FIFTEEN ROPE FERRY ROAD
WATERFORD, CT 06385-2886

Town of Waterford

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MINUTES
REPRESENTATIVE TOWN MEETING
Special Meeting
August 31, 2026

RTM Moderator Susan Driscoll called the August 31, 2026, Special Meeting of the Representative Town Meeting to order at 7:00 P.M.

PLEDGE OF ALLEGIANCE

ROLL CALL
PRESENT: Kyrah Augmon-Bossa, Jim Bartelli, JoAnna Bennett, Steve Besade, Guy Calkins, Mary Childs, Timothy Condon, Susan Driscoll, Kathleen Elbaum, Tim Fioravanti, Emmy Franklin, Paul Goldstein, Rich Gonyo, Kristin Gonzalez, Narciss Greene, Brianna Hogarty, Kate MacKenzie (Speaker phone), Ursula Moreshead, Kathy Mullen Kohl, Ted Olynciw, Ocean Pellett, Danielle Steward-Gelinas, Tim Sullivan, Julie Watson Jones
ABSENT: Erica Casper, Lindsay Khan, Kayla Mullen, David Sugrue
EX-OFFICIO MEMBERS PRESENT: First Selectman Robert J Brule; Selectman Richard Muckle
EX-OFFICIO MEMBERS ABSENT: Board of Finance Chair Glenn Patterson; Selectman Greg Attanasio; Board of Education Chair Deborah Roselli Kelly
ALSO PRESENT: Town Clerk David L. Campo; Town Attorney Nick Kepple; Director of Finance Kim Allen.

CORRESPONDENCE
Included with the RTM agenda were letters from Fire Services Director Chris Haley and Finance Director Kim Allen requesting the special meeting. A letter from RTM member Tim Condon in regard to subcommittees on the Oswegatchie Fire Station Building Committee and the 4th quarter FY26 quarterly report from Town Treasurer Abbas Danesh were distributed to members present. (see attachments)

PUBLIC COMMENT
Helen Kwasniewski, 227 Bloomingdale Rd, QH, expressed concerns regarding Item 1 of the call and other issues. (see attachment)

CALL ITEM 1 – Goshen Roof Replacement
PRESENTATION: Fire Services Director Christopher Haley
Motion by Childs, seconded by Steward-Gelinas, to approve a recommendation from the Board of Finance to move **$178,000 from designated Line #20523-57888** (CNR-Goshen Roof Replacement) **to appropriated Line #20523-57888** (CNR-Goshen Roof Replacement) to begin work on capital project approved May 2024.
MOTION PASSED: 23-0-1 (Sullivan abstained)

CALL ITEM 2 – Emergency Legislation
Motion by Moreshead, seconded by Steward-Gelinas, to approve the previous motion as emergency legislation, waiving the 15-day waiting period in order to have the project completed before harsh weather conditions delay work until next year.
MOTION PASSED: Unanimous

MOTION by Bennett, seconded by Steward-Gelinas, to adjourn at 7:35 P.M.
Respectfully Submitted,

David L. Campo, CCTC
Waterford Town Clerk

DATE: August 5, 2026

TO: First Selectman Robert Brule, Town of Waterford

Sir,

I am writing to formally express my concerns regarding the Oswegatchie Fire Station Building Committee's July 16, 2026 vote establishing a three-member subcommittee empowered to approve construction change orders up to $50,000, as reported to the RTM at our meeting August 3rd, 2026.

In speaking directly with members of the Building Committee following that meeting, several expressed that their true intention was simply to find a practical solution for job-site emergencies to prevent costly construction delays. I appreciate their desire to keep the project moving efficiently, and I recognize that the committee was acting in good faith to solve an operational challenge.

