSTNL FIN-TXBL	3.75	11/1/2025	1,000,000	1,000,000	100.00	1,018,750	4.22	0.00	1/11/2021
44244CXP7	HOUSTON TX UTIL SYS-C	1.95	11/15/2025	429,684	430,000	99.93	433,576	3.64	0.04	5/5/2021
483854HU2	KANE COOK & DU PAGE C	0.70	12/15/2025	871,762	875,000	99.62	874,015	3.79	0.12	1/25/2021
484062YL8	KANE CO ETC CMNTY CLG	1.00	12/15/2025	941,593	945,000	99.66	945,385	3.76	0.12	2/3/2021
31846V567	FIRST AM GOVT OBLIG-Z			93,875	93,875	100.00	80,468	3.99	0.13	10/29/2025
31846V567	FIRST AM GOVT OBLIG-Z			191,544	191,544	100.00	192,728	3.99	0.13	10/29/2025
3135G06Q1	FANNIE MAE	0.64	12/30/2025	1,200,167	1,200,000	99.49	1,196,509	3.69	0.17	12/23/2020
3130AKN85	FEDERAL HOME LOAN BANK	0.55	1/20/2026	200,000	200,000	99.28	198,875	3.84	0.22	1/19/2021
419791YT9	HI ST-TXB-DX-BABS	5.33	2/1/2026	1,116,342	1,045,000	100.30	1,062,081	4.06	0.25	7/27/2022
91282CJV4	US TREASURY N/B	4.25	1/31/2026	9,004,618	9,005,000	100.08	9,108,832	3.89	0.25	11/29/2024
3130AKXQ4	FEDERAL HOME LOAN BANK	0.60	2/12/2026	1,000,000	1,000,000	99.06	991,927	3.98	0.28	2/8/2021
09088RU20	BIRMINGHAM -TXBL -REF	2.00	3/1/2026	397,222	400,000	99.33	398,661	4.02	0.33	1/6/2022
3133EMSK9	FEDERAL FARM CREDIT BANK	0.84	3/2/2026	1,455,925	1,500,000	99.03	1,487,440	3.77	0.33	2/24/2021
3133EMUK6	FEDERAL FARM CREDIT BANK	1.05	3/25/2026	1,200,000	1,200,000	98.93	1,188,420	3.76	0.39	3/25/2021
3130ALMV3	FEDERAL HOME LOAN BANK	1.00	3/30/2026	500,000	500,000	98.82	494,536	3.87	0.41	3/25/2021
3130ALTT1	FEDERAL HOME LOAN BANK	1.01	3/30/2026	640,367	700,000	98.87	692,664	3.77	0.41	3/30/2021
91282CGV7	US TREASURY N/B	3.75	4/15/2026	10,079,656	10,100,000	99.96	10,113,952	3.83	0.45	10/18/2024
544445ZN2	LOS ANGELES ARPT-F	2.04	5/15/2026	249,895	250,000	98.97	249,777	3.99	0.52	3/1/2022
38151LAG5	GOLDMAN SACHS BANK USA	5.41	5/21/2027	200,000	200,000	100.64	206,084	4.24	0.53	5/15/2024
59163PK11	METRO OR-TXBL	3.25	6/1/2026	591,237	550,000	99.65	555,539	3.85	0.56	6/9/2021
20772KNX3	CONNECTICUT -TXBL -A	1.12	6/1/2026	241,242	250,000	98.41	247,197	3.90	0.57	6/15/2022
20772KJY6	CONNECTICUT ST-A-TXBL	2.35	7/1/2026	927,956	925,000	99.00	923,014	3.88	0.65	2/9/2022
158855EW2	CHANDLER-REV-REF-TXBL	1.39	7/1/2026	237,000	240,000	98.41	237,298	3.82	0.65	2/1/2022
3130AMZNS	FEDERAL HOME LOAN BANK	1.50	6/30/2026	912,600	1,000,000	98.79	992,091	3.73	0.65	6/30/2021
68583RDA7	OR CMNTY CLG DT-TXBL	1.15	6/30/2026	90,951	90,000	98.23	88,754	3.86	0.65	9/21/2021
64966SEM4	NTC-TXBL-REF-D-PREREF	1.22	8/1/2026	101,894	105,000	97.95	103,166	4.02	0.73	6/3/2022
64966SEX0	NYC-TXBL-REF-D-UNREFD	1.22	8/1/2026	869,349	895,000	98.10	880,707	3.81	0.73	6/3/2022
3133EMZ88	FEDERAL FARM CREDIT BANK	0.83	8/10/2026	991,375	1,100,000	97.72	1,076,952	3.85	0.76	8/10/2021
3133EM317	FEDERAL FARM CREDIT BANK	0.87	9/1/2026	1,250,423	1,250,000	97.55	1,221,225	3.88	0.82	9/1/2021
46647PCP9	JPMORGAN CHASE & CO	1.47	9/22/2027	457,779	475,000	97.64	464,565	4.19	0.87	4/15/2025
21688AAY8	COOPERAT RABOBANK UA/NY	5.50	10/5/2026	753,331	755,000	101.42	768,720	3.92	0.90	10/31/2023
61690U8G8	MORGAN STANLEY BANK NA	4.45	10/15/2027	1,619,946	1,620,000	100.24	1,627,106	4.19	0.93	10/16/2024
3133ENBK5	FEDERAL FARM CREDIT BANK	1.14	10/20/2026	499,000	500,000	97.51	487,719	3.78	0.95	10/20/2021
025816CM9	AMERICAN EXPRESS CO	1.65	11/4/2026	434,785	450,000	97.79	443,683	3.91	0.98	6/18/2024
91282CJH8	US TREASURY N/B	4.63	11/15/2026	3,292,035	3,270,000	100.88	3,368,772	3.75	0.99	6/20/2025
17325FBL1	CITIBANK NA	4.88	11/19/2027	1,600,000	1,600,000	100.70	1,646,259	4.19	0.99	11/12/2024
3130APWE1	FEDERAL HOME LOAN BANK	1.50	11/25/2026	1,000,000	1,000,000	97.63	982,810	3.79	1.04	11/19/2021
3137BVZ82	FHMS K063 A2	3.43	1/25/2027	1,742,527	1,760,000	99.30	1,752,728	3.89	1.05	5/18/2023
90261AAD4	UBS AG STAMFORD CT	4.86	1/10/2028	476,956	475,000	100.79	485,881	4.17	1.13	1/6/2025
91282CJT9	US TREASURY N/B	4.00	1/15/2027	13,917,953	13,940,000	100.35	14,154,228	3.70	1.16	1/30/2024
06051GGF0	BANK OF AMERICA CORP	3.82	1/20/2028	443,859	450,000	99.61	453,068	4.15	1.17	4/15/2025
3137FREE7	FHMS KJ28 A2	2.31	10/25/2027	582,773	600,581	97.70	587,941	4.12	1.19	1/8/2024
3133ENLZ1	FEDERAL FARM CREDIT BANK	1.78	1/26/2027	1,200,000	1,200,000	97.61	1,177,005	3.77	1.20	1/16/2022
912828Z78	US TREASURY N/B	1.50	1/31/2027	145,552	150,000	97.35	146,591	3.69	1.22	3/12/2025
06406RAB3	BANK OF NY MELLON CORP	3.44	2/7/2028	442,657	450,000	99.27	450,320	4.04	1.22	4/15/2025
440452AK6	HORMEL FOODS CORP	4.80	3/30/2027	517,127	515,000	101.08	522,706	3.95	1.27	8/18/2024
3130AQYG2	FEDERAL HOME LOAN BANK	2.50	2/25/2027	575,000	575,000	98.45	568,734	3.71	1.27	3/4/2022
64966MWN5	NEW YORK-E-2-TXBL	3.55	3/1/2027	353,005	345,000	99.66	345,858	3.81	1.28	8/1/2022
21688ABD3	COOPERAT RABOBANK UA/NY	5.04	3/5/2027	750,000	750,000	101.48	766,974	3.90	1.28	2/27/2024
3137F1G44	FHMS K065 A2	3.24	4/25/2027	1,038,152	1,055,000	98.95	1,046,774	3.88	1.34	6/8/2023
05565ECH6	BMW US CAPITAL LLC	4.90	4/2/2027	429,758	430,000	101.21	436,905	4.01	1.36	3/25/2024
10373QAZ3	BP CAP MARKETS AMERICA	3.59	4/14/2027	515,439	525,000	99.46	523,060	3.97	1.40	5/15/2024
46647PDA1	JPMORGAN CHASE & CO	4.32	4/26/2028	250,883	250,000	100.32	250,953	4.10	1.43	10/3/2025
637639AN5	NATIONAL SECS CLEARING	4.35	5/20/2027	249,828	250,000	100.67	256,536	3.90	1.46	5/13/2025
95000U2A0	WELLS FARGO & COMPANY	3.58	5/22/2028	471,516	475,000	99.14	478,434	4.16	1.48	10/3/2025
63253QAJ3	NATIONAL AUSTRALIA BK/NY	5.09	6/11/2027	1,550,558	1,550,000	101.89	1,609,927	3.86	1.51	6/3/2024
09290DAH4	BLACKROCK FUNDING INC	4.60	7/26/2027	1,040,098	1,040,000	101.22	1,065,344	3.83	1.56	7/17/2024
02665WFK2	AMERICAN HONDA FINANCE	4.90	7/9/2027	714,846	715,000	101.27	734,952	4.11	1.59	7/8/2024
45818WFN1	INTER-AMERICAN DEVEL BK	4.85	7/19/2027	1,271,656	1,250,000	101.11	1,281,002	4.17	1.61	10/6/2025
69353RFZ6	PNC BANK NA	4.43	7/21/2028	754,385	750,000	100.50	762,940	4.12	1.62	10/7/2025
91282CLL3	US TREASURY N/B	3.38	9/15/2027	12,257,743	12,315,000	99.58	12,316,994	3.61	1.79	10/1/2024
3137H9MM8	FHMS KJ43 A1	4.38	12/25/2028	662,693	665,955	100.37	670,828	4.05	1.80	1/2/2024
89236TMS1	TOYOTA MOTOR CREDIT CORP	4.35	10/8/2027	415,105	415,000	100.87	419,768	3.88	1.84	10/8/2024
3137FCJ1	FHMS K070 A2	3.30	11/25/2027	1,090,928	1,125,000	98.83	1,114,957	3.83	1.85	7/1/2024
58769JAZ0	MERCEDES-BENZ FIN NA	4.90	11/15/2027	799,402	800,000	101.66	831,380	4.04	1.89	11/12/2024
3136AY2H5	FNA 2017-M14 A2	2.81	11/25/2027	426,853	436,851	97.95	428,901	3.84	1.90	5/1/2025
3137F7T21	FHR S050 XA	1.00	7/15/2039	596,689	650,843	93.08	606,327	4.53	1.95	7/19/2024
91282CAU5	US TREASURY N/B	0.50	10/31/2027	2,361,070	2,500,000	94.09	2,352,285	3.59	1.96	5/15/2023
3137FTFX0	FHMS K109 A1	1.04	10/25/2029	357,374	390,668	94.14	368,105	3.93	2.03	4/19/2024
63743HFW7	NATIONAL RURAL UTIL COOP	4.75	2/7/2028	214,929	215,000	101.45	220,507	4.05	2.04	2/4/2025
713448GA0	PEPSICO INC	4.45	2/7/2028	502,409	500,000	101.31	511,742	3.82	2.05	3/5/2025
532457CU0	ELI LILLY & CO	4.55	2/12/2028	914,367	910,000	101.57	933,355	3.80	2.06	2/10/2025
17275RBW1	CISCO SYSTEMS INC	4.55	2/24/2028	462,572	460,000	101.44	470,533	3.87	2.09	3/5/2025

