



**AGENDA
CITY OF CREVE COEUR
FINANCE COMMITTEE
300 NORTH NEW BALLAS RD
MAYORS CONFERENCE ROOM
OCTOBER 28, 2025
4:00 PM**

CALL TO ORDER

ROLL CALL

APPROVAL OF AGENDA

APPROVAL OF MINUTES

Approval of August 26, 2025, Meeting Minutes

REPORTS

Chair Person

Audit Committee

City Council Liaison

Staff Report

UNFINISHED BUSINESS

NEW BUSINESS

Review 1st Quarter Financial Report

PUBLIC COMMENT

NEXT MEETING DATE

January 27, 2026, at 4 PM

ADJOURNMENT

Posted by: _____

Date/Time posted: _____



**AGENDA
CITY OF CREVE COEUR
FINANCE COMMITTEE
300 NORTH NEW BALLAS RD
MAYORS CONFERENCE ROOM
OCTOBER 28, 2025
4:00 PM**

If you need special accommodations to attend a meeting, services may be arranged by contacting the Office of the City Administrator in advance.



**MINUTES
CITY OF CREVE COEUR
FINANCE COMMITTEE
300 NORTH NEW BALLAS RD
MAYORS CONFERENCE ROOM
AUGUST 26, 2025
4:00 PM**

CALL TO ORDER

ROLL CALL

Committee Chair Betty Kagan
Committee Vice-Chair Ellen Lawrence - Absent
Committee Member Ted Armstrong
Committee Member Aaron Fields - Absent
Committee Member Christopher Floyd
Committee Member Stephen Keyser
Committee Member David Sentnor

Others Present: Council Liaison Mara Berry and Director of Finance Lori Obermoeller

APPROVAL OF AGENDA

RESULT: Approved
MOVER: Ted Armstrong
SECONDER: Stephen Keyser
AYES: Betty Kagan, Ted Armstrong, Christopher Floyd, Stephen Keyser, David Sentnor
NAYS: None

APPROVAL OF MINUTES

RESULT: Approved
MOVER: Stephen Keyser
SECONDER: David Sentnor
AYES: Betty Kagan, Ted Armstrong, Christopher Floyd, Stephen Keyser, David Sentnor
NAYS: None

Approval of May 20, 2025 Minutes

REPORTS

Chair Person

Chairperson - Betty Kagan stated that we haven't had a meeting since Mark Perkins left, so she wanted to go on record to thank Mark Perkins for all of his work on the



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Finance Committee, the budgets, the capital budgets, and making this the best City to live and work. Ms. Kagan then welcomed Sharon Stott as the Interim City Administrator and stated that she is looking forward to working with Sharon in the interim.

Audit Committee

Audit Committee - Nothing

City Council Liaison

City Council Liaison - Mara Berry said that she was going to talk about the Use Tax that will be on the November ballot, but noticed it was on the agenda, so she would hold those comments until then.

Staff Report

Staff Report - Lori Obermoeller reminded everyone of the upcoming Biennial Ethics Training on October 27 from 6 pm to 7 pm and said that if someone could not attend the meeting in person, the recording would be available after the meeting so it could be viewed before the November 28 deadline for compliance. Pizza and salad will be available, so if everyone could let Lori know if they will be there so we can plan accordingly for food.

Lori then went through the Use Tax materials which were provided in the packet. Because the City expenditures are increasing at a faster pace than the revenues, it will be very important to look at another source of revenue, so that's why the Use Tax is so important. Free Services for residents, such as the Trash Service, are increasing by 23% this year and 5% every year thereafter, which is a huge part of the City's yearly budget. Leaf & Limb pickup is also a very costly service that is provided to residents at no cost.

Ted noted that even if the Use Tax generates on the low end about \$600K, it would barely cover the increase in trash service costs. If it brings in closer to \$1.2M, then it would cover the full cost of the service. He felt that tying the Use Tax revenue directly to the increase—or to the total cost of the service—was an effective way to get the message across.

It was also suggested to feature the trash service—and possibly the leaf and limb



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pickup—in the video, so viewers clearly understand that these free services for residents are the reason the Use Tax is needed.

- 1. Biennial Ethics Training, October 27, 2025 from 6 pm to 7 pm**
- 2. Local Use Tax - Proposition 1**
 - **Proposition 1 Communication Plan**
 - **Five Facts Flyer (September Newsletter)**
 - **Website as of 8-21-25**
 - **September Resident Newsletter**
 - **Proposition 1 Presentation Slides**

UNFINISHED BUSINESS

NEW BUSINESS

Nominate Chair, Vice Chair and Committee Liaisons

After discussing who would fill the roles of Chair, Vice Chair, and Audit Committee Liaisons, Christopher Floyd moved to nominate Betty Kagan as Chair, Stephen Keyser as Vice Chair, and David Sentnor and Ted Armstrong as Audit Committee Liaisons. The motion was seconded by Dave Sentnor and approved unanimously.

RESULT: Approved

MOVER: Christopher Floyd

SECONDER: David Sentnor

AYES: Betty Kagan, Ted Armstrong, Christopher Floyd, Stephen Keyser, David Sentnor

NAYS: None

4th Quarter Financials and Fiscal 2025 Year-End

Director of Finance Lori Obermoeller reviewed the 4th Quarter Financial Reports which go through June 30, 2025, and were included in the packet. As a reminder, these are unaudited numbers, and we are still recording revenues and expenditures for FY 2025, but we don't anticipate any big changes to the reports. Overall, things are looking good.



