CRETE PUBLIC SCHOOLS

BANK BALANCES & DEPOSIT PROTECTION

As of September 30, 2026

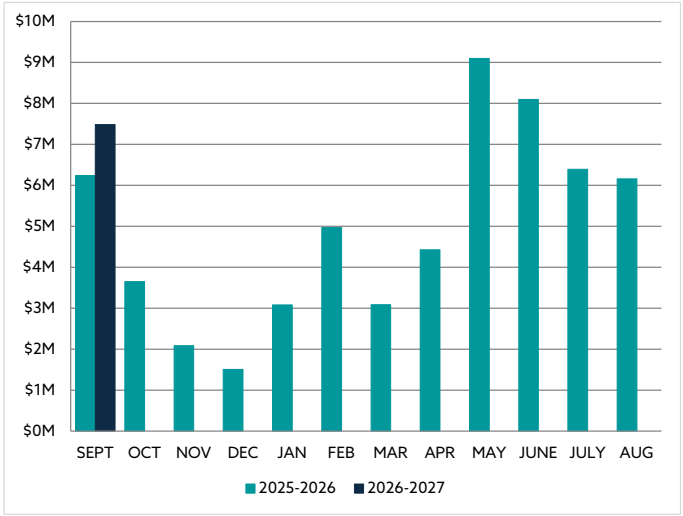
BALANCES BY ACCOUNT

Bank	Account	Protection	Balance	Rate	Interest (Month)	% of Total
Pinnacle Bank	General Fund — Checking	FDIC	$150,000	0.30%	$36.92	2.0%
Pinnacle Bank	General Fund — ICS Sweep	ICS	$5,892,518	3.30%	$13,530.41	78.8%
Pinnacle Bank	Employee Benefit — Checking	FDIC	$100	0.24%	$0.02	0.0%
Pinnacle Bank	Employee Benefit — ICS Sweep	ICS	$14,105	3.30%	$21.81	0.2%
City Bank & Trust	General Fund	Pledged	$1,080,210	4.33%	$13,838.13	14.4%
City Bank & Trust	Activity Fund	Pledged	$344,996	0.20%	$312.91	4.6%
	Pinnacle Bank total		**$6,056,724**			**81.0%**
	City Bank & Trust total		**$1,425,206**			**19.0%**
TOTAL			**$7,481,929**	**3.25%**	**$27,740.20**	

Total rate is the balance-weighted average.

INTEREST EARNED

This Month	Fiscal YTD	Deposit Rate
$27,740	**$27,740**	**3.25%**



DEPOSIT PROTECTION SUMMARY

Bank	Protection method	Deposits	FDIC Insured	ICS (FDIC Network)	Pledged Collateral*	% Protected
Pinnacle Bank	FDIC + IntraFi ICS	$6,056,724	$150,100	$5,906,624		**100.0%**
City Bank & Trust	FDIC + pledged securities	$1,425,206	$250,000		$1,748,973	**100.0%**
TOTAL		**$7,481,929**	**$400,100**	**$5,906,624**	**$1,748,973**	**100.0%**

✓ All district deposits were fully protected as of September 30, 2026.

INVESTMENTS

No investments were held as of September 30, 2026. All district funds are in the bank deposits shown above.

**Market value of securities pledged by City Bank & Trust and held by a third-party custodian. Nebraska law requires pledged collateral of at least 102% of deposits above FDIC coverage (Public Funds Deposit Security Act, Neb. Rev. Stat. §77-2395).*

Pinnacle balances above the operating amount sweep through the IntraFi Cash Service (ICS) into FDIC-insured accounts at multiple banks, each held below the FDIC limit (Neb. Rev. Stat. §77-2365.02).