Kane County - Portfolio Analysis - 10-31-2025 - Total

Cusip	Name	Coupon	Maturity	Principal Cost	Current Face	USB Price - 10/31/2025	USB - Total Market Value & Accrued	Yield To Worst	Eff. Duration	Purchase Date
3137F66V4	FHR 5042 DA	1.00	5/15/2041	608,250	657,430	93.37	614,364	4.15	2.10	7/19/2024
3137HBC69	FHMS KJ48 A1	4.86	5/25/2028	775,481	775,485	101.62	791,218	3.98	2.10	12/6/2023
166756B81	CHEVRON USA INC	4.48	2/26/2028	803,740	800,000	101.34	817,208	3.84	2.10	3/5/2025
571676AX3	MARS INC	4.60	3/1/2028	580,558	580,000	101.18	591,279	4.05	2.11	3/5/2025
478160DH4	JOHNSON & JOHNSON	4.55	3/1/2028	907,579	900,000	101.83	923,277	3.69	2.11	3/5/2025
91282CGH8	US TREASURY N/B	3.50	1/31/2028	3,747,500	3,770,000	99.80	3,795,693	3.59	2.13	5/19/2023
3137F7TC9	FHR 5050 XL	1.00	7/15/2036	710,583	771,372	92.36	713,029	4.58	2.13	7/16/2024
91282CMN8	US TREASURY N/B	4.25	2/15/2028	457,409	450,000	101.41	460,381	3.60	2.15	10/28/2025
49177JAF9	KENVUE INC	5.05	3/22/2028	321,483	315,000	102.07	323,244	4.10	2.15	6/27/2025
9128283W8	US TREASURY N/B	2.75	2/15/2028	2,251,000	2,300,000	98.15	2,270,810	3.60	2.18	8/29/2024
20271RAV2	COMMONWEALTH BK AUSTR NY	4.42	3/14/2028	470,000	470,000	101.21	478,396	3.88	2.22	3/6/2025
05565ECV3	BMW US CAPITAL LLC	4.75	3/21/2028	339,912	340,000	101.45	346,714	4.11	2.23	3/17/2025
17252MAR1	CINTAS CORPORATION NO. 2	4.20	5/1/2028	359,618	360,000	100.46	369,160	4.00	2.23	4/28/2025
231021AY2	CUMMINS INC	4.25	5/9/2028	29,982	30,000	100.71	30,821	3.94	2.25	5/6/2025
91282CBP5	US TREASURY N/B	1.13	2/29/2028	2,346,061	2,500,000	94.54	2,368,292	3.59	2.26	8/1/2024
637639AK1	NATIONAL SECS CLEARING	5.00	5/30/2028	423,432	415,000	102.48	433,983	3.95	2.29	6/26/2025
90327QD44	USAA CAPITAL CORP	4.38	6/1/2028	169,725	170,000	100.94	174,671	3.98	2.31	5/29/2025
3136B2HA3	FNA 2018-M10 A2	3.35	7/25/2028	466,641	473,621	98.75	469,029	3.88	2.31	5/1/2025
3137F8ZU0	FHMS K123 A1	0.93	6/25/2030	964,481	1,070,381	92.95	995,782	4.00	2.32	4/8/2024
009158BN5	AIR PRODUCTS & CHEMICALS	4.30	6/11/2028	250,115	250,000	100.84	256,273	3.95	2.34	7/25/2025
032654BD6	ANALOG DEVICES INC	4.25	6/15/2028	324,695	325,000	100.65	332,289	3.98	2.35	6/12/2025
40428HR95	HSBC USA INC	4.65	6/3/2028	450,031	450,000	101.33	464,574	4.10	2.38	5/28/2025
9128284N7	US TREASURY N/B	2.88	5/15/2028	929,892	950,000	98.27	946,182	3.59	2.39	5/19/2023
544647KY5	LOS ANGELES UNIF SD-B	4.42	7/1/2028	140,000	140,000	101.74	145,321	3.73	2.46	4/24/2025
3136BQDE6	FNA 2023-M6 A2	4.18	7/25/2028	970,609	1,002,485	100.21	1,008,083	4.02	2.48	10/30/2023
91282CHK0	US TREASURY N/B	4.00	6/30/2028	10,989,736	11,000,000	101.02	11,260,791	3.59	2.48	6/21/2024
3137HAMH6	FHMS K506 A2	4.65	8/25/2028	991,584	1,000,000	101.63	1,020,185	3.92	2.49	9/7/2023
3137HAQ74	FHMS K508 A2	4.74	8/25/2028	972,465	985,000	101.88	1,007,419	3.92	2.52	10/11/2023
63743HF20	NATIONAL RURAL UTIL COOP	4.15	8/25/2028	199,790	200,000	100.21	201,946	4.07	2.54	8/19/2025
3137HAMS2	FHMS K507 A2	4.80	9/25/2028	993,060	1,000,000	102.07	1,024,650	3.92	2.55	9/20/2023
3137F72N4	FHMS K120 A1	0.89	7/25/2030	845,831	943,361	92.19	870,377	3.96	2.59	3/26/2024
3137HAST4	FHMS K509 A2	4.85	9/25/2028	730,955	745,000	102.24	764,699	3.92	2.60	10/25/2023
3137HB3D4	FHMS K510 A2	5.07	10/25/2028	369,353	370,000	102.85	382,123	3.92	2.63	11/14/2023
91282CHX2	US TREASURY N/B	4.38	8/31/2028	3,616,990	3,600,000	102.04	3,700,379	3.61	2.63	11/1/2024
3137HB3G7	FHMS K511 A2	4.86	10/25/2028	1,156,335	1,155,000	102.36	1,186,936	3.91	2.66	11/28/2023
3137HBCF9	FHMS K512 A2	5.00	11/25/2028	507,933	505,000	102.73	520,911	3.92	2.68	12/11/2023
437076DH2	HOME DEPOT INC	3.75	9/15/2028	114,928	115,000	99.74	115,249	3.85	2.69	9/8/2025
3137HBLV4	FHMS K514 A2	4.57	12/25/2028	1,038,655	1,050,000	101.62	1,071,000	3.92	2.75	6/3/2024
3137HBFY5	FHMS K513 A2	4.72	12/25/2028	573,632	570,000	102.10	584,220	3.91	2.80	1/10/2024
36179Y2M5	G2 MA9780	6.00	7/20/2054	6,619,337	6,564,657	102.03	6,730,480	5.25	2.84	7/10/2024
36179X5H5	G2 MA8948	5.50	6/20/2053	997,190	997,190	101.39	1,015,661	4.97	2.88	6/26/2023
36179YK52	G2 MA9305	5.50	11/20/2053	4,550,768	4,545,256	101.12	4,616,950	5.07	2.90	1/24/2024
91282CDL2	US TREASURY N/B	1.50	11/30/2028	1,676,536	1,800,000	93.89	1,701,399	3.61	2.95	1/2/2024
36179YS62	G2 MA9541	5.50	3/20/2054	11,764,540	11,836,114	101.15	12,026,360	5.08	2.98	3/20/2024
3137HCKQ4	FHMS K519 AS	4.79	3/25/2029	1,046,515	1,046,515	99.88	1,045,853	4.77	3.00	4/9/2024
3137HCTM4	FHMS K521 AS	4.83	3/25/2029	1,022,692	1,022,692	99.81	1,021,759	4.83	3.02	5/8/2024
3137FLMV3	FHMS K090 A2	3.42	2/25/2029	584,968	600,000	98.69	593,857	3.80	3.03	4/1/2025
91282CDP3	US TREASURY N/B	1.38	12/31/2028	883,567	950,000	93.40	891,654	3.60	3.04	2/1/2024
3137HDJJ0	FHMS K522 A2	4.80	5/25/2029	1,008,335	1,008,337	102.40	1,036,573	3.97	3.06	6/5/2024
3137HDJW1	FHMS K523 AS	4.86	4/25/2029	1,048,964	1,048,964	100.16	1,051,633	4.75	3.07	6/18/2024
36179Y5L4	G2 MA9851	5.50	8/20/2054	7,036,775	7,073,766	100.96	7,174,237	5.16	3.10	12/30/2024
36180AAF0	G2 MA9906	5.50	9/20/2054	6,642,552	6,602,525	100.97	6,696,963	5.16	3.13	9/18/2024
64972JUJ5	NYC TRANSITIONAL-I-2	4.62	5/1/2029	165,000	165,000	102.15	171,765	3.96	3.14	5/15/2025
91282CKT7	US TREASURY N/B	4.50	5/31/2029	11,082,231	11,000,000	102.86	11,522,439	3.64	3.23	6/3/2024
3618N5C64	G2 MB0092	5.50	12/20/2054	16,337,758	16,340,237	100.93	16,567,421	5.18	3.23	2/21/2025
3137HBPF5	FHMS KJ49 A1	5.01	9/25/2030	706,310	706,326	102.71	728,414	4.14	3.30	2/22/2024
3137HFF59	FHMS K527 A2	4.62	7/25/2029	719,398	710,000	101.96	726,613	3.98	3.32	8/13/2024
3137HDXL9	FHMS K526 A2	4.54	7/25/2029	941,599	935,000	101.71	954,500	3.99	3.34	8/7/2024
36179XLJ3	G2 MA8429	5.50	11/20/2052	902,925	908,167	101.08	922,120	5.16	3.43	2/22/2024
3137HH6C0	FHMS K529 A2	4.79	9/25/2029	639,934	630,000	102.62	648,996	3.99	3.44	10/8/2024
91282CFT3	US TREASURY N/B	4.00	10/31/2029	9,035,402	9,015,000	101.24	9,127,962	3.66	3.67	12/2/2024
91282CFY2	US TREASURY N/B	3.88	11/30/2029	13,362,426	13,320,000	100.78	13,641,207	3.67	3.69	1/14/2025
3137HKPG3	FHMS K537 AS	4.83	1/25/2030	415,000	415,000	99.88	414,875	4.80	3.74	3/11/2025
91282CGB1	US TREASURY N/B	3.88	12/31/2029	2,596,472	2,650,000	100.77	2,705,089	3.67	3.77	1/2/2025
3136B4GL6	FNR 2019-13 CA	3.50	4/25/2049	728,474	767,116	96.59	743,203	4.36	3.82	1/18/2024
36179X5G7	G2 MA8947	5.00	6/20/2053	12,735,397	12,942,994	100.18	13,019,832	4.93	3.83	6/26/2023
91282CMG3	US TREASURY N/B	4.25	1/31/2030	14,792,755	14,700,000	102.22	15,184,666	3.68	3.83	1/28/2025
64972JUK2	NYC TRANSITIONAL-I-2	4.72	5/1/2030	170,000	170,000	102.80	178,139	4.03	3.94	5/15/2025
36179YU51	G2 MA9604	5.00	4/20/2054	7,207,421	7,256,348	99.79	7,271,199	5.04	3.95	8/12/2024
36180AAE3	G2 MA9905	5.00	9/20/2054	4,912,627	4,896,686	99.79	4,906,708	5.04	4.08	9/18/2024
36180AB93	G2 MA9964	5.00	10/20/2054	3,281,022	3,316,077	99.79	3,322,864	5.04	4.11	10/18/2024
91282CHF1	US TREASURY N/B	3.75	5/31/2030	598,973	600,000	100.23	610,839	3.70	4.11	7/1/2025
91282CGZ8	US TREASURY N/B	3.50	4/30/2030	979,624	1,000,000	99.23	992,462	3.69	4.13	6/2/2025