However, a critical disconnect exists between that intended purpose, local ordinance, and what was recorded in the official record. Under Chapter 2.88 of the Waterford Code of Ordinances, the Representative Town Meeting (RTM) established this Building Committee as a carefully balanced 9-member body representing the various elected boards and bodies to the fire service both career and volunteer as well as members of the public all of which were to hold full fiduciary and operational oversight over public funds. The RTM entrusted this project to the complete body—not a subset. Delegating $50,000 in spending authority to a three-person panel conflicts with Chapter 2.88 and the RTM's clear intent, which I believe the committee lacks the statutory authority to redelegate its legislative mandate or alter its voting quorum.

While members may have discussed handling "emergencies," the official meeting minutes contain no requirement restricting this $50,000 authority to emergency situations, nor is there any definition of what constitutes an emergency. Further what the record does reflect is not an emergency but a desire not to have lengthy meetings as stated on page 3 of the July 16th meeting minutes by Steve Smith ***"when this thing is running we have 20 change orders, we could be here till 2am."*** As written and recorded, the vote grants blanket, discretionary approval power for *any* change order up to $50,000. This suggests that the motion as recorded may not fully reflect the committee's nuanced intent, creating a dangerous precedent on paper that far exceeds what members thought they were authorizing.

Moreover on the motion itself, the committee set a $50,000 threshold per change order, however they set no cumulative ceiling which may result in a few individuals binding the Town to hundreds of thousands of dollars. One can see how this creates immense fiscal risk and possible negative public optics.

As captured appropriately in the meeting minutes subcommittees are distinct public bodies under Connecticut FOIA laws, requiring 24-hour notice, agendas, and formal minutes for every session. This leads to a few thoughts, firstly if a member of the larger building committee were to attend a sub committee meeting who was not appointed to this subcommittee they would have no right to vote, which again I believe is in direct conflict with the RTMs intent. Second a committee of three means only 2 members are necessary for a quorum completely destroying the crafted balance by the RTM. Finally relying on small subcommittees may lead to informal communications, creating unnecessary legal vulnerabilities for the Town.

It appears the committee's motion was either incomplete, in violation of Ordinance 2.88 or imprecisely recorded relative to its actual intent. I respectfully urge you to work with Town Counsel Kristi Kelly, Finance Director Allen, and the Building Committee Chair Tuneski to review this matter. Rescind this subcommittee and reaffirm that all financial decisions and change orders remain with the full 9-member committee as mandated by Chapter 2.88 which will ensure the project stays on track while fully safeguarding taxpayer funds and respecting the will of the RTM and the public they represent.

Thank you for your leadership and attention to this matter.

Respectfully,

Timothy Condon
Representative Town Meeting
District 1 Representative

CC:
Town Counsel
Director of Finance
Oswegatchie Fire Station Building Committee Chair
RTM Moderator

7-31-2026

To: **Robert J. Brule – First Selectman**
Kim Allen – Director of Finance
Glenn Patterson & Board of Finance Members
Susan Driscoll & RTM Members
Thomas W. Giard III – Superintendent of Schools
Joseph Mancini – Director of Finance & Operations – BOE
Deb Roselli Kelly & Board of Education Members

From: Abbas Danesh – Treasurer

Subject: Quarterly Treasurer's Report and Related Financials ending 6/30/2026.

The following attachments are included for reference:

Attachment 1 – 6/30/2026 Cash Positions & QTLY Cash Positions – Town of Waterford
Attachment 2 – CDs & Bonds Summary – Town of Waterford
attachment 2 April – June & attachment 2 combined
Attachment 3 – Graph of Total Interest Income vs. Fiscal Years
Attachment 4 – Interest Income by Funds vs. Fiscal Years
Attachment 5 – FY 2027 Estimated General Fund Cash Flow
Attachment 6 – Bond Debt Service
Attachment 7 – Detailed Bond Debt Service FY2027 to FY2032
Attachment 7 combined Bond Debt Service FY2027 to FY2032

Going over our three baskets/institutions:

Averages for STIF interest rates
April 3.72%, May 3.70%, June 3.72%

People's Savings interest is at 2.50%.

