



**AGENDA  
CITY OF CREVE COEUR  
FINANCE COMMITTEE  
300 NORTH NEW BALLAS RD  
MAYORS CONFERENCE ROOM  
JANUARY 27, 2026  
4:00 PM**

**CALL TO ORDER**

**ROLL CALL**

**APPROVAL OF AGENDA**

**APPROVAL OF MINUTES**

**Approval of October 28, 2025 Meeting Minutes**

**REPORTS**

**Chair Person**

**Audit Committee**

**City Council Liaison**

**Staff Report**

**UNFINISHED BUSINESS**

**NEW BUSINESS**

**Review Second Quarter FY26 Financial Analysis**

**PUBLIC COMMENTS**

**NEXT MEETING DATE**

**Next Meeting Date is March 9, 2026**

**ADJOURNMENT**

Posted by: \_\_\_\_\_

Date/Time posted: \_\_\_\_\_



**AGENDA  
CITY OF CREVE COEUR  
FINANCE COMMITTEE  
300 NORTH NEW BALLAS RD  
MAYORS CONFERENCE ROOM  
JANUARY 27, 2026  
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  
OCTOBER 28, 2025  
4:00 PM**

**CALL TO ORDER**

The meeting was called to order at 4:02 p.m. by Chair Person Betty Kagan.

**ROLL CALL**

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

Others Present: Director of Finance Lori Obermoeller and Cynthia Jordan. Council Liaison Mara Berry was absent.

**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**

**Approval of August 26, 2025, Meeting Minutes**

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

**REPORTS**

**Chair Person**



**MINUTES  
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**Chairperson** - Betty Kagan thanked those that attended the Ethics Training and reminded those that didn't that they will need to watch the video once it comes out.

**Audit Committee**

**Audit Committee** - Nothing to report

**City Council Liaison**

**City Council Liaison** - Absent

**Staff Report**

**Staff Report** - Director of Finance Lori Obermoeller reminded everyone to vote on November 4- the Use Tax will be on the ballot.

**UNFINISHED BUSINESS**

**NEW BUSINESS**

**Review 1st Quarter Financial Report**

Director of Finance Lori Obermoeller reviewed the First Quarter Financial Reports, covering the period through September 30, 2025, which were included in the meeting packet. New charts were added to provide a visual snapshot of revenues and expenditures for each fund. Revenues for all funds have increased compared to FY 2024, and expenditures have also risen slightly for all funds except the Capital Fund and Public Safety Fund. A more detailed explanation was then presented to the Committee. Overall, things look good.

**PUBLIC COMMENT**

**NEXT MEETING DATE**

**January 27, 2026, at 4 PM**

Ms. Obermoeller noted that the January meeting may include a review of certain policies, and if the Use Tax measure does not pass in November, discussion of



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300 NORTH NEW BALLAS RD  
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business license fees may also be added to the agenda. Betty reminded everyone that the holiday party is coming up in December and wished everyone a happy New Year, saying she looks forward to seeing everyone in January.

**ADJOURNMENT**

Stephen made a motion to adjourn at 4:19 p.m. Chris seconded the motion, and it was approved unanimously.

**RESULT:** Approved

**MOVER:** Stephen Keyser

**SECONDER:** Christopher Floyd

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

**NAYS:** None

DRAFT



# MEMORANDUM

**DATE:** January 19, 2026  
**TO:** Sharon Stott, Interim City Administrator  
**FROM:** Lori Obermoeller, Director of Finance  
**SUBJECT:** Second Quarter FY 2026 Financial Analysis

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## BACKGROUND INFORMATION:

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 second 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 \$72,412 more than revenues for the same time period in FY 2025. Below are some of the revenue sources that are worth mentioning:

- Property Tax is down \$132,674 from FY 2025 due to the County getting a new software and still working out all of the bugs (timing issue).
- Sales Tax is up \$41,483 (1.7%) from FY 2025.
- Utility Taxes are \$311,377 (9.2%) 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 \$44,406 (5.8%) 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.
- Court Revenues are up \$41,963 (27%) compared to last year, only because last year's December revenue didn't get posted until January, so it's a timing issue.

b. Expenditures

General Fund expenditures are \$462,677 (5.2%) 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 deficit of \$399,922.