Kane County - Portfolio Analysis - 10-31-2025 - Total

Cusip	Name	Coupon	Maturity	Principal Cost	Current Face	USB Price - 10/31/2025	USB - Total Market Value & Accrued	Yield To Worst	Eff. Duration	Purchase Date
3137HMCK4	FHMS K545 A2	4.29	7/25/2030	469,359	470,000	101.08	476,775	4.00	4.16	7/29/2025
3618NSC56	G2 MB0091	5.00	12/20/2054	16,496,196	16,822,740	99.78	16,856,329	5.04	4.17	2/21/2025
91282CNK3	US TREASURY N/B	3.88	6/30/2030	1,482,411	1,475,000	100.76	1,505,499	3.69	4.18	9/2/2025
91282CHW4	US TREASURY N/B	4.13	8/31/2030	1,120,534	1,100,000	101.79	1,127,494	3.72	4.32	10/1/2025
30303MAB8	META PLATFORMS INC	4.20	11/15/2030	848,997	850,000	99.90	849,116	4.22	4.49	10/31/2025
Total		4.21		307,651,225	309,557,156	100.36	312,765,656	4.21	2.59	

Kane County - Portfolio Analysis - 10-31-2025 - Vectors

Cusip	Name	Coupon	Maturity	Principal Cost	Current Face	USB Price - 10/31/2025	USB - Total Market Value & Accrued	Yield To Worst	Eff. Duration	Purchase Date
64971Q7K3	NYC TRANSTNL FIN-TXBL	3.75	11/1/2025	1,000,000	1,000,000	100.00	1,018,750	4.22	0.00	1/11/2021
44244CXP7	HOUSTON TX UTL SYS-C	1.95	11/15/2025	429,684	430,000	99.93	433,576	3.64	0.04	5/5/2021
483854HU2	KANE COOK & DU PAGE C	0.70	12/15/2025	871,762	875,000	99.62	874,015	3.79	0.12	1/25/2021
484062LY8	KANE CO ETC CMNTY CLG	1.00	12/15/2025	941,593	945,000	99.66	945,385	3.76	0.12	2/3/2021
31846V567	FIRST AM GOVT OBLIG-Z			191,544	191,544	100.00	192,728	3.99	0.13	10/29/2025
419791YT9	HI ST-TXB-DX-BABS	5.33	2/1/2026	1,116,342	1,045,000	100.30	1,062,081	4.06	0.25	7/27/2022
91282CJV4	US TREASURY N/B	4.25	1/31/2026	9,004,618	9,005,000	100.08	9,108,832	3.89	0.25	11/29/2024
3130AKXQ4	FEDERAL HOME LOAN BANK	0.60	2/12/2026	1,000,000	1,000,000	99.06	991,927	3.98	0.28	2/8/2021
09088RU20	BIRMINGHAM -TXBL -REF	2.00	3/1/2026	397,222	400,000	99.33	398,661	4.02	0.33	1/6/2022
3133EMSK9	FEDERAL FARM CREDIT BANK	0.84	3/2/2026	1,455,925	1,500,000	99.03	1,487,440	3.77	0.33	2/24/2021
3133EMUK6	FEDERAL FARM CREDIT BANK	1.05	3/25/2026	1,200,000	1,200,000	98.93	1,188,420	3.76	0.39	3/25/2021
3130ALMV3	FEDERAL HOME LOAN BANK	1.00	3/30/2026	500,000	500,000	98.82	494,536	3.87	0.41	3/25/2021
3130ALT11	FEDERAL HOME LOAN BANK	1.01	3/30/2026	640,367	700,000	98.87	692,664	3.77	0.41	3/30/2021
91282CGV7	US TREASURY N/B	3.75	4/15/2026	10,079,656	10,100,000	99.96	10,113,952	3.83	0.45	10/18/2024
544445ZN2	LOS ANGELES ARPT-F	2.04	5/15/2026	249,895	250,000	98.97	249,777	3.99	0.52	3/1/2022
59163PKI1	METRO OR-TXBL	3.25	6/1/2026	591,237	550,000	99.65	555,539	3.85	0.56	6/9/2021
20772KNX3	CONNECTICUT -TXBL -A	1.12	6/1/2026	241,242	250,000	98.41	247,197	3.90	0.57	6/15/2022
20772KJY6	CONNECTICUT ST-A-TXBL	2.35	7/1/2026	927,956	925,000	99.00	923,014	3.88	0.65	2/9/2022
158855EW2	CHANDLER-REV-REF-TXBL	1.39	7/1/2026	237,000	240,000	98.41	237,298	3.82	0.65	2/1/2022
3130AMZN5	FEDERAL HOME LOAN BANK	1.50	6/30/2026	912,600	1,000,000	98.79	992,091	3.73	0.65	6/30/2021
68583RDA7	OR CMNTY CLG DT-TXBL	1.15	6/30/2026	90,951	90,000	98.23	88,754	3.86	0.65	9/21/2021
64966SEM4	NTC-TXBL-REF-D-PREREF	1.22	8/1/2026	101,894	105,000	97.95	103,166	4.02	0.73	6/3/2022
64966SEX0	NYC-TXBL-REF-D-UNREFD	1.22	8/1/2026	869,349	895,000	98.10	880,707	3.81	0.73	6/3/2022
3133EMZ88	FEDERAL FARM CREDIT BANK	0.83	8/10/2026	991,375	1,100,000	97.72	1,076,952	3.85	0.76	8/10/2021
3133EM377	FEDERAL FARM CREDIT BANK	0.87	9/1/2026	1,250,423	1,250,000	97.55	1,221,225	3.88	0.82	9/1/2021
3133ENBK5	FEDERAL FARM CREDIT BANK	1.14	10/20/2026	499,000	500,000	97.51	487,719	3.78	0.95	10/20/2021
91282CJK8	US TREASURY N/B	4.63	11/15/2026	3,292,035	3,270,000	100.88	3,368,772	3.75	0.99	6/20/2025
3130APWE1	FEDERAL HOME LOAN BANK	1.50	11/25/2026	1,000,000	1,000,000	97.63	982,810	3.79	1.04	11/19/2021
91282CJT9	US TREASURY N/B	4.00	1/15/2027	13,917,953	13,940,000	100.35	14,154,228	3.70	1.16	1/30/2024
3133ENLZ1	FEDERAL FARM CREDIT BANK	1.78	1/26/2027	1,200,000	1,200,000	97.61	1,177,005	3.77	1.20	1/26/2022
3130AQY62	FEDERAL HOME LOAN BANK	2.50	2/25/2027	575,000	575,000	98.45	568,734	3.71	1.27	3/4/2022
64966MWN5	NEW YORK-E-2-TXBL	3.55	3/1/2027	353,005	345,000	99.66	345,858	3.81	1.28	8/1/2022
91282CLL3	US TREASURY N/B	3.38	9/15/2027	12,257,743	12,315,000	99.58	12,316,994	3.61	1.79	10/1/2024
91282CAU5	US TREASURY N/B	0.50	10/31/2027	2,361,070	2,500,000	94.09	2,352,285	3.59	1.96	5/15/2023
91282CGH8	US TREASURY N/B	3.50	1/31/2028	3,747,500	3,770,000	99.80	3,795,693	3.59	2.13	5/19/2023
9128283W8	US TREASURY N/B	2.75	2/15/2028	2,251,000	2,300,000	98.15	2,270,810	3.60	2.18	8/29/2024
91282CBP5	US TREASURY N/B	1.13	2/29/2028	2,346,061	2,500,000	94.54	2,368,292	3.59	2.26	8/1/2024
9128284N7	US TREASURY N/B	2.88	5/15/2028	929,892	950,000	98.27	946,182	3.59	2.39	5/19/2023
91282CHK0	US TREASURY N/B	4.00	6/30/2028	10,989,736	11,000,000	101.02	11,260,791	3.59	2.48	6/21/2024
91282CHX2	US TREASURY N/B	4.38	8/31/2028	3,616,990	3,600,000	102.04	3,700,379	3.61	2.63	11/1/2024
36179Y2M5	G2 MA9780	6.00	7/20/2054	6,619,337	6,564,657	102.03	6,730,480	5.25	2.84	7/10/2024
36179X5H5	G2 MA8948	5.50	6/20/2053	997,190	997,190	101.39	1,015,661	4.97	2.88	6/26/2023
36179YKS2	G2 MA9305	5.50	11/20/2053	4,550,768	4,545,256	101.12	4,616,950	5.07	2.90	1/24/2024
91282CDL2	US TREASURY N/B	1.50	11/30/2028	1,676,536	1,800,000	93.89	1,701,399	3.61	2.95	1/2/2024
36179YS62	G2 MA9541	5.50	3/20/2054	11,764,540	11,836,114	101.15	12,026,360	5.08	2.98	3/20/2024
91282CDP3	US TREASURY N/B	1.38	12/31/2028	883,567	950,000	93.40	891,654	3.60	3.04	2/1/2024
36179Y5L4	G2 MA9851	5.50	8/20/2054	7,036,775	7,073,766	100.96	7,174,237	5.16	3.10	12/30/2024
36180AAF0	G2 MA9906	5.50	9/20/2054	6,642,552	6,602,525	100.97	6,696,963	5.16	3.13	9/18/2024
91282CKT7	US TREASURY N/B	4.50	5/31/2029	11,082,231	11,000,000	102.86	11,522,439	3.64	3.23	6/3/2024
3618NSC64	G2 MB0092	5.50	12/20/2054	16,337,758	16,340,237	100.93	16,567,421	5.18	3.23	2/21/2025
36179XLJ3	G2 MA8429	5.50	11/20/2052	902,925	908,167	101.08	922,120	5.16	3.43	2/22/2024
91282CFT3	US TREASURY N/B	4.00	10/31/2029	9,035,402	9,015,000	101.24	9,127,962	3.66	3.67	12/2/2024
91282CFY2	US TREASURY N/B	3.88	11/30/2029	13,362,426	13,320,000	100.78	13,641,207	3.67	3.69	1/14/2025
91282CG81	US TREASURY N/B	3.88	12/31/2029	2,596,472	2,650,000	100.77	2,705,089	3.67	3.77	1/2/2025
36179X5G7	G2 MA8947	5.00	6/20/2053	12,735,397	12,942,994	100.18	13,019,832	4.93	3.83	6/26/2023
91282CMG3	US TREASURY N/B	4.25	1/31/2030	14,792,755	14,700,000	102.22	15,184,666	3.68	3.83	1/28/2025
36179YU51	G2 MA9604	5.00	4/20/2054	7,207,421	7,256,348	99.79	7,271,199	5.04	3.95	8/12/2024
36180AAE3	G2 MA9905	5.00	9/20/2054	4,912,627	4,896,686	99.79	4,906,708	5.04	4.08	9/18/2024
36180AB93	G2 MA9964	5.00	10/20/2054	3,281,022	3,316,077	99.79	3,322,864	5.04	4.11	10/18/2024
3618NSC56	G2 MB0091	5.00	12/20/2054	16,496,196	16,822,740	99.78	16,856,329	5.04	4.17	2/21/2025
Total		4.25		247,543,519	248,849,299	100.39	251,576,778	4.26	2.68	