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PUBLIC COMMENTS

NEXT MEETING DATE

Chair Kagan stated that the next meeting is October 28, 2025, which is the day after the Biennial Ethics Training.

Next Meeting is October 28, 2025

ADJOURNMENT

Stephen made a motion to adjourn at 4:44 p.m. Ted seconded the motion, and it was approved unanimously.

RESULT: Approved

MOVER: Stephen Keyser

SECONDER: Ted Armstrong

AYES: Betty Kagan, Ted Armstrong, Christopher Floyd, Stephen Keyser, David Sentnor

NAYS: None

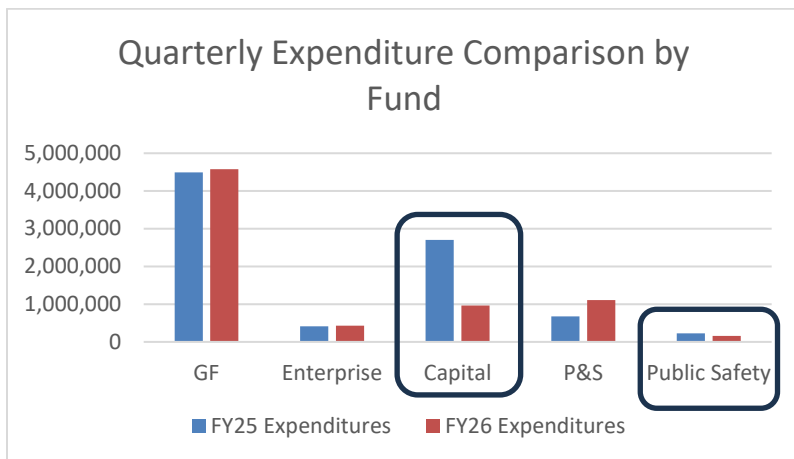
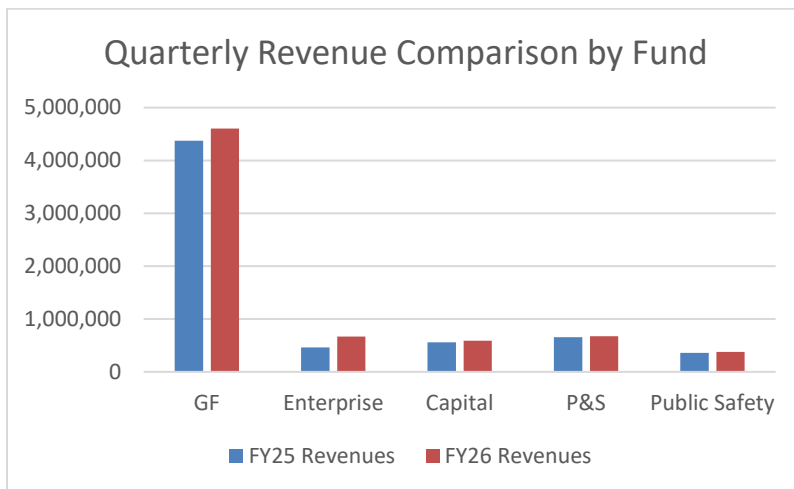


MEMORANDUM

DATE: October 15, 2025
TO: Sharon Stott, Interim City Administrator
FROM: Lori Obermoeller, Director of Finance
SUBJECT: First Quarter FY 2026 Financial Analysis

BACKGROUND INFORMATION:

As shown in the two graphs below, total revenues and expenditures for the first quarter of FY 2026 are slightly higher than those in the first quarter of FY 2025. The only exceptions are the Capital Fund and Public Safety Fund expenditures—Capital Fund expenditures are significantly lower than last year, while Public Safety expenditures are only slightly lower. Additional details about these comparisons are provided on the following pages.



Attached is the financial report for the General Fund, the Municipal Enterprise Fund, the Capital Fund, the Park & Stormwater Fund, the Sewer Lateral Fund and the Public Safety Fund for the first quarter of FY 2026.

Some of the fluctuations in both revenues and expenditures worth discussion are as follows:

1. General Fund

a. Revenues

Overall, revenues for FY 2026 are \$233,507 more than revenues for the same time period in FY 2025. Below are some of the revenue sources that are worth mentioning:

- Sales Tax is up \$151,486 (12.8%) from FY 2025.
- Utility Taxes are \$132,902 (7%) more than FY 2025 with most of this due to the average 12% increase in Ameren’s electric rates effective July 1, 2025 and possibly due to a really hot summer. Natural Gas, Telephone and Video Service Provider Fees have all decreased from FY 2025.
- Licenses & Permits are \$33,665 (7.7%) lower than last year, mainly because FY 2025 included a large site improvement permit for the Olia Village project and an additional \$22,000 in business license revenue from a compliance audit – both of which did not recur in FY 2026.
- Interest Revenue is down \$43,764 (14.2%) over FY 2025 due to maturing investments from the laddered portfolio being reinvested at lower interest rates for the past few years.
- Other Revenues are up \$29,918 (23.5%) compared to last year, primarily due to the SLAIT medical reimbursement going up \$32,472 more than the previous year.

b. Expenditures

General Fund expenditures are \$83,748 (1.8%) higher than the same period in FY 2025. This year’s increase reflects the City’s July 1, 2025 implementation of an average 5.5% salary adjustment and the fact that the City has been nearly fully staffed for almost two years now.

For FY 2026, the budget anticipates a deficit of \$636,859. However, year-to-date figures show a surplus of \$28,164, primarily due to revenues exceeding expectations in the first quarter and outpacing the growth in expenditures.