**2. Municipal Enterprise Fund**

a. Revenues

Overall, Revenues for the Enterprise Fund are up \$125,657 (14.5%) more than what was received through the second quarter of FY 2025. All divisions are above last year's numbers.

b. Expenditures

Expenditures are \$111,311 (14.7%) higher than last year, primarily due to an increase in personnel costs.

We budgeted a surplus of \$47,019 for FY 2026, and we are currently at a surplus of \$125,122.

**3. Capital Fund**

a. Revenues

Capital Fund revenues increased by \$453,532 less than the previous year. This decrease was due to the hail damage settlement check that we received in FY 2025 of \$494,571.

b. Expenditures

Expenditures are \$1,337,594 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 \$1,802,604.

**4. Parks & Stormwater Fund**

a. Revenues

Revenues for the Parks and Stormwater Fund are \$7,441 more than last year with sales tax and interest revenue both being up.

b. Expenditures

Expenditures are \$604,5565 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 \$707,633 for the fiscal year.

**5. Sewer Lateral Fund**

c. Revenues

Sewer Lateral Revenues are \$49,257 less than last year due to the timing of the funds received from the County as a result of their new software and them still working out all of the bugs.

d. Expenditures

Expenditures are \$27,971 more than last year.

Overall, the Sewer Lateral Fund is budgeted with a deficit of \$41,929. We are at a deficit of \$70,144 due to most of the revenue not coming in until the third quarter.

**6. Public Safety Fund**

e. Revenues

The Public Safety Fund revenues are \$11,433 more than last year at this time. Sales tax revenue and interest revenue are both up from last year.

f. Expenditures

Expenditures are \$42,009 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. For FY 2026, we have budgeted a deficit of \$80,772; currently there is a surplus of \$421,973. In January, \$311,274, or 20% of the public safety sales tax, will be transferred to the General Fund to 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.

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 12-31-25 and Investments as of 12-31-25.