Kane County - Portfolio Analysis - 10-31-2025 - PFMAM

Cusip	Name	Coupon	Maturity	Principal Cost	Current Face	USB Price - 10/31/2025	USB - Total Market Value & Accrued	Yield To Worst	Eff. Duration	Purchase Date
31846V567	FIRST AM GOVT OBLIG-Z			93,875	93,875	100.00	80,468	3.99	0.13	10/29/2025
3135G06Q1	FANNIE MAE	0.64	12/30/2025	1,200,167	1,200,000	99.49	1,196,509	3.69	0.17	12/23/2020
3130AKN85	FEDERAL HOME LOAN BANK	0.55	1/20/2026	200,000	200,000	99.28	198,875	3.84	0.22	1/19/2021
38151LAG5	GOLDMAN SACHS BANK USA	5.41	5/21/2027	200,000	200,000	100.64	206,084	4.24	0.53	5/15/2024
46647PCP9	JPMORGAN CHASE & CO	1.47	9/22/2027	457,779	475,000	97.64	464,565	4.19	0.87	4/15/2025
21688AAY8	COOPERAT RABOBANK UA/NY	5.50	10/5/2026	753,331	755,000	101.42	768,720	3.92	0.90	10/31/2023
61690U8G8	MORGAN STANLEY BANK NA	4.45	10/15/2027	1,619,946	1,620,000	100.24	1,627,106	4.19	0.93	10/16/2024
025816CM9	AMERICAN EXPRESS CO	1.65	11/4/2026	434,785	450,000	97.79	443,683	3.91	0.98	6/18/2024
17325FBL1	CITIBANK NA	4.88	11/19/2027	1,600,000	1,600,000	100.70	1,646,259	4.19	0.99	11/12/2024
3137BVZ82	FHMS K063 A2	3.43	1/25/2027	1,742,527	1,760,000	99.30	1,752,728	3.89	1.05	5/18/2023
90261AAD4	UBS AG STAMFORD CT	4.86	1/10/2028	476,956	475,000	100.79	485,881	4.17	1.13	1/6/2025
06051GGF0	BANK OF AMERICA CORP	3.82	1/20/2028	443,859	450,000	99.61	453,068	4.15	1.17	4/15/2025
3137FREE7	FHMS KJ28 A2	2.31	10/25/2027	582,773	600,581	97.70	587,941	4.12	1.19	1/8/2024
912828Z78	US TREASURY N/B	1.50	1/31/2027	145,552	150,000	97.35	146,591	3.69	1.22	3/12/2025
06406RAB3	BANK OF NY MELLON CORP	3.44	2/7/2028	442,657	450,000	99.27	450,320	4.04	1.22	4/15/2025
440452AK6	HORMEL FOODS CORP	4.80	3/30/2027	517,127	515,000	101.08	522,706	3.95	1.27	8/8/2024
21688ABD3	COOPERAT RABOBANK UA/NY	5.04	3/5/2027	750,000	750,000	101.48	766,974	3.90	1.28	2/27/2024
3137F1G44	FHMS K065 A2	3.24	4/25/2027	1,038,152	1,055,000	98.95	1,046,774	3.88	1.34	6/8/2023
05565ECH6	BMW US CAPITAL LLC	4.90	4/2/2027	429,758	430,000	101.21	436,905	4.01	1.36	3/25/2024
10373QAZ3	BP CAP MARKETS AMERICA	3.59	4/14/2027	515,439	525,000	99.46	523,060	3.97	1.40	5/15/2024
46647PDA1	JPMORGAN CHASE & CO	4.32	4/26/2028	250,883	250,000	100.32	250,953	4.10	1.43	10/3/2025
637639AN5	NATIONAL SECS CLEARING	4.35	5/20/2027	249,828	250,000	100.67	256,536	3.90	1.46	5/13/2025
95000U2A0	WELLS FARGO & COMPANY	3.58	5/22/2028	471,516	475,000	99.14	478,434	4.16	1.48	10/3/2025
63253QA3	NATIONAL AUSTRALIA BK/NY	5.09	6/11/2027	1,550,558	1,550,000	101.89	1,609,927	3.86	1.51	6/3/2024
09290DAH4	BLACKROCK FUNDING INC	4.60	7/26/2027	1,040,098	1,040,000	101.22	1,065,344	3.83	1.56	7/17/2024
02665WFK2	AMERICAN HONDA FINANCE	4.90	7/9/2027	714,846	715,000	101.27	734,952	4.11	1.59	7/8/2024
45818WFN1	INTER-AMERICAN DEVEL BK	4.85	7/19/2027	1,271,656	1,250,000	101.11	1,281,002	4.17	1.61	10/6/2025
69353RF26	PNC BANK NA	4.43	7/21/2028	754,385	750,000	100.50	762,940	4.12	1.62	10/7/2025
3137H9MM8	FHMS KJ43 A1	4.38	12/25/2028	662,693	665,955	100.37	670,828	4.05	1.80	1/2/2024
89236TMS1	TOYOTA MOTOR CREDIT CORP	4.35	10/8/2027	415,105	415,000	100.87	419,768	3.88	1.84	10/8/2024
3137FCJK1	FHMS K070 A2	3.30	11/25/2027	1,090,928	1,125,000	98.83	1,114,957	3.83	1.85	7/1/2024
58769JA20	MERCEDES-BENZ FIN NA	4.90	11/15/2027	799,402	800,000	101.66	831,380	4.04	1.89	11/12/2024
3136AY2H5	FNA 2017-M14 A2	2.81	11/25/2027	426,853	436,851	97.95	428,901	3.84	1.90	5/1/2025
3137F7T21	FHR 5050 XA	1.00	7/15/2039	596,689	650,843	93.08	606,327	4.53	1.95	7/19/2024
3137FTFX0	FHMS K109 A1	1.04	10/25/2029	357,374	390,668	94.14	368,105	3.93	2.03	4/19/2024
63743HF7	NATIONAL RURAL UTIL COOP	4.75	2/7/2028	214,929	215,000	101.45	220,507	4.05	2.04	2/4/2025
713448GA0	PEPSICO INC	4.45	2/7/2028	502,409	500,000	101.31	511,742	3.82	2.05	3/5/2025
532457CU0	ELI LILLY & CO	4.55	2/12/2028	914,367	910,000	101.57	933,355	3.80	2.06	2/10/2025
17275RBW1	CISCO SYSTEMS INC	4.55	2/24/2028	462,572	460,000	101.44	470,533	3.87	2.09	3/5/2025
3137F66V4	FHR 5042 DA	1.00	5/15/2041	608,250	657,430	93.37	614,364	4.15	2.10	7/19/2024
3137HBC69	FHMS KJ48 A1	4.86	5/25/2028	775,481	775,485	101.62	791,218	3.98	2.10	12/6/2023
166756BB1	CHEVRON USA INC	4.48	2/26/2028	803,740	800,000	101.34	817,208	3.84	2.10	3/5/2025
571676AX3	MARS INC	4.60	3/1/2028	580,558	580,000	101.18	591,279	4.05	2.11	3/5/2025
478160DH4	JOHNSON & JOHNSON	4.55	3/1/2028	907,579	900,000	101.83	923,277	3.69	2.11	3/5/2025
3137F7TC9	FHR 5050 XL	1.00	7/15/2036	710,583	771,372	92.36	713,029	4.58	2.13	7/16/2024
91282CMN8	US TREASURY N/B	4.25	2/15/2028	457,409	450,000	101.41	460,381	3.60	2.15	10/28/2025
49177JAF9	KENVUE INC	5.05	3/22/2028	321,483	315,000	102.07	323,244	4.10	2.15	6/27/2025
20271RAV2	COMMONWEALTH BK AUSTR NY	4.42	3/14/2028	470,000	470,000	101.21	478,396	3.88	2.22	3/6/2025
05565ECW3	BMW US CAPITAL LLC	4.75	3/21/2028	339,912	340,000	101.45	346,714	4.11	2.23	3/17/2025
17252MAR1	CINTAS CORPORATION NO. 2	4.20	5/1/2028	359,618	360,000	100.46	369,160	4.00	2.23	4/28/2025
231021AY2	CUMMINS INC	4.25	5/9/2028	29,982	30,000	100.71	30,821	3.94	2.25	5/6/2025
637639AK1	NATIONAL SECS CLEARING	5.00	5/30/2028	423,432	415,000	102.48	433,983	3.95	2.29	6/26/2025
90327QDA4	USAA CAPITAL CORP	4.38	6/1/2028	169,725	170,000	100.94	174,671	3.98	2.31	5/29/2025
313682HA3	FNA 2018-M10 A2	3.35	7/25/2028	466,641	473,621	98.75	469,029	3.88	2.31	5/1/2025
3137F8ZU0	FHMS K123 A1	0.93	6/25/2030	964,481	1,070,381	92.95	995,782	4.00	2.32	4/8/2024
009158BN5	AIR PRODUCTS & CHEMICALS	4.30	6/11/2028	250,115	250,000	100.84	256,273	3.95	2.34	7/25/2025
032654BD6	ANALOG DEVICES INC	4.25	6/15/2028	324,695	325,000	100.65	332,289	3.98	2.35	6/12/2025
40428HR95	HSBC USA INC	4.65	6/3/2028	450,031	450,000	101.33	464,574	4.10	2.38	5/28/2025
544647KY5	LOS ANGELES UNIF SD-B	4.42	7/1/2028	140,000	140,000	101.74	145,321	3.73	2.46	4/24/2025
31368QDE6	FNA 2023-M6 A2	4.18	7/25/2028	970,609	1,002,485	100.21	1,008,083	4.02	2.48	10/30/2023
3137HAMH6	FHMS K506 A2	4.65	8/25/2028	991,584	1,000,000	101.63	1,020,185	3.92	2.49	9/7/2023
3137HAQ74	FHMS K508 A2	4.74	8/25/2028	972,465	985,000	101.88	1,007,419	3.92	2.52	10/11/2023
63743HF20	NATIONAL RURAL UTIL COOP	4.15	8/25/2028	199,790	200,000	100.21	201,946	4.07	2.54	8/19/2025
3137HAMS2	FHMS K507 A2	4.80	9/25/2028	993,060	1,000,000	102.07	1,024,650	3.92	2.55	9/20/2023
3137F72N4	FHMS K120 A1	0.89	7/25/2030	845,831	943,361	92.19	870,377	3.96	2.59	3/26/2024
3137HAST4	FHMS K509 A2	4.85	9/25/2028	730,955	745,000	102.24	764,699	3.92	2.60	10/25/2023
3137HB3D4	FHMS K510 A2	5.07	10/25/2028	369,353	370,000	102.85	382,123	3.92	2.63	11/14/2023
3137HB3G7	FHMS K511 A2	4.86	10/25/2028	1,156,335	1,155,000	102.36	1,186,936	3.91	2.66	11/28/2023
3137HBCF9	FHMS K512 A2	5.00	11/25/2028	507,933	505,000	102.73	520,911	3.92	2.68	12/11/2023
437076DH2	HOME DEPOT INC	3.75	9/15/2028	114,928	115,000	99.74	115,249	3.85	2.69	9/8/2025
3137HBLV4	FHMS K514 A2	4.57	12/25/2028	1,038,655	1,050,000	101.62	1,071,000	3.92	2.75	6/3/2024
3137HBFY5	FHMS K513 A2	4.72	12/25/2028	573,632	570,000	102.10	584,220	3.91	2.80	1/10/2024
3137HCKQ4	FHMS K519 A5	4.79	3/25/2029	1,046,515	1,046,515	99.88	1,045,853	4.77	3.00	4/9/2024