2. Municipal Enterprise Fund

a. Revenues

Overall, Revenues for the Enterprise Fund are up \$207,815 (44.8%) more than what was received through the first quarter of FY 2025. Ice is the primary reason for this increase; however, golf and food revenues are also up over FY 2025.

b. Expenditures

Expenditures are \$14,694 (3.5%) higher than last year, primarily due to an increase in salaries.

We budgeted a surplus of \$47,019 for FY 2026, and we are currently at a surplus of \$240,352.

3. Capital Fund

a. Revenues

Capital Fund revenues increased by \$31,576 over the previous year. This increase was due to an increase in sales tax and interest revenue.

b. Expenditures

Expenditures are \$1,741,308 less than last year at this time, mainly due the street concrete projects happening earlier in the last fiscal year.

We have budgeted a \$44,561 deficit for FY 2026, but due to several project delays that were carried over to FY 2026, the deficit is now budgeted at \$2,874,600. Over \$2M of this carry over is from the Lindbergh-Old Olive Intersection Project. Although the Capital Fund now has a \$2.8M budgeted deficit, it is currently showing a much smaller deficit of \$371,533.

4. Parks & Stormwater Fund

a. Revenues

Revenues for the Parks and Stormwater Fund are \$19,426 more than last year with sales tax and interest revenue both being slightly up.

b. Expenditures

Expenditures are \$431,085 more than last year due to timing of projects. The Venable Park project is the main reason for the increase this year.

We originally budgeted a surplus of \$389,709 for FY 2026; however, due to the Venable Park Improvement Project of approximately \$2M being carried over to FY 2025, the budget now reflects a projected deficit of \$1,875,495. Currently, we are showing a deficit of \$431,439 for the fiscal year.

5. Sewer Lateral Fund

c. Revenues

Sewer Lateral Revenues are \$1,059 over last year.

d. Expenditures

Expenditures are \$9,612 more than last year.

Overall, the Sewer Lateral Fund is budgeted with a deficit of \$41,929. We are at a deficit of \$34,638 due to most of the revenue not coming in until the second quarter.

6. Public Safety Fund

e. Revenues

The Public Safety Fund revenues are \$16,975 more than last year at this time. Sales tax revenue is up \$9,975 and interest revenue is up \$7,000.

f. Expenditures

Expenditures are \$73,260 lower than last year due to a \$62K purchase of police radios and accessories last year.

All of the operational expenditures for the new police building are in this fund. 20% of the public safety sales tax (\$311,274) is transferred to the General Fund to will go towards the public safety pension costs. In addition, \$734,756 will be transferred to the General Fund for the ongoing costs of moving the police officers to the 12-hour shifts in FY 2019, police market equity adjustment in FY 2022, police market equity/new step program/probationary completion bonus in FY 2023, and market equity for steps in FY 2025 and FY 2026.

For FY 2026, we have a budgeted deficit of \$80,772 in the Public Safety Fund. Currently, there is a surplus of \$219,577.

Also attached is the Investment report. The 1st, 2nd and 3rd pages include Pooled Fund money, which includes the General Fund, Capital Fund, Parks & Stormwater, Sewer Lateral and Public Safety Fund. The last part of the 3rd page is for Escrow funds. You will also notice that each section is sorted by Maturity Date with the earliest maturity being listed 1st. The last part of the 3rd page lists who we purchased the investments from, and as you can see, all of them are currently purchased through Multi-Bank Securities (MBS) with the investment being held at Pershing.

ATTACHMENTS:

Quarterly Financial Statements as of 9-30-25 and Investments as of 9-30-25.



City of Creve Coeur
Statement of Revenues and Expenditures
As of September 30, 2025
FY 2026