Fidelity account activities:

April: One Mil treasury and 41K Bank of America matured. Purchased 700K treasury maturing 10/2026, 5K treasury maturing 4/2033, 100K agency maturing 10/2028, 436K Associated bank CD maturing 1/2027, 93K Mizrahi bank CD maturing 10/2026, 200K Bank of America CD maturing 1/2027, 240K Regions bank CD maturing 4/2027, 140K BMW bank CD maturing 4/2029, 185K Ally bank CD maturing 4/2027, 52K Goldman CD maturing 4/2029.

May: Three Mil treasury, 109K Bank of America CD and 245K Columbia bank CD matured. Purchased one Mil treasury maturing 3/2028, 200K treasury maturing 5/2028, 150K treasury maturing 2/2036, 54K Raymond James CD maturing 6/2031, 100K Flushing bank CD maturing 8/2026, 240K Truist bank CD maturing 5/2027, 200K First Citizens bank CD maturing 5/2027, 240K Western Alliance bank CD maturing 5/2027.

June: One Mil treasury, 100K treasury, 240K Sallie Mae bank CD, 53K Bank of America CD, 240K Safra bank CD matured. Purchased 200K treasury maturing 5/2028, 240K Israel bank CD maturing 6/2027.

Please see Attachment 2 combined, the monthly running of WAM, WAY, and Annualized ALPHA to get a more accurate picture of our portfolio.

As you observe our ALPHA, which measures performance, I underperformed our benchmark in April, May, and June by (-.13%, -.10% and -.08%, respectively).

Attachments 3 & 4 show our interest income with comparable amounts from previous years. **FY 2025 of $3,704,855** vs **FY 2026 of $2,951,574**.

Please see Attachment 5, our estimated General Fund cash flows for FY 2026.

Please see Attachment 6, our updated bond debt service.

Please see Attachment 7, our detailed bond debt service annually to FY 2032…total principal due…our weighted average interest payments & weighted average maturity in years.

Please see Attachment 7 combined
…as of 7/1/2026…we have $58,174,997 outstanding Bonds including the Radio System…which we pay 3.29% annual interest…with average maturity of 5.44 years.

…with our current outstanding Bonds, by FY 2032…we will have $25,467,328 in outstanding Bonds…which we'll pay 3.04% annual interest…with average maturity of 4.66 years.

It is an honor and a pleasure to be in my position as treasurer; I welcome any questions or suggestions.

Sincerely Yours,

Abbas Danesh

Abbas Danesh – Treasurer

…my next quarterly report will be in Oct 2026.

6/30/2026 CASH POSITIONS - TOWN OF WATERFORD

Date of Position	Financial Institution	General Fund	Capital Non Recurring	Capital Improvement	High School Plus BANS	WPCA	Fleet Manag	Sewer Maint. & Dev	Special Assistance	Insurance Admin Fund	Hammond Mem.	Oswegatchie Fire House	Total $	% Total
6/30/26	Fidelity Brokerage										$ 111,236		$ 111,236	0.18%
6/30/26	Fidelity Brokerage	$ 20,436,301											$ 20,436,301	32.76%
6/30/26	M&T Bank	$ 1,540,797		$ -		$ 41,316	$ -		$ 448,445				$ 2,030,558	3.25%
6/30/26	M&T Bank MM	$ 44											$ 44	0.00%
6/30/26	STIF	$ 1,088,142	$ 9,730,328	$ 3,334,237	$ 1,415	$ 3,866,283	$ 2,863,212	$ 864,012		$ 4,162,717	$ 65	$ 13,894,822	$ 39,805,233	63.81%
	Totals	*$ 23,065,284*	*$ 9,730,328*	*$ 3,334,237*	*$ 1,415*	*$ 3,907,599*	*$ 2,863,212*	*$ 864,012*	*$ 448,445*	*$ 4,162,717*	*$ 111,301*	*$ 13,894,822*	*$ 62,383,372*	*100.00%*