**City of Creve Coeur**  
**Statement of Revenues and Expenditures**  
**As of December 31, 2025**  
**FY 2026**

	<b>2026 Annual Budget</b>	<b>2026 Adjusted Budget</b>	<b>2026 2nd Qtr YTD</b>	<b>Variance YTD to Adjusted Fav/(Unfav)</b>	<b>YTD As % of Adjusted Budget</b>	<b>2025 2nd Qtr YTD</b>	<b>Variance 2025 to 2026 YTD Fav/(Unfav)</b>	<b>2025 YTD As % of 2025 Budget</b>
<b>General Fund Revenues:</b>								
Property Taxes	833,452	833,452	179,982	(653,470)	21.6%	312,656	(132,674)	37.9%
Sales Tax	5,738,891	5,738,891	2,490,985	(3,247,906)	43.4%	2,449,502	41,483	42.5%
Utility Taxes	6,614,495	6,614,495	3,698,291	(2,916,204)	55.9%	3,386,915	311,377	52.2%
Intergovernmental	2,290,829	2,290,829	847,813	(1,443,016)	37.0%	988,515	(140,702)	44.7%
Licenses and Permits	1,139,599	1,139,599	725,822	(413,777)	63.7%	770,228	(44,406)	66.4%
Charges for Municipal Services	72,000	72,000	37,706	(34,294)	52.4%	35,831	1,875	56.0%
Municipal Court	407,843	407,843	195,199	(212,644)	47.9%	153,235	41,963	28.8%
Interest Revenue	875,000	875,000	515,329	(359,671)	58.9%	501,991	13,337	66.9%
Other Revenues	441,537	441,537	221,743	(219,794)	50.2%	241,584	(19,841)	66.8%
<b>Total Revenues</b>	<b>18,413,646</b>	<b>18,413,646</b>	<b>8,912,870</b>	<b>(9,500,776)</b>	<b>48.4%</b>	<b>8,840,458</b>	<b>72,412</b>	<b>48.7%</b>
<b>General Fund Expenditures:</b>								
Legislative Services	299,499	299,499	145,382	154,117	48.5%	130,314	(15,067)	45.9%
Legal Services	190,977	190,977	86,590	104,388	45.3%	65,808	(20,782)	35.5%
Administrative Services	836,336	836,336	321,823	514,513	38.5%	351,684	29,861	41.9%
Municipal Court	330,988	330,988	134,554	196,434	40.7%	132,604	(1,950)	41.5%
Finance Department	640,379	640,379	282,668	357,711	44.1%	329,026	46,358	51.8%
InterDepartmental	695,672	695,672	507,551	188,120	73.0%	454,522	(53,029)	73.0%
Information Systems	318,557	318,557	151,983	166,574	47.7%	152,520	537	54.4%
Community Services	167,660	167,660	80,303	87,357	47.9%	67,713	(12,589)	42.2%
Maint. of Municipal Prop.	319,702	319,702	139,418	180,284	43.6%	154,295	14,877	47.2%
Police Department	9,343,386	9,343,386	4,490,401	4,852,985	48.1%	4,318,667	(171,734)	48.4%
Public Works - Admin.	704,659	704,659	254,416	450,243	36.1%	312,688	58,271	47.5%
Street Maintenance	1,998,139	1,998,139	1,033,227	964,912	51.7%	919,544	(113,683)	50.6%
Health and Environment	1,121,540	1,121,540	552,428	569,112	49.3%	427,521	(124,906)	48.9%
Park Maintenance	763,167	763,167	406,271	356,896	53.2%	369,776	(36,495)	51.4%
Community Dev.-Administration	445,217	445,217	208,228	236,989	46.8%	163,480	(44,748)	31.0%
Community Dev.-Building Div.	1,061,838	1,061,838	517,551	544,287	49%	499,955	(17,596)	53.1%
<b>Total Expenditures</b>	<b>19,237,716</b>	<b>19,237,716</b>	<b>9,312,792</b>	<b>9,924,924</b>	<b>48.4%</b>	<b>8,850,115</b>	<b>(462,677)</b>	<b>49.7%</b>
<b>Total Oper. Surplus (Deficit)</b>	<b>(824,070)</b>	<b>(824,070)</b>	<b>(399,922)</b>	<b>424,148</b>		<b>(9,657)</b>	<b>(390,264)</b>	
<b>Transfr In From Other Funds</b>	<b>1,587,211</b>	<b>1,587,211</b>	<b>0</b>	<b>(1,587,211)</b>		<b>0</b>	<b>0</b>	
<b>Transfers To Other Funds</b>	<b>1,400,000</b>	<b>1,400,000</b>	<b>0</b>	<b>1,400,000</b>		<b>0</b>	<b>0</b>	
	<b>187,211</b>	<b>187,211</b>	<b>0</b>	<b>(187,211)</b>		<b>0</b>	<b>0</b>	
<b>Operating Revenues Over (under) Expenditures</b>	<b>(636,859)</b>	<b>(636,859)</b>	<b>(399,922)</b>	<b>236,937</b>		<b>(9,657)</b>	<b>(390,264)</b>	



**City of Creve Coeur**  
**Statement of Revenues and Expenditures**  
**As of December 31, 2025**  
**FY 2026**

	<b>2026 Annual Budget</b>	<b>2026 Adjusted Budget</b>	<b>2026 2nd Qtr YTD</b>	<b>Variance YTD to Adjusted Fav/(Unfav)</b>	<b>YTD As % of Adjusted Budget</b>	<b>2025 2nd Qtr Actual</b>	<b>Variance 2025 to 2026 YTD Fav/(Unfav)</b>	<b>2025 YTD As % of 2025 Budget</b>
<b><u>Municipal Enterprise Fund Revenues:</u></b>								
Golf Course	659,561	659,561	442,687	(216,874)	67.1%	391,654	51,033	65.7%
Food Service	83,500	83,500	46,933	(36,567)	56.2%	38,301	8,633	63.3%
Ice Arena	855,856	855,856	502,727	(353,129)	58.7%	436,736	65,992	52.2%
<b>Total Revenue</b>	<b>1,598,917</b>	<b>1,598,917</b>	<b>992,347</b>	<b>(606,570)</b>	<b>62.1%</b>	<b>866,690</b>	<b>125,657</b>	<b>58.0%</b>
<b><u>Municipal Enterprise Fund Expenditures:</u></b>								
Golf Course	792,268	792,268	460,397	331,871	58.1%	377,944	(82,452)	51.8%
Food Service	50,885	50,885	28,580	22,305	56.2%	23,266	(5,315)	42.0%
Ice Arena	708,745	708,745	378,248	330,497	53.4%	354,704	(23,544)	52.1%
<b>Total Expenditures</b>	<b>1,551,898</b>	<b>1,551,898</b>	<b>867,225</b>	<b>684,673</b>	<b>55.9%</b>	<b>755,914</b>	<b>(111,311)</b>	<b>51.6%</b>
<b>Total Oper. Surplus (Deficit)</b>	<b>47,019</b>	<b>47,019</b>	<b>125,122</b>	<b>78,103</b>		<b>110,776</b>	<b>14,347</b>	
<b>Operating Revenues Over (Under) Expenditures</b>	<b>47,019</b>	<b>47,019</b>	<b>125,122</b>	<b>78,103</b>		<b>110,776</b>	<b>14,347</b>	