	2026 Annual Budget	2026 Adjusted Budget	2026 1st Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 1st Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
General Fund Revenues:								
Property Taxes	833,452	833,452	3,459	(829,993)	0.4%	1,285	2,174	0.2%
Sales Tax	5,738,891	5,738,891	1,332,313	(4,406,578)	23.2%	1,180,827	151,486	20.5%
Utility Taxes	6,614,495	6,614,495	1,998,562	(4,615,933)	30.2%	1,865,660	132,902	28.8%
Intergovernmental	2,290,829	2,290,829	316,173	(1,974,656)	13.8%	329,694	(13,521)	14.9%
Licenses and Permits	1,139,599	1,139,599	405,412	(734,187)	35.6%	439,077	(33,665)	37.8%
Charges for Municipal Services	72,000	72,000	26,187	(45,813)	36.4%	28,856	(2,669)	45.1%
Municipal Court	407,843	407,843	101,256	(306,587)	24.8%	90,609	10,647	17.0%
Interest Revenue	875,000	875,000	264,500	(610,500)	30.2%	308,265	(43,764)	41.1%
Other Revenues	441,537	441,537	156,960	(284,577)	35.5%	127,042	29,918	35.1%
Total Revenues	18,413,646	18,413,646	4,604,823	(13,808,823)	25.0%	4,371,316	233,507	24.1%
General Fund Expenditures:								
Legislative Services	299,499	299,499	76,234	223,265	25.5%	59,535	(16,699)	21.0%
Legal Services	190,977	190,977	36,091	154,886	18.9%	25,488	(10,603)	13.7%
Administrative Services	836,336	836,336	177,091	659,245	21.2%	174,372	(2,718)	20.8%
Municipal Court	330,988	330,988	62,275	268,713	18.8%	58,790	(3,486)	18.4%
Finance Department	640,379	640,379	157,255	483,124	24.6%	164,160	6,905	25.8%
InterDepartmental	695,672	695,672	322,802	372,870	46.4%	285,339	(37,462)	45.8%
Information Systems	318,557	318,557	96,769	221,788	30.4%	90,705	(6,065)	32.4%
Community Services	167,660	167,660	44,107	123,553	26.3%	36,975	(7,132)	23.0%
Maint. of Municipal Prop.	319,702	319,702	68,775	250,927	21.5%	73,728	4,953	22.5%
Police Department	9,343,386	9,343,386	2,130,926	7,212,460	22.8%	2,197,619	66,693	24.6%
Public Works - Admin.	704,659	704,659	144,310	560,349	20.5%	173,313	29,003	26.3%
Street Maintenance	1,998,139	1,998,139	408,068	1,590,071	20.4%	388,976	(19,093)	21.4%
Health and Environment	1,121,540	1,121,540	277,311	844,229	24.7%	211,111	(66,201)	24.1%
Park Maintenance	763,167	763,167	189,679	573,488	24.9%	206,481	16,802	28.7%
Community Dev.-Administration	445,217	445,217	113,779	331,438	25.6%	102,150	(11,629)	19.4%
Community Dev.-Building Div.	1,061,838	1,061,838	271,187	790,651	26%	244,170	(27,018)	25.9%
Total Expenditures	19,237,716	19,237,716	4,576,659	14,661,057	23.8%	4,492,911	(83,748)	25.2%
Total Oper. Surplus (Deficit)	(824,070)	(824,070)	28,164	852,234		(121,595)	149,759	
Transfr In From Other Funds	1,587,211	1,587,211	0	(1,587,211)		0	0	
Transfers To Other Funds	1,400,000	1,400,000	0	1,400,000		0	0	
	187,211	187,211	0	(187,211)		0	0	
Operating Revenues Over (under) Expenditures	(636,859)	(636,859)	28,164	665,023		(121,595)	149,759	



City of Creve Coeur
Statement of Revenues and Expenditures
As of September 30, 2025
FY 2026

	2026 Annual Budget	2026 Adjusted Budget	2026 1st Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 1st Qtr Actual	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
<u>Municipal Enterprise Fund Revenues:</u>								
Golf Course	659,561	659,561	306,182	(353,379)	46.4%	271,365	34,817	45.5%
Food Service	83,500	83,500	29,264	(54,236)	35.0%	23,032	6,232	38.1%
Ice Arena	855,856	855,856	335,797	(520,059)	39.2%	169,031	166,766	20.2%
Total Revenue	1,598,917	1,598,917	671,243	(927,674)	42.0%	463,428	207,815	31.0%
<u>Municipal Enterprise Fund Expenditures:</u>								
Golf Course	792,268	792,268	231,125	561,143	29.2%	210,843	(20,282)	28.9%
Food Service	50,885	50,885	16,770	34,115	33.0%	11,751	(5,018)	21.2%
Ice Arena	708,745	708,745	182,997	525,748	25.8%	193,603	10,606	28.4%
Total Expenditures	1,551,898	1,551,898	430,891	1,121,007	27.8%	416,197	(14,694)	28.4%
Total Oper. Surplus (Deficit)	47,019	47,019	240,352	193,333		47,231	193,121	
Operating Revenues Over (Under) Expenditures	47,019	47,019	240,352	193,333		47,231	193,121	



**City of Creve Coeur
Statement of Revenues and Expenditures
As of September 30, 2025
FY 2026**

	2026 Annual Budget	2026 Adjusted Budget	2026 1st Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 1st Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
Capital Improvement Fund Revenues:								
Intergovernmental	2,311,500	2,311,500	562,807	(1,748,693)	24.3%	553,759	9,048	23.9%
Interest Revenue	25,000	25,000	25,003	3	100.0%	3,143	21,860	1.6%
Other Revenues	5,072,100	5,072,100	1,068	(5,071,032)	0.0%	400	668	0.0%
Total Revenues	7,408,600	7,408,600	588,877	(6,819,723)	7.9%	557,301	31,576	8.9%
Capital Improvement Fund Expenditures:								
Personnel	191,506	191,506	37,713	153,793	19.7%	43,731	6,018	24.3%
Operating Expenditures	0	0	217	(217)	0.0%	842	625	0.0%
Building & Improvements	605,000	605,000	0	605,000	0.0%	9,300	9,300	3.5%
Park Development Projects	1,720,000	1,720,000	193,681	1,526,319	11.3%	449,098	255,417	25.1%
Street Overlay/Repair	5,957,000	8,468,695	538,445	7,930,250	6.4%	2,198,748	1,660,303	28.7%
Capital Equipment	379,655	698,000	190,355	507,645	27.3%	0	(190,355)	0.0%
Total Expenditures	8,853,161	11,683,201	960,411	10,722,790	8.2%	2,701,719	1,741,308	43.3%
Total Oper. Surplus (Deficit)	(1,444,561)	(4,274,601)	(371,534)	3,903,067		(2,144,417)	1,772,884	
Transfer in from Gen. Fund	1,400,000	1,400,000	0	(1,400,000)		0	0	
Operating Revenues Over (Under) Expenditures	(44,561)	(2,874,601)	(371,534)	2,503,067		(2,144,417)	1,772,884	



**City of Creve Coeur
Statement of Revenues and Expenditures
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FY 2026**