The Balances Do not reflect "Due To" for the various accounts

Wells Fargo Balances - Managed by Fudiciary Advisors	OPEB Fund	$	21,471,724
(Under Control of Finance Director and Commissions)	Pension Fund	$	499,954

Hammond Mem. Amount of $15,000 distributed in Oct per request by Eugene O'neill Theater Center

Oswegatchie Building Fund Received $13,846,779.85 & deposited at STIF on 3/10/2026

Fidelity Brokerage Used $300,000 for June expenses

QTLY CASH POSITIONS - YEAR OVER YEAR - TOWN OF WATERFORD

Date of Position	Financial Institution	General Fund	Capital Non Recurring	Capital Improvement	High School Plus BANS	WPCA	Fleet Manag	Sewer Maint. & Dev	Special Assistance	Insurance Admin Fund	Hammond Mem.	Oswegatchie Fire House	Total $
6/30/20		$ 21,350,290	$ 10,776,354	$ 2,215,720	$ 1,179	$4,827,557	$ 2,382,235	$ 478,022	$ 278,631	$ 6,033,778	$ 127,134		$ 48,470,900
6/30/21		$ 30,868,499	$ 8,375,198	$ 2,280,320	$ 1,180	$ 4,019,095	$ 2,665,733	$ 540,418	$ 73,004	$ 5,945,554	$ 144,021		$ 54,913,022
6/30/22		$ 30,696,949	$ 9,756,872	$ 5,249,341	$ 1,183	$ 4,483,291	$ 3,183,256	$ 562,617	$ 17,056	$ 7,060,200	$ 120,564		$ 61,131,329
6/30/23		$ 37,641,129	$ 10,912,060	$ 4,430,341	$ 1,230	$ 5,163,280	$ 3,498,272	$ 777,269	$ 20,428	$ 5,866,693	$ 119,247		$ 68,429,949
6/30/24		$ 32,623,565	$ 11,414,150	$ 3,338,687	$ 1,298	$ 6,493,386	$ 4,272,224	$ 776,980	$ 493,688	$ 5,599,242	$ 116,969		$ 65,130,282
6/30/25		$ 24,525,805	$ 11,546,089	$ 3,070,753	$ 1,360	$ 4,899,675	$ 2,954,259	$ 1,004,922	$ 520,960	$ 4,357,110	$ 115,725		$ 52,996,658
6/30/26		$ 23,065,284	$ 9,730,328	$ 3,334,237	$ 1,415	$ 3,907,599	$ 2,863,212	$ 864,012	$ 448,445	$ 4,162,717	$ 111,301	$ 13,894,822	$ 62,383,372