Kane County - Portfolio Analysis - 10-31-2025 - PFMAM

Cusip	Name	Coupon	Maturity	Principal Cost	Current Face	USB Price - 10/31/2025	USB - Total Market Value & Accrued	Yield To Worst	Eff. Duration	Purchase Date
3137HCTM4	FHMS K521 AS	4.83	3/25/2029	1,022,692	1,022,692	99.81	1,021,759	4.83	3.02	5/8/2024
3137FLMV3	FHMS K090 A2	3.42	2/25/2029	584,968	600,000	98.69	593,857	3.80	3.03	4/1/2025
3137HDJJ0	FHMS K522 A2	4.80	5/25/2029	1,008,335	1,008,337	102.40	1,036,573	3.97	3.06	6/5/2024
3137HDJW1	FHMS K523 AS	4.86	4/25/2029	1,048,964	1,048,964	100.16	1,051,633	4.75	3.07	6/18/2024
64972JUU5	NYC TRANSITIONAL-I-2	4.62	5/1/2029	165,000	165,000	102.15	171,765	3.96	3.14	5/15/2025
3137HBPF5	FHMS KJ49 A1	5.01	9/25/2030	706,310	706,326	102.71	728,414	4.14	3.30	2/22/2024
3137HFF59	FHMS K527 A2	4.62	7/25/2029	719,398	710,000	101.96	726,613	3.98	3.32	8/13/2024
3137HDXL9	FHMS K526 A2	4.54	7/25/2029	941,599	935,000	101.71	954,500	3.99	3.34	8/7/2024
3137HH6C0	FHMS K529 A2	4.79	9/25/2029	639,934	630,000	102.62	648,996	3.99	3.44	10/8/2024
3137HKPG3	FHMS K537 AS	4.83	1/25/2030	415,000	415,000	99.88	414,875	4.80	3.74	3/11/2025
3136B4GL6	FNR 2019-13 CA	3.50	4/25/2049	728,474	767,116	96.59	743,203	4.36	3.82	1/18/2024
64972JUK2	NYC TRANSITIONAL-I-2	4.72	5/1/2030	170,000	170,000	102.80	178,139	4.03	3.94	5/15/2025
91282CHF1	US TREASURY N/B	3.75	5/31/2030	598,973	600,000	100.23	610,839	3.70	4.11	7/1/2025
91282CGZ8	US TREASURY N/B	3.50	4/30/2030	979,624	1,000,000	99.23	992,462	3.69	4.13	6/2/2025
3137HMCK4	FHMS K545 A2	4.29	7/25/2030	469,359	470,000	101.08	476,775	4.00	4.16	7/29/2025
91282CNK3	US TREASURY N/B	3.88	6/30/2030	1,482,411	1,475,000	100.76	1,505,499	3.69	4.18	9/2/2025
91282CHW4	US TREASURY N/B	4.13	8/31/2030	1,120,534	1,100,000	101.79	1,127,494	3.72	4.32	10/1/2025
30303MAB8	META PLATFORMS INC	4.20	11/15/2030	848,997	850,000	99.90	849,116	4.22	4.49	10/31/2025
Total		4.04		60,107,706	60,707,857	100.21	61,188,878	4.01	2.24	

MONTHLY REPORT OF THE KANE COUNTY TREASURER OCTOBER FY 2024 to OCTOBER FY 2025 COMPARISON

	BALANCE at 10/31/24	BALANCE at 10/31/25	DIFFERENCE	% DIFFERENCE
TOTAL COLLECTOR ACCOUNTS	\$ 22,753,092	\$ 19,028,574	\$ (3,724,518)	-16.4%
TOTAL TREASURER ACCOUNTS	113,608,172	106,238,106	\$ (7,370,066)	-6.5%
TOTAL BOND PROCEEDS ACCOUNTS	766,915	795,189	\$ 28,274	3.7%
TOTAL DEMAND BALANCE	137,128,178	126,061,869	\$ (11,066,310)	-8.1%
TOTAL INVESTMENT & MANAGED ASSET BALANCE	312,286,501	309,238,703	\$ (3,047,798)	-1.0%
TOTAL DEMAND & INVESTMENT BALANCES	\$ 449,414,679	\$ 435,300,571	\$ (14,114,108)	-3.14%

x 4.21% Annually
** 594,000 Less to Spend.*

Well Done.