**City of Creve Coeur**  
**Statement of Revenues and Expenditures**  
**As of December 31, 2025**  
**FY 2026**

	2026 Annual Budget	2026 Adjusted Budget	2026 2nd Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 2nd Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
<b>Capital Improvement Fund Revenues:</b>								
Intergovernmental	2,311,500	2,311,500	1,128,986	(1,182,514)	48.8%	1,108,661	20,325	47.8%
Interest Revenue	25,000	25,000	41,273	16,273	165.1%	12,073	29,200	6.2%
Other Revenues	5,072,100	5,072,100	24,426	(5,047,674)	0.5%	527,483	(503,057)	14.1%
<b>Total Revenues</b>	<b>7,408,600</b>	<b>7,408,600</b>	<b>1,194,686</b>	<b>(6,213,914)</b>	<b>16.1%</b>	<b>1,648,217</b>	<b>(453,532)</b>	<b>26.3%</b>
<b>Capital Improvement Fund Expenditures:</b>								
Personnel	191,506	191,506	72,865	118,641	38.0%	88,676	15,810	49.2%
Operating Expenditures	0	0	293	(293)	0.0%	1,167	874	0.0%
Building & Improvements	605,000	605,000	378,031	226,969	62.5%	83,748	(294,283)	31.2%
Park Development Projects	1,720,000	1,720,000	910,415	809,585	52.9%	1,369,577	459,162	76.5%
Street Overlay/Repair	5,957,000	8,468,695	1,445,331	7,023,364	17.1%	2,730,815	1,285,484	35.6%
Capital Equipment	379,655	698,000	190,355	507,645	27.3%	60,901	(129,454)	7.8%
<b>Total Expenditures</b>	<b>8,853,161</b>	<b>11,683,201</b>	<b>2,997,290</b>	<b>8,685,911</b>	<b>25.7%</b>	<b>4,334,884</b>	<b>1,337,594</b>	<b>69.5%</b>
<b>Total Oper. Surplus (Deficit)</b>	<b>(1,444,561)</b>	<b>(4,274,601)</b>	<b>(1,802,604)</b>	<b>2,471,997</b>		<b>(2,686,666)</b>	<b>884,062</b>	
<b>Transfer in from Gen. Fund</b>	<b>1,400,000</b>	<b>1,400,000</b>	<b>0</b>	<b>(1,400,000)</b>		<b>0</b>	<b>0</b>	
<b>Operating Revenues Over (Under) Expenditures</b>	<b>(44,561)</b>	<b>(2,874,601)</b>	<b>(1,802,604)</b>	<b>1,071,997</b>		<b>(2,686,666)</b>	<b>884,062</b>	