CDs & Bonds Summary - Town of Waterford, April 2026

Maturity Date	Bank Name	Purchase Price	Amount At maturity	Yield
4/30/2026	CASH AND ACCRUED INTEREST	$ 54,881	$ 54,881	3.68%
5/11/2026	BANK OF AMERICA CO	$ 109,000	$ 109,000	5.00%
5/15/2026	UNITED STATES TREAS	$ 994,602	$ 1,000,000	4.82%
5/15/2026	UNITED STATES TREAS	$ 1,996,340	$ 2,000,000	3.75%
5/26/2026	COLUMBIA BANK CO	$ 245,000	$ 245,000	3.75%
6/3/2026	SAFRA BANK CO	$ 240,000	$ 240,000	4.00%
6/17/2026	BANK OF AMERICA CO	$ 33,000	$ 33,000	3.60%
6/30/2026	UNITED STATES TREAS SER AA-2026	$ 99,130	$ 100,000	0.90%
6/30/2026	SALLIE MAE BANK	$ 248,000	$ 248,000	0.90%
8/15/2026	UNITED STATES TREAS	$ 1,000,000	$ 1,000,000	3.78%
8/15/2026	UNITED STATES TREAS	$ 1,000,000	$ 1,000,000	3.83%
8/18/2026	AMERIS BANK CO	$ 245,000	$ 245,000	3.75%
8/24/2026	PARKWAY HGTS BANK CO	$ 245,000	$ 245,000	3.75%
9/18/2026	WELLS FARGO BANK NATL ASSN CO	$ 200,000	$ 200,000	3.90%
9/21/2026	BANK OF AMERICA CO	$ 200,000	$ 200,000	3.85%
10/1/2026	MIZRAHI BANK CO	$ 93,000	$ 93,000	3.45%
10/31/2026	UNITED STATES TREAS	$ 1,000,000	$ 1,000,000	3.63%
10/31/2026	UNITED STATES TREAS	$ 700,000	$ 700,000	4.13%
11/23/2026	WELLS FARGO BANK NATL ASSN CO	$ 245,000	$ 245,000	3.80%
12/10/2026	GOLDMAN SACHS CO	$ 110,000	$ 110,000	3.90%
1/11/2027	BANK OF AMERICA CO	$ 200,000	$ 200,000	3.90%
1/11/2027	ASSOCIATED BANK CO	$ 438,000	$ 438,000	3.90%
1/31/2027	UBS BANK CO	$ 73,000	$ 73,000	4.00%
2/2/2027	UBS BANK CO	$ 28,000	$ 28,000	4.20%
2/23/2027	BMW BANK CO	$ 184,000	$ 184,000	4.45%
3/5/2027	WELLS FARGO BANK NATL ASSN CO	$ 185,000	$ 185,000	4.60%
3/8/2027	MORGAN STANLEY CO	$ 71,000	$ 71,000	4.55%
3/19/2027	CA CR UNION CO	$ 104,000	$ 104,000	3.95%
4/9/2027	REGIONS BANK CO	$ 240,000	$ 240,000	3.98%
4/18/2027	ALLY BANK	$ 185,000	$ 185,000	3.95%
8/2/2027	FEDERAL HOME LOAN BANKS	$ 160,000	$ 160,000	0.90%
9/6/2027	STATE BANK OF INDIA CO	$ 220,000	$ 220,000	3.90%
9/20/2027	BRIDGEWATER BANK CO	$ 245,000	$ 245,000	0.95%
11/26/2027	TOYOTA FINL SAGS BANK CO	$ 248,000	$ 248,000	3.80%
12/23/2027	SPIRITBANK NA TULSA OKLA CO	$ 200,000	$ 200,000	4.60%
12/28/2027	CELTIC BK SALT LAKE CITY UTAH CO	$ 200,000	$ 200,000	4.75%
3/15/2028	GOLDMAN SACHS CO	$ 78,000	$ 78,000	4.25%
3/21/2028	CITIBANK CO	$ 2,000	$ 2,000	4.00%
3/19/2028	MORGAN STANLEY CO	$ 43,000	$ 43,000	4.50%