	2026 Annual Budget	2026 Adjusted Budget	2026 1st Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 1st Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
Park & Stormwater Fund Revenues:								
Intergovernmental	2,719,433	2,719,433	656,856	(2,062,577)	24.2%	649,782	7,074	22.7%
Interest Revenue	25,000	25,000	17,165	(7,835)	68.7%	3,305	13,860	1.5%
Other Revenues	971,478	971,478	0	(971,478)	0.0%	1,508	(1,508)	0.5%
Total Revenues	3,715,911	3,715,911	674,021	(3,041,890)	0.0%	654,595	19,426	0.0%
Park & Stormwater Fund Expenditures:								
Personnel	184,971	184,971	35,472	149,499	19.2%	42,518	7,046	24.2%
Operating Expenditures	50	50	239	(189)	0.0%	542	303	0.0%
Park Development Projects	495,000	2,670,367	931,945	1,738,423	34.9%	586,873	(345,071)	19.4%
Storm water Projects	2,075,000	2,164,837	107,805	2,057,032	5.0%	44,442	(63,363)	2.2%
Capital Equipment	30,000	30,000	30,000	0	100.0%	0	(30,000)	0.0%
Total Expenditures	2,785,021	5,050,225	1,105,460	3,944,765	0.0%	674,375	(431,085)	0.0%
Total Oper. Surplus (Deficit)	930,890	(1,334,314)	(431,439)	902,875		(19,781)	(411,659)	
Transfer out to General Fund	541,181	541,181	0	(541,181)		0	0	
	(541,181)	(541,181)	0	541,181		0	0	
Operating Revenues Over (Under) Expenditures	389,709	(1,875,495)	(431,439)	1,444,056		(19,781)	(411,659)	



City of Creve Coeur
Statement of Revenues and Expenditures
As of September 30, 2025
FY 2026

	2026 Annual Budget	2026 Adjusted Budget	2026 1st Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 1st Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
<u>Sewer Lateral Fund Revenues:</u>								
Intergovernmental	135,500	135,500	496	(135,004)	0.4%	305	191	0.2%
Interest Revenue	2,700	2,700	1,180	(1,520)	43.7%	313	868	3.1%
Total Revenues	138,200	138,200	1,676	(136,524)	1.2%	617	1,059	0.4%
<u>Sewer Lateral Fund Expenditures:</u>								
Personnel Expenditures	19,629	19,629	3,524	16,105	18.0%	4,468	944	23.8%
Technical & Personal Services	500	500	0	500	0.0%	0	0	0.0%
Sewer Lateral Reimbursements	160,000	160,000	32,791	127,209	20.5%	22,235	(10,556)	13.9%
Total Expenditures	180,129	180,129	36,315	143,814	20.2%	26,703	(9,612)	14.9%
Total Oper. Surplus (Deficit)	(41,929)	(41,929)	(34,638)	7,291		(26,085)	(8,553)	
Operating Revenues Over (Under) Expenditures	(41,929)	(41,929)	(34,638)	7,291		(26,085)	(8,553)	



	2026 Annual Budget	2026 Adjusted Budget	2026 1st Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 1st Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
<u>Public Safety Fund Revenues:</u>								
Intergovernmental	1,624,453	1,624,453	367,497	(1,256,956)	22.6%	357,522	9,975	23.9%
Interest Revenue	25,000	25,000	8,438	(16,562)	33.8%	1,438	6,999	2.2%
Other Revenues	0	0	0	0	0.0%	0	0	0.0%
Total Revenues	1,649,453	1,649,453	375,935	(1,273,518)	22.8%	358,960	16,975	22.7%
<u>Public Safety Fund Expenditures:</u>								
Personnel Expenditures	0	0	0	0	0.0%	0	0	#DIV/0!
Operating Expenditures	419,395	419,395	144,030	275,365	34.3%	122,294	(21,736)	30.4%
Capital Expenditures	264,800	264,800	12,328	252,472	4.7%	107,324	94,997	33.8%
Total Expenditures	684,195	684,195	156,358	527,837	22.9%	229,618	73,260	36.2%
Total Oper. Surplus (Deficit)	965,258	965,258	219,577	(745,681)		129,342	90,235	
Transfer out to General Fund	1,046,030	1,046,030	0	1,046,030		0	0	
Operating Revenues Over (Under) Expenditures	(80,772)	(80,772)	219,577	300,349		129,342	90,235	

Investments -September 30, 2025

POOLED FUNDS (GENERAL FUND, CAPITAL, P&S, SEWER LATERAL, PUBLIC SAFETY)

Investment	CUSIP Tracking #	Instrument	Holder	Quantity	Premium / Discount	Principal	Market Value	YTM	Purchase Date	Maturity Date	Call Date	Years
FHLB	3130ANJV3	US Govt Bonds	MBS	350,000.00		350,000.00		0.750%	9/9/2021	12/26/2025		4.3
FHLB	3130ALZM9	US Govt Bonds	MBS	500,000.00		500,000.00		1.030%	4/29/2021	4/29/2026		5.0
FFCB	3133ENWF3	US Govt Bonds	MBS	500,000.00		500,000.00		3.550%	5/11/2022	5/11/2026		4.0
FHLB	3130AMU75	US Govt Bonds	MBS	1,000,000.00		1,000,000.00		0.900%	6/30/2021	6/26/2026		4.11
FHLB	3130ANE30	US Govt Bonds	MBS	500,000.00		500,000.00		0.500%	7/29/2021	7/29/2026		5.0
FHLB	3130ANRT9	US Govt Bonds	MBS	500,000.00		500,000.00		0.550%	9/14/2021	8/25/2026		4.11
FFCB	3133EM3Y6	US Govt Bonds	MBS	500,000.00		500,000.00		0.930%	9/2/2021	9/1/2026		4.11
FHLB	3130AQHS5	US Govt Bonds	MBS	245,000.00		245,000.00		1.250%	1/28/2022	1/28/2027		5.0
FHLB	3130ARAH4	US Govt Bonds	MBS	500,000.00		500,000.00		2.350%	3/29/2022	3/29/2027		5.0
FFCB	3133ENYA2	US Govt Bonds	MBS	500,000.00		500,000.00		3.450%	6/6/2022	6/1/2027		4.11