Monthly Report of the Kane County Treasurer
Comparison - October FY 2024 to October FY 2025

Fund Name	Description	Balance at 10/31/24	Balance at 10/31/25	Difference	% Difference
American Bank & Trust	Public Fund Checking	-	-	-	0.0%
American Eagle Bank	Small Business Account	-	-	-	0.0%
Associated Bank	Public Funds Analyzed ECR Check	-	-	-	0.0%
CIBC	Public Funds MM	1,128	369,097	367,969	32614.7%
St. Charles Bank	Government Checking	(37)	6,410	6,447	-17369.1%
Chase/First American Bank	Collector Disbursement	291,924	466,787	174,863	59.9%
First American Bank	Checking Account	46	1	(45)	-97.9%
First Federal	Checking Account	100	100	-	0.0%
First Secure	Checking Account	-	-	-	0.0%
JP Morgan Chase	Premium Commercial MM	100,319	17,162,241	17,061,922	17007.7%
	Commercial Checking	22,359,541	-	(22,359,541)	-100.0%
	Electronic Payments	-	1,023,826	1,023,826	0.0%
KCT Credit Union	Premium Member	38	5	(33)	-86.3%
Old Second Natl Bank	Checking Account	-	100	100	0.0%
Prairie Community Bank	Checking Account	2	1	(2)	-73.6%
Resource Bank	Public Funds NIB	30	5	(25)	-82.0%
TBK Bank	Public Funds MM	-	-	-	0.0%
TOTAL COLLECTOR ACCOUNTS		22,753,092	19,028,574	(3,724,518)	-16.4%
American Bank & Trust	General Fund MM	1,025,973	1,065,794	39,821	3.9%
Associated Bank	Public Funds MM Advantage	28,776	29,947	1,171	4.1%
CIBC	Public Funds Now MM	1,364	1,397	32	2.4%
St. Charles Bank	Business MM	8,191,162	8,569,923	378,761	4.6%
Chase/First American Bank	General Fund MM	14,202,706	3,010,747	(11,191,959)	-78.8%
	Checking Account	2,514,047	1,076,829	(1,437,217)	-57.2%
	Checking Account	371	306	(65)	-17.6%
	Wires Clearing Account	1	1	-	0.0%
	Longmeadow Tolls	1	4,441,813	4,441,812	0.0%
Byline Bank	Public MMDA	66,306,896	69,450,411	3,143,515	4.7%
Old National Bank	Public Super Ckg Interest	20,003,723	13,651,445	(6,352,278)	-31.8%
JP Morgan Chase	Premium Commercial MM	101	-	(101)	-100.0%
Subtotal		112,275,121	101,298,612	(10,976,509)	-9.8%
Transaction Accounts					
Chase/First American Bank	Unclaimed Funds	259,942	546,292	286,350	110.2%
Chase/FAB Outstanding Checks	Payroll	1,003,943	39,960	(963,983)	-96.0%
Chase/FAB Outstanding Checks	Accounts Payable Clearing	69,165	4,353,241	4,284,076	6194.0%
Subtotal Transaction Accounts		1,333,050	4,939,493	3,606,443	270.5%
TOTAL TREASURER ACCOUNTS		113,608,172	106,238,106	(7,370,066)	-6.5%
Chase/FAB Longmeadow Construction Fund	Premium Yield MM	4,151	4,304	153	3.7%
Chase/FAB Multi Use Facility Bond	Premium Yield MM	762,764	790,886	28,121	3.7%
TOTAL BOND PROCEEDS ACCOUNTS		766,915	795,189	28,274	3.7%
TOTAL DEMAND BALANCE		137,128,178	126,061,869	(11,066,310)	-8.1%
Investments (2)		255,742,413	307,637,102	51,894,688	20.3%
The Illinois Funds Managed Asset Acct		10,058,366	1,525,382	(8,532,984)	-84.8%
Illinois Portfolio IIIT Class		15,826,235	76,218	(15,750,016)	-99.5%
PFM Illinois Trust Managed (Short-Term Account)		30,659,486	-	(30,659,486)	-100.0%
TOTAL INVESTMENT & MANAGED ASSET BALANCE		312,286,501	309,238,703	(3,047,798)	-1.0%
TOTAL DEMAND & INVESTMENT BALANCES		449,414,679	435,300,571	(14,114,108)	-3.14%

THE MONTHLY REPORT OF THE KANE COUNTY ILLINOIS TREASURER
FOR THE PERIOD ENDING, OCTOBER 31, 2024

FUND NAME	DESCRIPTION	ENDING BALANCE 10/31/24	INTEREST
American Bank & Trust	Public Fund Checking	-	-
American Eagle Bank	Small Business Account	-	-
Associated Bank	Public Funds Analyzed ECR Checking	-	-
CIBC	Public Funds MM	1,128	392
St. Charles Bank	Government Checking	(37)	-
Chase	Collector Disbursement	291,924	1,244
First American Bank	Public Funds	46	-
First Federal	Checking Account	100	-
First Secure	Checking Account	-	-
JP Morgan Chase	Premium Commercial MM	100,319	319
	Commercial Checking	22,359,541	55,580
	Electronic Payments	-	-
KCT Credit Union	Premium Member	38	-
Old Second Natl Bank	Checking Account	-	-
Prairie Community Bank	Checking Account	2	-
Resource Bank	Public Funds NIB	30	-
TBK Bank	Public Funds MM	-	-
TOTAL COLLECTOR ACCOUNTS		22,753,092	57,536
American Bank & Trust	General Fund MM	1,025,973	3,686
Associated Bank	Public Funds MM Advantage	28,776	110
CIBC	Public Funds Now MM	1,364	3
St. Charles Bank	Business MM	8,191,162	34,670
Chase	General Fund MM	14,202,706	52,659
	Checking Account	2,514,047	6,458
	Checking Account	371	371
	Wires Clearing Account	1	-
	Longmeadow Tolls	1	-
Byline Bank	Public MMDA	66,306,896	286,473
Old National Bank	Public Super Ckg Interest	20,003,723	83,968
Chase	Premium Commercial MM	101	101
Subtotal		112,275,121	468,498
Transaction Accounts			
Chase	Unclaimed Funds	259,942	596
Chase Outstanding Checks	Payroll	1,003,943	4,717
Chase Outstanding Checks	Accounts Payable Clearing	69,165	6,141
Subtotal Transaction Accounts		1,333,050	11,454
TOTAL TREASURER ACCOUNTS		113,608,172	479,952
Chase Longmeadow Construction Fund	Premium Yield MM	4,151	14
Chase Multi Use Facility Bond	Premium Yield MM	762,764	2,660
TOTAL BOND PROCEEDS ACCOUNTS		766,915	2,674
TOTAL DEMAND BALANCE		137,128,178	540,162
Investments (2)		255,742,413	791,314
The Illinois Funds Managed Asset Acct		10,058,366	58,366
Illinois Portfolio IIIT Class		15,826,235	65,484
PFM Illinois Trust Managed (Short-Term Account)		30,659,486	123,556
TOTAL INVESTMENT & MANAGED ASSET BALANCE		312,286,501	1,038,720
TOTAL DEMAND & INVESTMENT BALANCES		449,414,679	1,578,882

10/31/2024

ACCOUNT ASSETS	ACTUAL-BOOK VALUE	CURRENT MARKET VALUE	INTEREST EARNINGS
			REC'D IN CURRENT MONTH
FDIC Savings/Checking Accounts	113,042,036	113,042,036	471,172
Investments (2)	255,742,413	255,978,373	791,314
The Illinois Funds Managed Asset Acct	10,058,366	10,058,366	58,366
Illinois Portfolio, IIIT Class	15,826,235	15,826,235	65,484
PFM Illinois Trust Managed (Short-Term Account)	30,659,486	30,715,322	123,556
Subtotal Investments	312,286,501	312,578,296	1,038,720
GRAND TOTAL TREASURER	425,328,537	425,620,332	1,509,892
GRAND TOTAL COLLECTOR (Next Page)	22,753,092	22,753,092	57,536
GRAND TOTAL TRANSACTION (Next Page)	1,333,050	1,333,050	11,454
TOTAL DEMAND AND INVESTMENTS	449,414,679	449,706,474	1,578,882

	Actual Book Ending Balance 10/31/24	Current Market Value	Interest
Vectors	148,237,346	148,535,429	370,350
PFMAM (Core Account, Long-Term)	107,505,067	107,442,944	420,964
Total - Investments (2)	255,742,413	255,978,373	791,314
Total Treasurer Accounts (other page)	112,275,121		468,498
Total Bond Proceeds (other page)	766,915		2,674
FDIC Savings Checking Accounts (above)	113,042,036		471,172

KANE COUNTY TREASURER
 COLLATERAL COVERAGE ANALYSIS
 At SEPTEMBER 30, 2025



BANK	FDIC CERT. #	AMOUNT ON DEPOSIT AT 9/30/25	LESS: FDIC INSURANCE	EQUALS: BALANCE AVAILABLE TO BE COLLATERALIZED	COLLATERALIZED AMOUNT	UNCOLLATERALIZED AMOUNT
American Bank & Trust						
American Bank & Trust - Treasurer	34955	1,062,508				
American Bank & Trust - Collector	34955	10,000			-	
Total American Bank & Trust		1,072,508	250,000	822,508	1,753,057	(930,549)
Associated Bank						
Associated Bank - Treasurer	5296	29,855				
Associated Bank - Collector	5296	11,979			-	
Total Associated Bank		41,834	250,000	(208,166)	-	(208,166)
Byline Bank						
Byline Bank	20624	69,187,802	250,000	68,937,802	77,542,656	(8,604,854)
CIBC Bank						
CIBC - Treasurer	33306	1,396				
CIBC - Collector	33306	58,275				
Total CIBC		59,671	250,000	(190,329)	541,712	(732,041)
JP Morgan Chase						
JP Morgan Chase Commercial Checking - Collector	628	38,943,067				
JP Morgan Chase Collector Disbursement	628	914,672				
JP Morgan Chase Electronic Payments - Collector	628	965,703				
JP Morgan Chase Holding Gathering - Treasurer	628	79,568				
JP Morgan Chase Treasury Disbursement	628	2,207,655				
JP Morgan Chase Treasury Money Market	628	2,226,925				
JP Morgan Chase Multi Use Facility - Treasurer	628	788,639				
JP Morgan Chase Longmeadow Tolls - Treasurer	628	4,429,198				
JP Morgan Chase Longmeadow Constr - Treasurer	628	4,292				
JP Morgan Chase Accounts Payable - Treasurer	628	188,546				
JP Morgan Chase Payroll - Treasurer	628	51,372				
JP Morgan Chase Wires Clearing - Treasurer	628	1				
JP Morgan Chase Unclaimed Funds - Treasurer	628	276,342				
Total JP Morgan Chase		51,075,979	250,000	50,825,979	60,100,000	(9,274,021)
Old National Bank						
Old National Bank	3832	13,602,461	250,000	13,352,461	13,352,461	(0)
Old Second National Bank						
Old Second National Bank	3603	15,115	250,000	(234,885)	4,281,991	(4,516,876)
St. Charles Bank & Trust						
St. Charles Bank & Trust - Collector	27052	20,044	250,000			
St. Charles Bank & Trust - Treasurer (1) MaxSafe FDIC Insured	27052	8,538,772	3,750,000			
Total St. Charles Bank & Trust		8,558,816	4,000,000	4,558,816	4,811,576	(252,760)