5/24/2028	AMERICAN EXPRESS NATL BANK	$ 15,000	$ 15,000	4.45%
6/8/2028	FEDERAL HOME LOAN BANKS	$ 594,350	$ 650,000	3.53%
7/26/2028	FIRST FED SVGS & LN CO	$ 150,000	$ 250,000	0.91%
8/15/2028	US TREAS SEC STRIPPED INT	$ 23,044	$ 25,000	1.15%
8/31/2028	ADAMS COUNTY BANK CO	$ 245,000	$ 245,000	0.80%
9/27/2028	MORGAN STANLEY CO	$ 100,000	$ 100,000	4.70%
10/27/2028	FEDERAL HOME LOAN BANKS	$ 100,000	$ 100,000	4.10%
12/6/2028	ALLY BANK	$ 58,000	$ 58,000	3.75%
1/23/2029	WELLS FARGO BANK NATL ASSN CO	$ 88,000	$ 88,000	4.00%
2/21/2029	UBS BANK CO	$ 140,000	$ 140,000	4.29%
4/19/2029	BMW BANK CO	$ 140,000	$ 140,000	4.00%
4/23/2029	GOLDMAN SACHS CO	$ 32,000	$ 32,000	4.00%
5/22/2029	MORGAN STANLEY CO	$ 5,000	$ 5,000	4.15%
6/12/2029	MORGAN STANLEY CO	$ 241,000	$ 241,000	4.70%
6/30/2029	UNITED STATES TREAS	$ 84,869	$ 87,000	4.00%
7/24/2029	UBS BANK CO	$ 12,000	$ 12,000	4.20%
7/31/2029	UBS BANK CO	$ 2,000	$ 2,000	4.30%
8/16/2029	FEDERAL FARM CR BKS BOND	$ 199,574	$ 200,000	3.55%
8/10/2029	FEDERAL FARM CR BKS BOND	$ 100,000	$ 100,000	1.23%
9/14/2029	BANK HAPOALIM NY CO	$ 78,000	$ 78,000	3.80%
10/9/2029	AMERICAN EXPRESS NATL BANK	$ 57,000	$ 57,000	3.60%
10/31/2029	UNITED STATES TREAS	$ 396,904	$ 400,000	4.12%
10/31/2029	UNITED STATES TREAS	$ 278,634	$ 284,000	4.35%
10/31/2029	UNITED STATES TREAS	$ 37,830	$ 38,000	4.41%
10/31/2029	UNITED STATES TREAS	$ 60,439	$ 61,000	4.13%
10/31/2029	UNITED STATES TREAS	$ 83,350	$ 84,000	4.34%
12/31/2029	UNITED STATES TREAS	$ 104,007	$ 105,000	4.58%
2/28/2030	UNITED STATES TREAS	$ 124,426	$ 125,000	4.10%
4/9/2030	MORGAN STANLEY CO	$ 26,000	$ 26,000	4.05%
8/21/2030	STATE BANK OF INDIA CO	$ 10,000	$ 10,000	4.00%
8/31/2030	UNITED STATES TREAS	$ 47,787	$ 48,000	3.70%
9/9/2030	STATE BANK OF INDIA CO	$ 5,000	$ 5,000	3.95%
9/23/2030	MIDWEST BANK CO	$ 245,000	$ 245,000	0.85%
9/25/2030	STATE BANK OF INDIA CO	$ 10,000	$ 10,000	2.75%
10/8/2030	GOLDMAN SACHS CO	$ 170,000	$ 170,000	3.75%
10/15/2030	GOLDMAN SACHS CO	$ 48,000	$ 48,000	3.75%
10/15/2030	FEDERAL HOME LOAN BANKS	$ 250,000	$ 250,000	4.25%
10/28/2030	GOLDMAN SACHS CO	$ 38,000	$ 38,000	3.75%
10/30/2030	JP MORGAN CHASE CO	$ 245,000	$ 245,000	1.00%
11/4/2030	LIVE OAK BKG CO NC CO	$ 245,000	$ 245,000	0.95%
11/22/2030	GOLDMAN SACHS CO	$ 81,000	$ 81,000	3.80%