POOLED FUNDS (GENERAL FUND, CAPITAL, P&S, SEWER LATERAL, PUBLIC SAFETY)

Investment	CUSIP Tracking #	Instrument	Holder	Quantity	Premium / Discount	Principal	Market Value	YTM	Purchase Date	Maturity Date	Call Date	Years
Skyone Fed Cr Un	83088XAD0			245,000.00		245,000.00		3.600%	8/30/2022	9/1/2025		3.0
Flagstar Bk	33847GJX1			244,000.00		244,000.00		4.900%	7/25/2024	9/25/2025		1.2
Great Southn Bk	39120VTB0	CD	MBS	245,000.00		245,000.00		4.500%	10/20/2022	10/20/2025		3.0
Sharonview Fed CU	819866BR4	CD	MBS	245,000.00		245,000.00		5.000%	10/31/2022	10/31/2025		3.0
Barclays Bk	06740KNT0	CD	MBS	245,000.00		245,000.00		1.000%	12/15/2021	12/15/2025		4.0
Connexus Cr Un	20825WAQ3	CD	MBS	245,000.00		245,000.00		1.050%	12/23/2021	12/23/2025		4.0
JPMorgan Chase Bk	48128UXU8	CD	MBS	245,000.00	-	245,000.00		0.500%	1/22/2021	1/22/2026		5.0
Coastlife Cr Un	19058LAB0	CD	MBS	245,000.00		245,000.00		4.650%	2/13/2023	2/13/2026		3.0
Raiz FCU	75102EAF5	CD	MBS	245,000.00		245,000.00		4.650%	2/17/2023	2/17/2026		3.0
BMO Harris BK	05600XBY5	CD	MBS	245,000.00		245,000.00		0.550%	2/18/2021	2/18/2026		5.0
State Bank India Chicago	856283S49	CD	MBS	245,000.00	-	245,000.00		0.650%	2/25/2021	2/25/2026		5.0
Live Oak Bkg Co	538036NY6	CD	MBS	245,000.00	-	245,000.00		0.750%	3/16/2021	3/16/2026		5.0
City of Boston Cr Un	178581AD6	CD	MBS	245,000.00		245,000.00		0.450%	3/30/2021	3/30/2026		5.0
Bankunited Natl	066519QT9	CD	MBS	245,000.00	-	245,000.00		0.950%	3/31/2021	3/31/2026		5.0
Eaglemark Svgs Bank	27004PBD4	CD	MBS	245,000.00		245,000.00		0.700%	4/7/2021	4/7/2026		5.0
Clearpath Fed Cr Un	18507MAB7	CD	MBS	248,000.00		248,000.00		5.100%	4/26/2023	4/27/2026		3.0
Sunwest Bk	86804DCW6	CD	MBS	245,000.00		245,000.00		0.700%	4/30/2021	4/30/2026		5.0
Denver Savgs Bk	249398BY3	CD	MBS	245,000.00		245,000.00		0.700%	5/5/2021	5/5/2026		5.0
Greenstate Cr UN	39573LBL1	CD	MBS	245,000.00		245,000.00		0.900%	6/16/2021	6/16/2026		5.0
Medallion Bank	58404DKV2	CD	MBS	245,000.00		245,000.00		0.800%	6/30/2021	6/30/2026		5.0
Toyota Finl Svgs Bk	89235MLC3	CD	MBS	245,000.00		245,000.00		0.950%	7/12/2021	7/15/2026		5.0
Marine Fed Cr Un	56824JAX2	CD	MBS	245,000.00		245,000.00		4.600%	7/30/2024	7/30/2026		2.0
Bank Newport	06647JAV6	CD	MBS	245,000.00		245,000.00		3.500%	8/3/2022	8/3/2026		4.0
DR Bank CTF	23344RAE7	CD	MBS	245,000.00		245,000.00		3.600%	9/9/2022	9/9/2026		4.0
Texas Exchange Bank	88241TLX6	CD	MBS	129,000.00		129,000.00		1.050%	10/8/2021	10/8/2026		5.0
Synchrony Bank	87164YE34	CD	MBS	245,000.00		245,000.00		1.000%	10/22/2021	10/22/2026		5.0
Institution For Svgs	45780PAZ8	CD	MBS	245,000.00		245,000.00		1.000%	10/28/2021	10/28/2026		5.0
Merrick Bk South	59013KNY8	CD	MBS	245,000.00		245,000.00		0.900%	10/29/2021	10/29/2026		5.0
Jonesboro St Bk	48040PKT1	CD	MBS	245,000.00		245,000.00		0.750%	11/5/2021	11/5/2026		5.0
Capital One Bk	14042TDW4	CD	MBS	245,000.00		245,000.00		1.100%	11/17/2021	11/17/2026		5.0
Community Bk	203485AC1	CD	MBS	245,000.00		245,000.00		1.150%	12/22/2021	12/22/2026		5.0
Rogue Cr Un	77535MA;7	CD	MBS	245,000.00		245,000.00		5.050%	1/20/2023	1/20/2027		4.0
Metro Cr Un	59161YAP1	CD	MBS	245,000.00		245,000.00		1.700%	2/18/2022	2/18/2027		5.0
Austin Telco Fed Cr Un	052392EL7	CD	MBS	245,000.00		245,000.00		4.350%	2/28/2025	3/1/2027		2.0
M1 Bk	55316CDM5	CD	MBS	245,000.00		245,000.00		4.050%	3/31/2025	3/31/2027		2.0
Valley Natl Bk	919853LA7	CD	MBS	244,000.00		244,000.00		4.600%	4/2/2024	4/2/2027		3.0
Tompkins Cmnty Bk	88990AAL8	CD	MBS	245,000.00		245,000.00		4.000%	4/2/2025	4/2/2027		2.0
Oriental Bk	68621KDH1	CD	MBS	245,000.00		245,000.00		4.000%	4/7/2025	4/7/2027		2.0