Collateral Report

1 of 2

2 of 3

**THE MONTHLY REPORT OF THE KANE COUNTY ILLINOIS TREASURER
FOR THE PERIOD ENDING, SEPTEMBER 30, 2025**

FUND NAME	DESCRIPTION	ENDING BALANCE 09/30/25	INTEREST
American Bank & Trust	Public Fund Checking	10,000.00	-
American Eagle Bank	Small Business Account	10,000.00	-
Associated Bank	Public Funds Analyzed ECR Checking	11,978.78	-
CIBC	Public Funds MM	58,275.13	441.88
St. Charles Bank	Government Checking	20,044.42	-
Chase	Collector Disbursement	914,671.84	2,321.36
First American Bank	Public Funds	20,186.04	186.04
First Federal	Checking Account	20,000.00	-
First Secure	Checking Account	10,000.00	-
JP Morgan Chase	Commercial Checking	38,943,066.93	516,180.70
	Electronic Payments	965,702.65	105,312.24
KCT Credit Union	Premium Member	21,772.66	11.23
Old Second Natl Bank	Checking Account	15,114.82	-
Prairie Community Bank	Checking Account	10,003.31	3.31
Resource Bank	Public Funds NIB	20,119.77	119.77
TBK Bank	Public Funds MM	20,000.00	-
TOTAL COLLECTOR ACCOUNTS		41,070,936.35	624,576.53
American Bank & Trust	General Fund MM	1,062,508.22	3,250.46
Associated Bank	Public Funds MM Advantage	29,854.85	93.85
CIBC	Public Funds Now MM	1,395.97	2.87
St. Charles Bank	Business MM	8,538,771.96	33,004.24
Chase	General Fund MM	2,226,925.29	14,607.99
	Checking Account	2,207,654.55	5,182.30
	Checking Account	79,567.75	714.74
	Wires Clearing Account	1.00	-
	Longmeadow Tolls	4,429,197.97	12,746.10
Byline Bank	Public MMDA	69,187,802.42	257,002.41
Old National Bank	Public Super Ckg Interest	13,602,460.92	49,015.15
Subtotal		101,366,140.90	375,620.11
Transaction Accounts			
Chase	Unclaimed Funds	276,341.71	336.40
Chase Outstanding Checks	Payroll	51,372.40	1,865.55
Chase Outstanding Checks	Accounts Payable Clearing	188,546.16	6,686.80
Subtotal Transaction Accounts		516,260.27	8,888.75
TOTAL TREASURER ACCOUNTS		101,882,401.17	384,508.86
Chase Longmeadow Construction Fund	Premium Yield MM	4,291.61	12.35
Chase Multi Use Facility Bond	Premium Yield MM	788,639.28	2,269.50
TOTAL BOND PROCEEDS ACCOUNTS		792,930.89	2,281.85
TOTAL DEMAND BALANCE		143,746,268.41	1,011,367.24
Investments (2)		306,579,614.76	1,248,164.79
The Illinois Funds Managed Asset Acct		13,142,171.45	40,754.50
Illinois Portfolio IIIT Class		75,951.18	263.67
TOTAL INVESTMENT & MANAGED ASSET BALANCE		319,797,737.39	1,289,182.96
TOTAL DEMAND & INVESTMENT BALANCES		463,544,005.80	2,300,550.20

Lauzen, Chris

From: Lauzen, Chris
Sent: Friday, October 10, 2025 1:17 PM
To: Lifka, Jeannie
Subject: RE: September Monthly Report of the Kane County Treasurer

1 of 2

WOW! 🦄 🦉 🙌 \$2,300,000.00!!

Good for the Taxpayers and the County employees who won't have to be laid off, if the Board uses the financial resources they're given properly.

Chris 💰 🌱 😊

From: Lifka, Jeannie <LifkaJeannie@KaneCountyIL.gov>
Sent: Friday, October 10, 2025 12:02 PM
To: Neil Powers <neil@vectorsresearch.com>
Cc: Lauzen, Chris <LauzenChris@KaneCountyIL.gov>
Subject: September Monthly Report of the Kane County Treasurer

Hi Neil,

Attached is the September Monthly Treasurer's Report.

Thanks,
Jeannie

Jeannie Lifka, CPA
Kane County Treasurer's Office
719 S. Batavia Avenue
Geneva, IL 60134
(630) 444-1044

**THE MONTHLY REPORT OF THE KANE COUNTY ILLINOIS TREASURER
FOR THE PERIOD ENDING, SEPTEMBER 30, 2025**

2 of 2

FUND NAME	DESCRIPTION	ENDING BALANCE	
		09/30/25	INTEREST
American Bank & Trust	Public Fund Checking	10,000.00	-
American Eagle Bank	Small Business Account	10,000.00	-
Associated Bank	Public Funds Analyzed ECR Checking	11,978.78	-
CIBC	Public Funds MM	58,275.13	441.88
St. Charles Bank	Government Checking	20,044.42	-
Chase	Collector Disbursement	914,671.84	2,321.36
First American Bank	Public Funds	20,186.04	186.04
First Federal	Checking Account	20,000.00	-
First Secure	Checking Account	10,000.00	-
JP Morgan Chase	Commercial Checking	38,943,066.93	516,180.70
	Electronic Payments	965,702.65	105,312.24
KCT Credit Union	Premium Member	21,772.66	11.23
Old Second Natl Bank	Checking Account	15,114.82	-
Prairie Community Bank	Checking Account	10,003.31	3.31
Resource Bank	Public Funds NIB	20,119.77	119.77
TBK Bank	Public Funds MM	20,000.00	-
TOTAL COLLECTOR ACCOUNTS		41,070,936.35	624,576.53
American Bank & Trust	General Fund MM	1,062,508.22	3,250.46
Associated Bank	Public Funds MM Advantage	29,854.85	93.85
CIBC	Public Funds Now MM	1,395.97	2.87
St. Charles Bank	Business MM	8,538,771.96	33,004.24
Chase	General Fund MM	2,226,925.29	14,607.99
	Checking Account	2,207,654.55	5,182.30
	Checking Account	79,567.75	714.74
	Wires Clearing Account	1.00	-
	Longmeadow Tolls	4,429,197.97	12,746.10
Byline Bank	Public MMDA	69,187,802.42	257,002.41
Old National Bank	Public Super Ckg Interest	13,602,460.92	49,015.15
Subtotal		101,366,140.90	375,620.11
Transaction Accounts			
Chase	Unclaimed Funds	276,341.71	336.40
Chase Outstanding Checks	Payroll	51,372.40	1,865.55
Chase Outstanding Checks	Accounts Payable Clearing	188,546.16	6,686.80
Subtotal Transaction Accounts		516,260.27	8,888.75
TOTAL TREASURER ACCOUNTS		101,882,401.17	384,508.86
Chase Longmeadow Construction Fund	Premium Yield MM	4,291.61	12.35
Chase Multi Use Facility Bond	Premium Yield MM	788,639.28	2,269.50
TOTAL BOND PROCEEDS ACCOUNTS		792,930.89	2,281.85
TOTAL DEMAND BALANCE		143,746,268.41	1,011,367.24
Investments (2)		306,579,614.76	1,248,164.79
The Illinois Funds Managed Asset Acct		13,142,171.45	40,754.50
Illinois Portfolio IIIT Class		75,951.18	263.67
TOTAL INVESTMENT & MANAGED ASSET BALANCE		319,797,737.39	1,289,182.96
TOTAL DEMAND & INVESTMENT BALANCES		463,544,005.80	2,300,550.20