**City of Creve Coeur**  
**Statement of Revenues and Expenditures**  
**As of December 31, 2025**  
**FY 2026**

	2026 Annual Budget	2026 Adjusted Budget	2026 2nd Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 2nd Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
<b>Park &amp; Stormwater Fund Revenues:</b>								
Intergovernmental	2,719,433	2,719,433	1,318,398	(1,401,035)	48.5%	1,302,340	16,058	45.6%
Interest Revenue	25,000	25,000	26,304	1,304	105.2%	11,934	14,370	5.2%
Other Revenues	971,478	971,478	0	(971,478)	0.0%	22,987	(22,987)	8.2%
<b>Total Revenues</b>	<b>3,715,911</b>	<b>3,715,911</b>	<b>1,344,702</b>	<b>(2,371,209)</b>	<b>0.0%</b>	<b>1,337,261</b>	<b>7,441</b>	<b>0.0%</b>
<b>Park &amp; Stormwater Fund Expenditures:</b>								
Personnel	184,971	184,971	68,622	116,349	37.1%	85,303	16,681	48.6%
Operating Expenditures	50	50	321	(271)	0.0%	677	356	0.0%
Park Development Projects	495,000	2,670,367	1,618,174	1,052,193	60.6%	772,110	(846,064)	25.5%
Storm water Projects	2,075,000	2,164,837	335,219	1,829,618	15.5%	548,185	212,966	26.7%
Capital Equipment	30,000	30,000	30,000	0	100.0%	41,505	11,505	0.0%
<b>Total Expenditures</b>	<b>2,785,021</b>	<b>5,050,225</b>	<b>2,052,336</b>	<b>2,997,889</b>	<b>0.0%</b>	<b>1,447,780</b>	<b>(604,556)</b>	<b>0.0%</b>
<b>Total Oper. Surplus (Deficit)</b>	<b>930,890</b>	<b>(1,334,314)</b>	<b>(707,633)</b>	<b>626,681</b>		<b>(110,519)</b>	<b>(597,115)</b>	
<b>Transfer out to General Fund</b>	<b>541,181</b>	<b>541,181</b>	<b>0</b>	<b>(541,181)</b>		<b>0</b>	<b>0</b>	
<b>Operating Revenues Over (Under) Expenditures</b>	<b>389,709</b>	<b>(1,875,495)</b>	<b>(707,633)</b>	<b>1,167,862</b>		<b>(110,519)</b>	<b>(597,115)</b>	



**City of Creve Coeur**  
**Statement of Revenues and Expenditures**  
**As of December 31, 2025**  
**FY 2026**

	2026 Annual Budget	2026 Adjusted Budget	2026 2nd Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 2nd Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
<b><u>Sewer Lateral Fund Revenues:</u></b>								
Intergovernmental	135,500	135,500	35,167	(100,333)	26.0%	85,267	(50,100)	62.9%
Interest Revenue	2,700	2,700	1,803	(897)	66.8%	960	843	9.6%
<b>Total Revenues</b>	<b>138,200</b>	<b>138,200</b>	<b>36,970</b>	<b>(101,230)</b>	<b>26.8%</b>	<b>86,227</b>	<b>(49,257)</b>	<b>59.3%</b>
<b><u>Sewer Lateral Fund Expenditures:</u></b>								
Personnel Expenditures	19,629	19,629	8,389	11,240	42.7%	8,933	544	47.7%
Technical & Personal Services	500	500	0	500	0.0%	0	0	0.0%
Sewer Lateral Reimbursements	160,000	160,000	98,725	61,275	61.7%	70,211	(28,514)	43.9%
<b>Total Expenditures</b>	<b>180,129</b>	<b>180,129</b>	<b>107,114</b>	<b>73,015</b>	<b>59.5%</b>	<b>79,143</b>	<b>(27,971)</b>	<b>44.2%</b>
<b>Total Oper. Surplus (Deficit)</b>	<b>(41,929)</b>	<b>(41,929)</b>	<b>(70,144)</b>	<b>(28,215)</b>		<b>7,083</b>	<b>(77,227)</b>	
<b>Operating Revenues Over (Under) Expenditures</b>	<b>(41,929)</b>	<b>(41,929)</b>	<b>(70,144)</b>	<b>(28,215)</b>		<b>7,083</b>	<b>(77,227)</b>	