12/23/2030	TEXAS HERITAGE NATL BANK CO	$ 200,000	$ 200,000	4.00%
12/23/2030	FEDERAL HOME LN MTG CORP	$ 100,000	$ 100,000	1.40%
7/16/2031	FEDERAL FARM CR BKS BOND	$ 44,000	$ 44,000	5.00%
1/16/2032	CELTIC BANK CO	$ 45,000	$ 45,000	5.75%
2/16/2032	MERRICK BANK CO	$ 73,000	$ 73,000	3.60%
9/20/2032	FEDERAL FARM CR BKS BOND	$ 65,000	$ 65,000	3.87%
11/24/2032	FEDERAL HOME LOAN BANKS	$ 200,000	$ 200,000	4.50%
12/23/2032	FEDERAL HOME LOAN BANKS	$ 100,000	$ 100,000	4.50%
2/11/2033	SALLIE MAE BANK	$ 10,000	$ 10,000	4.10%
3/31/2033	UNITED STATES TREAS	$ 199,949	$ 200,000	4.78%
4/30/2033	UNITED STATES TREAS	$ 5,000	$ 5,000	4.18%
8/29/2033	SYNCHRONY BANK CO	$ 140,000	$ 140,000	4.50%
5/15/2034	UNITED STATES TREAS	$ 25,127	$ 26,000	4.45%
6/15/2034	UNITED STATES TREAS	$ 9,720	$ 10,000	4.23%
8/23/2034	FEDERAL FARM CR BKS BOND	$ 209,765	$ 210,000	4.14%
9/3/2034	FEDERAL HOME LOAN BANKS	$ 74,112	$ 75,000	4.28%
11/15/2034	UNITED STATES TREAS	$ 15,416	$ 16,000	4.57%
11/15/2034	UNITED STATES TREAS	$ 22,515	$ 23,000	4.57%
11/15/2034	UNITED STATES TREAS	$ 38,915	$ 39,000	4.28%
11/15/2034	UNITED STATES TREAS	$ 51,836	$ 52,000	4.29%
2/1/2035	FEDERAL FARM CR BKS BOND	$ 109,787	$ 110,000	4.14%
5/15/2035	UNITED STATES TREAS	$ 21,737	$ 22,000	4.40%
5/15/2035	UNITED STATES TREAS	$ 68,955	$ 78,000	4.46%
5/15/2035	UNITED STATES TREAS	$ 51,988	$ 52,000	4.25%
8/15/2035	UNITED STATES TREAS	$ 400,000	$ 400,000	4.13%
8/15/2035	UNITED STATES TREAS	$ 98,458	$ 100,000	4.27%
9/24/2035	FEDERAL HOME LOAN BANKS	$ 25,000	$ 25,000	4.74%
9/24/2035	FEDERAL HOME LOAN BANKS	$ 50,000	$ 50,000	4.94%
10/22/2035	FEDERAL FARM CR BKS BOND	$ 80,000	$ 80,000	4.42%
11/15/2035	UNITED STATES TREAS	$ 10,872	$ 11,000	4.14%
11/15/2035	UNITED STATES TREAS	$ 77,818	$ 78,000	4.15%
11/15/2035	UNITED STATES TREAS	$ 36,557	$ 37,000	4.15%
11/15/2035	UNITED STATES TREAS	$ 98,622	$ 100,000	4.17%
1/14/2036	FEDERAL HOME LOAN BANKS	$ 50,000	$ 50,000	4.25%
3/27/2036	STATE BANK OF INDIA CO	$ 9,000	$ 9,000	4.10%
3/11/2041	FEDERAL FARM CR BKS BOND	$ 15,000	$ 15,000	4.95%
6/16/2040	FEDERAL HOME LOAN BANKS	$ 200,000	$ 200,000	5.00%
11/15/2047	UNITED STATES TREAS	$ 631,617	$ 650,000	4.21%
	Total Investments	$ 20,712,171	$ 20,764,081	
	Weighted Average Yield		3.59%	
	2Y %	3.22%		
	Annualized ALPHA		(33.37)	
	Weighted Average Maturity In Years		2.84	