KANE COUNTY TAX BILLS

YEAR OF TAXES	DATE MAILED	# OF PARCELS	TOTAL TAX CHARGED	DUE DATES	# OF FINAL NOTICES	TAX SALE DATES	# OF PINS UNPAID	# OF DAYS	NO SALE	TRUSTEE	SOLD
1999 PAYABLE 2000	05/01/00	139,840	\$ 498,579,600.04	06/05/00 & 09/05/00	7250	10/30/00					
2000 PAYABLE 2001	05/14/01	145,375	\$ 537,968,279.06	06/14/01 & 09/14/01	7591	11/05/01					
2001 PAYABLE 2002	05/08/02	149,116	\$ 586,693,792.04	06/10/02 & 09/10/02	6174	11/04/02					
2002 PAYABLE 2003	05/02/03	152,969	\$ 655,463,911.96	06/3/03 & 09/03/03	6276	11/03/03	2467				
2003 PAYABLE 2004	05/14/04	156,790	\$ 718,364,625.34	06/14/04 & 09/14/04	6685	11/08/04	2478				
2004 PAYABLE 2005	04/30/05	163,062	\$ 787,808,912.96	06/1/05 & 09/01/05	6170	10/31/05	2714				
2005 PAYABLE 2006	04/28/06	169,060	\$ 875,008,966.00	06/1/06 & 09/01/06	7251	10/30/06	3230				
2006 PAYABLE 2007	04/27/07	183,790	\$ 948,966,006.48	06/01/07 & 09/01/07	7610	10/29/07	3652	2 Days			
2007 PAYABLE 2008	04/28/08	189,711	\$ 1,027,023,728.00	06/2/08 & 09/02/08	8294	10/27/08	3735	2 Days			
2008 PAYABLE 2009	04/30/09	191,419	\$ 1,095,505,395.38	6/1/09 & 9/1/09	10329	10/26/09	4689	2 Days			
2009 PAYABLE 2010	04/23/10	191,693	\$ 1,113,847,133.60	6/1/10 & 9/1/10	9100	10/25/10	4189	2 Days			
2010 PAYABLE 2011	04/25/11	192,204	\$ 1,144,042,256.16	6/1/11 & 9/1/11	8240	10/24/11	3499	2 Days			
2011 PAYABLE 2012	05/02/12	191,970	\$ 1,174,127,583.80	6/4/12 & 9/4/12	7872	10/29/12	3112	2 Days			
2012 PAYABLE 2013	04/29/13	192,050	\$ 1,201,694,093.98	6/3/13 & 9/3/13	7207	10/28/13	2509	1 Day			
2013 PAYABLE 2014	04/25/14	192,373	\$ 1,199,926,007.28	6/2/2014 & 9/2/14	6700	10/27/14	2399	1 Day	219	225	1955
2014 PAYABLE 2015	04/24/15	192,498	\$ 1,255,347,238.50	6/1/15 & 9/1/15	6681	11/02/15	2064	1 Day	181	137	1746
2015 PAYABLE 2016	04/28/16	193,048	\$ 1,268,533,254.98	6/1/16 & 9/1/16	5729	10/31/16	2010	1 Day	166	355	1489
2016 PAYABLE 2017	04/28/17	193,692	\$ 1,286,688,766.62	6/1/17 & 9/1/17	5727	10/30/17	1823	1 Day	166	170	1487
2017 PAYABLE 2018	05/03/18	194,099	\$ 1,299,306,672.76	6/4/18 & 9/4/18	6185	10/29/18	1968	1 Day	160	198	1610
2018 PAYABLE 2019	05/01/19	195,362	\$ 1,324,670,484.88	6/3/19 & 9/3/19	5923	10/28/19	1905	1 Day	171	237	1497
2019 PAYABLE 2020	05/01/20	196,104	\$ 1,371,479,769.90	6/1/20 & 9/1/20	1727	02/01/21	1032	1 Day	147	76	809
2020 PAYABLE 2021	04/30/21	196,648	\$ 1,401,768,875.26	6/1/21 & 9/1/21	6614	11/01/21	1732	1 Day	89	170	1473
2021 PAYABLE 2022	04/29/22	197,626	\$ 1,442,990,497.24	6/1/22 & 9/1/22	6285	10/31/22	1889	1 Day	101	300	1488
2022 PAYABLE 2023	04/28/23	198,377	\$ 1,510,793,643.40	6/1/23 & 9/1/23	6414	10/30/23	1815	1 Day	71	237	1507
2023 PAYABLE 2024	05/01/24	199,363	\$ 1,602,641,424.68	6/3/24 & 6/3/24	5722	10/28/24	1881	1 Day	74	207	1600
2024 PAYABLE 2025	05/01/25	199,763	\$ 1,674,414,488.78	6/2/24 & 9/2/25	5773	10/27/25	1748	1 Day	74	251	1423



Source:

Newsletters

Good Afternoon, Chris

1 of 4

Residential Real Estate

Illinois counties on thin ice with property tax sales, judge says

By Dennis Rodkin

Gift Article



Credit: Bloomberg

Reprints Share

October 02, 2025 05:51 AM

A federal judge's opinion this week made the ice even thinner under Illinois' already precarious method of recouping delinquent property taxes, which has been under fire since a 2023 Supreme Court decision found the method unconstitutional.

Hanging in the balance is the millions of dollars — or more — that Illinois counties could be required to repay former property owners, if the opinion by U.S. District Judge Nancy J. Rosenstengel of the Southern District of Illinois leads to a court decision against the counties. Her decision allows a proposed class-action lawsuit to move forward, against the request of the treasurers of five Illinois counties. **(Read the ruling below).**

2 of 4

Newsletters

Good Afternoon, Chris

Cook County now faces class-action lawsuit over tax sales that stripped home equity

Cook County delays tax sales on past-due homes until spring

Rosenstengel's Sept. 30 opinion is among the first from a judge to expressly say counties in Illinois may be liable for violating property owners' constitutional rights. It's a complex issue, but boils down to a question of whether and how numerous former property owners in Illinois will be compensated for a violation of their property rights.

For decades, counties in Illinois — and until recently, 13 other states — have sold unpaid tax bills to third parties, who in the course of subsequent steps can gain ownership of the property. In its May 2023 ruling in [Tyler v. Hennepin County](#), Minn., the Supreme Court found the process amounts to a violation of property owners' [Fifth Amendment](#) right to "just compensation" when private property is taken for public use.

ADVERTISING

- [Replay](#)
- [Learn more](#)

If a property owner is \$15,000 behind on the taxes on a home that is worth \$40,000 on the market — the figures that are applicable to the house in the Tyler case — the court said, the property owner has the constitutional right to be compensated for the difference, \$25,000.

But under the way counties' tax sales were operated in Illinois and 13 other states, the homeowner loses the entire \$40,000 because of a \$15,000 tax debt. The Supreme Court said the other 36 states and the federal government do it right; they "require that the excess value be returned to the taxpayer."

Newsletters

Good Afternoon, Chris

legislation."

In the meantime, [some counties outside Cook](#) have been in court arguing, in part, that it's the third-party tax buyers who should be compensating the former homeowners, as they're the ones who reap the excess equity.

The counties only get the amount they are owed, their argument goes, and they're doing what state law requires them to do.

In this week's decision refusing to dismiss the downstate case, Rosenstengel said counties can't shirk the blame for the equity lost in tax deed sales, an opinion that makes the Illinois system even shakier than it was.

The treasurers of five downstate Illinois counties had sought to have the court dismiss a case that was brought against them by a group of property owners, called Top Metal Buyers Inc. et al, that had lost excess equity in tax sales.

Top Metal Buyers owed about \$44,000 in back taxes on a property in East St. Louis, which is in St. Clair County. The property's market value was about \$102,000, the lawsuit says. A tax sale got St. Clair County its \$44,000 in unpaid taxes, but at the same time took the remaining \$58,000 in equity away from Top Metal Buyers.

St. Clair County also sold Don Gilliam's house in East Carondelet over about \$10,000 in unpaid taxes, according to the lawsuit. Because the house had a market value of about \$112,000, Gilliam lost roughly \$102,000 in home equity.

The lawsuit calls this "institutionalized theft."

The treasurers for Henry, Madison, McDonough, St. Clair and Sangamon counties argued the "taking" is essentially done by the state of Illinois, whose laws lay out the tax sale system. Thus, they argued, they shouldn't be sued for the lost excess equity.

Rosenstengel disagreed. While state law mandates tax sales, it does not say to do so without the U.S. constitution's requirement of just compensation, she wrote. That part is a "discretionary policy decision" made by the treasurers, she wrote.

"It is not the bare issuance of the tax deed transferring the property that violates the Constitution," Rosenstengel wrote. "It is the issuance of a tax deed without providing just compensation for the surplus value that the Supreme Court has deemed a violation of the Fifth Amendment."

Top Metal Buyers and the other property owners "are challenging the treasurers' discretionary policy decision not to provide just compensation after the property is transferred — and not any

4 of 4

Newsletters

Good Afternoon, Chris

can be seen as vultures who make a career out of picking carcasses, it's also true that the system has created that opportunity for them.

Rosenstengel's opinion suggests the county treasurers should instead have developed a system that gets the taxes for the county and returns excess equity to the property owner.

[SCRIBD]

Case 3:24-cv-01073-NJR Document 97 Filed 09/30/25 Page 1 of 35 Page ID #955

IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF ILLINOIS

TOP METAL BUYERS INC., et al., on behalf of themselves and all others similarly situated,

Plaintiffs,

v.

ANDREW LOPINOT, ST. CLAIR COUNTY, JOE AIELLO, SANGAMON COUNTY, KELLY VINCENT, HENRY COUNTY, ANGELA G. GRAVES, MCDONOUGH COUNTY, CHRIS SLUSSER, MADISON COUNTY, and DAVID HARRIS,

Defendants.

Case No. 3:24-CV-1073-NJR

MEMORANDUM AND ORDER

Download this PDF

1 / 35



Order on tax sales lawsuit by jocelyn.allison



By Dennis Rodkin

Dennis Rodkin is a senior reporter covering residential real estate for Crain's Chicago Business. He joined Crain's in 2014 and has been covering real estate in Chicago since 1991.

News, Residential Real Estate, Real Estate, Politics



ILLINOIS OFFICE OF COMPTROLLER
SUSANA A. MENDOZA

COMPTROLLER

October 3, 2025

Ashley Gott, President
Illinois County Treasurers' Association
407 N Monroe Street, Suite 104
Marion, IL 62959

Re: Notice of fines for non-compliant reports

Dear President Ashley Gott,

Effective immediately, for fiscal year 2025 and thereafter, the Illinois Office of Comptroller will assess and implement fines for all non-compliant reports including Annual Financial Reports (AFRs), Audits, and Tax Increment Finance (TIF) Reports. This is pursuant to Illinois statutes that give the Illinois Office of Comptroller the discretion to charge fines for delinquent Annual Financial Reports (AFRs), Audits, and Tax Increment Finance (TIF) Reports.

Throughout the reporting period, local governments will receive multiple notices from the Local Government Division to support the reporting process and mitigate delinquency. Upon compliance, local governments will have the opportunity to request an abatement of any fines issued for good cause shown. Any fines that are not abated will be referred to collection via the Involuntary Withholding (IW) system. Local governments will have the opportunity to submit a protest before any withholdings commence.

All units of local government will be notified of the policy change.

Please feel free to call me with any questions.

Sincerely,

Rosanna Barbaro-Flores
Director | Local Government Division
Office of Comptroller
555 West Monroe Street
Suite 1400S-A
Chicago, Illinois 60661
Office: 312-814-1070