	2026 Annual Budget	2026 Adjusted Budget	2026 2nd Qtr YTD	Variance YTD to Adjusted Fav/(Unfav)	YTD As % of Adjusted Budget	2025 2nd Qtr YTD	Variance 2025 to 2026 YTD Fav/(Unfav)	2025 YTD As % of 2025 Budget
<b><u>Public Safety Fund Revenues:</u></b>								
Intergovernmental	1,624,453	1,624,453	718,368	(906,085)	44.2%	728,102	(9,734)	48.6%
Interest Revenue	25,000	25,000	15,100	(9,900)	60.4%	6,798	8,301	10.5%
Other Revenues	0	0	0	0	0.0%	10,000	(10,000)	0.0%
<b>Total Revenues</b>	<b>1,649,453</b>	<b>1,649,453</b>	<b>733,468</b>	<b>(915,985)</b>	<b>44.5%</b>	<b>744,901</b>	<b>(11,433)</b>	<b>47.2%</b>
<b><u>Public Safety Fund Expenditures:</u></b>								
Personnel Expenditures	0	0	0	0	0.0%	0	0	#DIV/0!
Operating Expenditures	419,395	419,395	266,699	152,696	63.6%	193,466	(73,234)	48.1%
Capital Expenditures	264,800	264,800	44,795	220,005	16.9%	160,038	115,243	50.4%
<b>Total Expenditures</b>	<b>684,195</b>	<b>684,195</b>	<b>311,495</b>	<b>372,700</b>	<b>45.5%</b>	<b>353,504</b>	<b>42,009</b>	<b>55.8%</b>
<b>Total Oper. Surplus (Deficit)</b>	<b>965,258</b>	<b>965,258</b>	<b>421,973</b>	<b>(543,285)</b>		<b>391,397</b>	<b>30,576</b>	
<b>Transfer out to General Fund</b>	<b>1,046,030</b>	<b>1,046,030</b>	<b>0</b>	<b>1,046,030</b>		<b>0</b>	<b>0</b>	
<b>Operating Revenues Over (Under) Expenditures</b>	<b>(80,772)</b>	<b>(80,772)</b>	<b>421,973</b>	<b>502,745</b>		<b>391,397</b>	<b>30,576</b>	

**Investments -December 31, 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	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
<b>Total Pooled Fund US Govt Bonds</b>				<b>4,745,000.00</b>	<b>-</b>	<b>4,745,000.00</b>						

**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
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
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
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

Investments -December 31, 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
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
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
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
Pitney Bowes Bk	724468AS2	CD	MBS	245,000.00		245,000.00		3.550%	11/18/2025	11/14/2028		2.11
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
Morgan Stanley	61768E6N8	CD	MBS	244,000.00		244,000.00		4.550%	7/3/2024	7/3/2029		5.0
Covantage Cr Un	22282XAM2	CD	MBS	245,000.00		245,000.00		3.900%	7/17/2025	7/17/2029		4.0