Investments -September 30, 2025

POOLED FUNDS (GENERAL FUND, CAPITAL, P&S, SEWER LATERAL, PUBLIC SAFETY)

Investment	CUSIP		Instrument	Holder	Quantity	Premium / Discount	Principal	Market Value	YTM	Purchase	Maturity	Call	Years
	Tracking #									Date	Date	Date	
First Southwest Bk	33647BAH8		CD	MBS	199,000.00		199,000.00		4.000%	4/15/2025	4/15/2027		2.0
Generations Bank	37149CBN6		CD	MBS	245,000.00		245,000.00		3.900%	5/5/2025	5/5/2027		2.0
First State Bk	33650TAQ3		CD	MBS	245,000.00		245,000.00		3.900%	5/13/2025	5/13/2027		2.0
CIBC Bk	12547CBF4		CD	MBS	244,000.00		244,000.00		4.450%	5/16/2023	5/14/2027		3.11
Univest Natl Bk	91527PBZ9		CD	MBS	245,000.00		245,000.00		4.500%	5/16/2023	5/17/2027		4.0
United Bankers Bk	909557LM0		CD	MBS	245,000.00		245,000.00		4.200%	2/28/2025	5/28/2027		2.3
West Town Bk & Tr	956310BN5				245,000.00		245,000.00		5.250%	6/16/2023	6/16/2027		4.0
First Technology	33715LDZ0		CD	MBS	245,000.00		245,000.00		3.600%	7/15/2022	7/15/2027		5.0
Pittsburgh City Hall	72500MAA3		CD	MBS	245,000.00		245,000.00		3.600%	8/16/2022	8/16/2027		5.0
Chartway Fed Cr Un	16141BAQ4		CD	MBS	245,000.00		245,000.00		5.000%	9/8/2023	9/8/2027		4.0
National Bk	633368HS7		CD	MBS	245,000.00		245,000.00		4.000%	4/16/2025	10/18/2027		2.6
Utah First Fed Cr Un	91739JAC9		CD	MBS	245,000.00		245,000.00		5.200%	10/30/2023	10/29/2027		3.11
Bank Five Nine	062119BX9		CD	MBS	245,000.00		245,000.00		4.300%	5/19/2023	11/19/2027		4.6
American Bank	024334AQ7		CD	MBS	245,000.00		245,000.00		4.000%	6/20/2025	12/20/2027		2.6
Fist Carolina Bk	31944MEW1		CD	MBS	245,000.00		245,000.00		4.000%	6/27/2025	12/27/2027		2.6
Ledyard Natl Bank	523343AC5		CD	MBS	244,000.00		244,000.00		4.150%	12/29/2023	12/29/2027		4.0
UBS Bk	90355GJX5		CD	MBS	245,000.00		245,000.00		4.050%	12/29/2023	12/29/2027		4.0
Wells Fargo Bk	949764KW3		CD	MBS	245,000.00		245,000.00		4.100%	1/17/2024	1/18/2028		4.0
Farmers St Bank	31033MBQ9		CD	MBS	244,000.00		244,000.00		4.100%	1/22/2025	1/24/2028		3.0
Gbank Las Vegas	36830MBB		CD	MBS	245,000.00		245,000.00		4.100%	1/24/2025	1/24/2028		3.0
BNY Mellon	05584CLD6		CD	MBS	230,000.00		230,000.00		4.000%	1/29/2024	1/31/2028		4.0
Lafayette Fed Cr Un	50625LBY8		CD	MBS	245,000.00		245,000.00		4.100%	3/28/2025	3/28/2028		3.0
Amerant Bk	02357QCL9		CD	MBS	245,000.00		245,000.00		4.050%	3/28/2025	3/28/2028		3.0
Promiseone Bk	74348HAP3		CD	MBS	245,000.00		245,000.00		3.900%	3/31/2025	3/31/2028		3.0
Citizens Dep Bk	17153FDF6		CD	MBS	245,000.00		245,000.00		4.000%	4/17/2025	4/17/2028		3.0
United FID Bk	910286HS5		CD	MBS	245,000.00		245,000.00		0.073%	4/19/2024	4/19/2028		4.0
Tucson Fed Cr Un	898812AH5		CD	MBS	245,000.00		245,000.00		3.850%	4/30/2025	4/28/2028		2.11
First Citizens Natl Bk	37149CBN6		CD	MBS	245,000.00		245,000.00		3.850%	5/7/2025	5/8/2028		3.0
CIBM Bk	12545JBB0		CD	MBS	245,000.00		245,000.00		5.000%	5/17/2023	5/17/2028		5.0
Dort Finl Cr Un	25844MAW8		CD	MBS	245,000.00		245,000.00		4.350%	5/24/2023	5/24/2028		5.0
First St Bk & Tr	33651PAZ0		CD	MBS	245,000.00		245,000.00		3.900%	6/6/2025	6/6/2028		3.0
Star Bank	85508VBK4		CD	MBS	245,000.00		245,000.00		3.950%	6/20/2025	6/20/2028		3.0
Global Fed Cr Un	37892MAX2		CD	MBS	245,000.00		245,000.00		4.200%	6/30/2025	6/30/2028		3.0
Farmers & Merchants Bank	307811LN7		CD	MBS	245,000.00		245,000.00		4.050%	1/28/2025	7/28/2028		3.6
American B,	02437PAV5		CD	MBS	245,000.00		245,000.00		4.150%	7/30/2024	7/31/2028		4.0
United Natl Bk	91103MDY9		CD	MBS	245,000.00		245,000.00		4.100%	7/30/2024	7/31/2028		4.0
TC Fed Bk	87227MAJ4		CD	MBS	245,000.00		245,000.00		4.150%	2/7/2025	8/7/2028		3.6
Baxter Cr Un	07181JBB9		CD	MBS	245,000.00		245,000.00		4.900%	8/22/2023	8/22/2028		5.0
Credit Human Fed Cr Un	22537MAB3		CD	MBS	245,000.00		245,000.00		3.900%	8/28/2025	8/28/2028		3.0
Luana Savgs Bk	549104L96		CD	MBS	245,000.00		245,000.00		3.650%	9/10/2025	9/11/2028		3.0
RIA Fed Cr Un	749622BY1		CD	MBS	245,000.00		245,000.00		3.700%	9/23/2025	9/25/2028		3.0
Civic Fed Cr Un	178808AF8		CD	MBS	245,000.00		245,000.00		3.650%	9/26/2025	9/26/2028		3.0
Celtic Bank	15118RT49		CD	MBS	245,000.00		245,000.00		4.000%	12/20/2024	12/20/2028		4.0
Community Resource Cr Un	20403MAC6		CD	MBS	245,000.00		245,000.00		4.150%	1/22/2025	1/22/2029		4.0
Northfield Bk	66612AJH2		CD	MBS	245,000.00		245,000.00		4.100%	1/22/2025	1/22/2029		4.0
Clearwater Fed Cr Un	185189AC1		CD	MBS	245,000.00		245,000.00		4.150%	1/24/2025	1/24/2029		4.0
USAlliance FCU	90352RDM4		CD	MBS	245,000.00		245,000.00		4.150%	1/31/2025	1/31/2029		4.0
Forbright Bk	34520LBL6		CD	MBS	245,000.00		245,000.00		4.200%	2/12/2025	2/12/2029		4.0
BMW Bk	02157RAA5		CD	MBS	244,000.00		244,000.00		4.450%	2/28/2025	2/28/2029		4.0
Peoples Bk	71050LBT9		CD	MBS	244,000.00		244,000.00		4.250%	4/14/2024	4/17/2029		5.0
SCE Fed Cr Cun	78413RAR8		CD	MBS	245,000.00		245,000.00		4.250%	4/17/2024	4/17/2029		5.0
Pioneer BK	723602BT4		CD	MBS	245,000.00		245,000.00		3.750%	5/15/2025	5/15/2029		4.0
First Premier Bk	33610RWL3		CD	MBS	245,000.00		245,000.00		3.950%	5/20/2025	5/21/2029		4.0
First Fed Svgs & Loan	318520AP8		CD	MBS	245,000.00		245,000.00		4.000%	6/25/2025	6/25/2029		4.0
Mid American Cr Un	59522NAT1		CD	MBS	245,000.00		245,000.00		4.100%	6/30/2025	6/29/2029		3.11