**Investments -December 31, 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
Altaone Fed Cr Un	02157RAA5	CD	MBS	245,000.00		245,000.00		4.450%	7/19/2024	7/19/2029		5.0
Battle Creek St Bk	07148MAC3	CD	MBS	245,000.00		245,000.00		3.550%	10/20/2025	10/20/2028		3.0
Magyar Bk	55977RCD3	CD	MBS	244,000.00		244,000.00		4.100%	7/30/2024	7/30/2029		5.0
Nicolet Natl Bk	65406LZ9	CD	MBS	245,000.00		245,000.00		4.100%	7/31/2024	7/31/2029		5.0
Leaders Cr Un	52171MAN5	CD	MBS	245,000.00		245,000.00		4.000%	8/30/2024	8/30/2029		5.0
Bank of Green City	06427HBE3	CD	MBS	245,000.00		245,000.00		3.600%	9/9/2025	9/10/2029		4.0
Third Fed Svgs & Ln	8413QGP7	CD	MBS	245,000.00		245,000.00		4.000%	12/18/2024	12/18/2029		5.0
Malaga Bk	56102ABX3	CD	MBS	245,000.00		245,000.00		3.950%	12/27/2024	12/27/2029		5.0
Freedom Northwest Cr Un	356436AV7	CD	MBS	245,000.00		245,000.00		4.150%	12/30/2024	12/31/2029		5.0
First Bank of the Lake	31925YCB6	CD	MBS	245,000.00		245,000.00		4.050%	12/31/2024	12/31/2029		5.0
Eaglebank	27002YGZ3	CD	MBS	245,000.00		245,000.00		4.100%	1/24/2025	1/24/2030		5.0
Goldman Sachs Bk	38150VM22	CD	MBS	244,000.00		244,000.00		4.150%	1/28/2025	1/28/2030		5.0
Truxton Tr Co	89846HDT7	CD	MBS	245,000.00		245,000.00		4.100%	2/14/2025	2/14/2030		5.0
Customers Bk	23204HQU5	CD	MBS	245,000.00		245,000.00		4.250%	2/28/2025	2/26/2030		4.11
Morgan Stanley	61690DS33	CD	MBS	245,000.00		245,000.00		0.160%	2/28/2025	2/26/2030		4.11
American Express Natl Bk	02589AGU0	CD	MBS	244,000.00		244,000.00		4.250%	3/5/2025	3/5/2030		5.0
Western Bk	95960NLA3	CD	MBS	245,000.00		245,000.00		4.250%	3/25/2025	3/25/2030		5.0
First Natl Bk	32110YT54	CD	MBS	245,000.00		245,000.00		3.900%	4/30/2025	4/30/2030		5.0
Poppy Bank	73319FDY2	CD	MBS	245,000.00		245,000.00		4.000%	6/17/2025	6/17/2030		5.0
Security First Bk	81425PBY6	CD	MBS	245,000.00		245,000.00		3.950%	6/18/2025	6/18/2030		5.0
Ultima Bk	90385LEC9	CD	MBS	245,000.00		245,000.00		3.900%	6/18/2025	6/18/2030		5.0
Sallie Mae	795451DX8	CD	MBS	245,000.00		245,000.00		4.050%	7/9/2025	7/9/2030		5.0
Optum Bank	68405VEA3	CD	MBS	245,000.00		245,000.00		4.000%	7/23/2025	7/23/2030		5.0
Security Bk & Tr	814010DT8	CD	MBS	245,000.00		245,000.00		3.850%	7/25/2025	7/25/2030		5.0
USF Fed Cr Un	90353ECH4	CD	MBS	245,000.00		245,000.00		3.900%	8/29/2025	8/29/2030		5.0
Hardin Cnty Svgs Bk	412022EC5	CD	MBS	245,000.00		245,000.00		3.500%	9/19/2025	9/19/2030		5.0
Federal SVGS BK	313812EQ8	CD	MBS	245,000.00		245,000.00		3.550%	10/31/2025	10/31/2030		5.0
<b>Total Pooled Fund CDs</b>				<b>27,746,000.00</b>	<b>-</b>	<b>27,746,000.00</b>						

**ESCROW FUND**

Investment	CUSIP Tracking #	Instrument	Holder	Quantity	Premium / Discount	Principal	Market Value	YTM	Purchase Date	Maturity Date	Call Date	Years
Farmers Ins Group Fed Cr Un	30960QAV9	CD	MBS	245,000.00		245,000.00		4.600%	1/26/2024	1/26/2026		2.0
Bank of America	06051XCB6	CD	MBS	244,000.00		244,000.00		4.800%	4/4/2024	4/6/2026		2.0
First Merchants Bk	32082BFS3	CD	MBS	244,000.00		244,000.00		4.800%	6/28/2024	6/29/2026		2.0
FFB Bk	30191MAL1	CD	MBS	245,000.00		245,000.00		4.000%	11/27/2024	11/27/2026		2.0
<b>Total Escrow Fund</b>				<b>978,000.00</b>	<b>-</b>	<b>978,000.00</b>						

**TOTAL INVESTMENTS FOR ALL FUNDS**

<b>Total Investments by Holder</b>												
			FHN			-						
			MBS			33,469,000.00						
			MOSIP			-						
			MBS UNVEST CASH									
						<b>33,469,000.00</b>						



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

<b>DATE</b>	<b>TOPIC</b>
August 26, 2025	Nominate Chair & Committee Liaisons Review PAFR Publication Olive/Graeser TDD Review (every 3 years) 4 <sup>th</sup> Quarter Financials and Year-End
October 28, 2025	Review of 1 <sup>st</sup> 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 <sup>rd</sup> 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.