**City of Creve Coeur
Finance Committee
FY2026 Meeting Schedule
Meeting Time 4:00 PM to 5:30 PM**

DATE	TOPIC
August 26, 2025	Nominate Chair & Committee Liaisons Review PAFR Publication Olive/Graeser TDD Review (every 3 years) 4 th Quarter Financials and Year-End
October 28, 2025	Review of 1 st Quarter Financials, Further Discussion of Revenue Options
January 27, 2026	Review of 2nd Quarter Financials, Review of Financial Policies
March 9, 2026	Joint Work Session with City Council to Review Proposed 5-Year Capital Plan
March 23, 2026	Joint Work Session with City Council to Review Proposed 5-Year Capital Plan
May 11, 2026	Joint Work Session with City Council to Review Proposed Budget Preview
May 19, 2026	Review 3 rd Quarter Financials Review of Proposed Budget Approve the Calendar

FINANCE COMMITTEE PRIORITIES

- As part of the budget review process, evaluate economic justification and risks of proposed single-project capital and operational expenditures in excess of \$100,000 or a combination of multiple similar projects or the aggregate value of multi-year projects over \$1 million.
- Review proposed financing, bond indebtedness, taxation and leases greater than \$10,000 prior to council action.
- Review project closeout reports for scope, schedule and cost variation.
- Periodically review and comment on the surplus funds investment policy and financial performance.
- Review opportunities for cooperative purchasing or contracting ventures with other municipalities.