CDs & Bonds Summary - Town of Waterford, May 2026

Maturity Date	Bank Name	Purchase Price	Amount at maturity	Yield
5/31/2026	CASH AND ACCRUED INTEREST	$ 1,521,446	$ 1,523,446	3.64%
6/3/2026	SAFRA BANK CO	$ 240,000	$ 240,000	4.04%
6/17/2026	BANK OF AMERICA CO	$ 53,000	$ 53,000	3.85%
6/30/2026	UNITED STATES TREAS SER AA-2026	$ 93,159	$ 100,000	0.50%
6/30/2026	SALLIE MAE BANK	$ 249,000	$ 249,000	0.90%
6/30/2026	UNITED STATES TREAS	$ 1,000,000	$ 1,000,000	3.78%
8/15/2026	UNITED STATES TREAS	$ 1,000,000	$ 1,000,000	3.85%
8/17/2026	FLUSHING BANK CO	$ 155,000	$ 155,000	3.90%
8/18/2026	AMERIS BANK CO	$ 245,000	$ 245,000	3.75%
8/26/2026	PARKWAY HGTS BANK CO	$ 245,000	$ 245,000	3.75%
9/18/2026	WELLS FARGO BANK NATL ASSN CO	$ 200,000	$ 200,000	3.60%
9/11/2026	BANK OF AMERICA CO	$ 200,000	$ 200,000	3.90%
10/1/2026	MIZRAHI BANK CO	$ 87,000	$ 87,000	3.45%
10/31/2026	UNITED STATES TREAS	$ 1,000,000	$ 1,000,000	3.83%
10/31/2026	UNITED STATES TREAS	$ 700,000	$ 700,000	4.13%
11/25/2026	WELLS FARGO BANK NATL ASSN CO	$ 245,000	$ 245,000	3.80%
11/16/2026	GOLDMAN SACHS CO	$ 110,000	$ 110,000	3.86%
1/11/2027	BANK OF AMERICA CO	$ 200,000	$ 200,000	3.89%
1/11/2027	ASSOCIATED BANK CO	$ 436,000	$ 436,000	3.90%
1/11/2027	UBS BANK CO	$ 72,000	$ 72,000	4.00%
2/4/2027	UBS BANK CO	$ 28,000	$ 28,000	4.20%
2/22/2027	BMW BANK CO	$ 184,000	$ 184,000	4.46%
3/3/2027	WELLS FARGO BANK NATL ASSN CO	$ 185,000	$ 185,000	4.45%
3/4/2027	MORGAN STANLEY CO	$ 71,000	$ 71,000	4.45%
3/19/2027	CA CR UNION CO	$ 104,000	$ 104,000	3.95%
4/9/2027	REGIONS BANK CO	$ 240,000	$ 240,000	3.80%
4/16/2027	ALLY BANK	$ 185,000	$ 185,000	3.85%
5/21/2027	TRUIST BANK CO	$ 249,000	$ 249,000	3.55%
5/28/2027	WESTERN ALLIANCE BANK CO	$ 240,000	$ 240,000	4.00%
5/28/2027	FIRST CITIZENS BANK CO	$ 200,000	$ 200,000	4.00%
6/2/2027	FEDERAL HOME LOAN BANKS	$ 100,000	$ 100,000	0.98%
6/9/2027	STATE BANK OF INDIA CO	$ 220,000	$ 220,000	3.96%
9/20/2027	BRIDGEWATER BANK CO	$ 245,000	$ 245,000	0.55%
11/26/2027	TOYOTA FINL SAGS BANK CO	$ 248,000	$ 248,000	3.85%
12/23/2027	SPIRITBANK NA TULSA OKLA CO	$ 200,000	$ 200,000	0.65%
12/28/2027	CELTIC BK SALT LAKE CITY UTAH CD	$ 200,000	$ 200,000	0.75%
3/15/2028	GOLDMAN SACHS CO	$ 76,000	$ 76,000	4.25%
3/31/2028	CITIBANK CD	$ 2,000	$ 2,000	4.50%
3/31/2028	UNITED STATES TREAS	$ 994,520	$ 1,000,000	4.67%
5/16/2028	MORGAN STANLEY CO	$ 43,000	$ 43,000	4.50%
5/24/2028	AMERICAN EXPRESS NATL BANK	$ 13,000	$ 13,000	4.45%
6/5/2028	FEDERAL HOME LOAN BANKS	$ 594,250	$ 600,000	3.55%
7/28/2028	FIRST FED SVGS & LN CO	$ 199,000	$ 199,000	5.31%
8/15/2028	US TREAS SEC STRIPPED INT	$ 23,048	$ 25,000	1.18%
9/11/2028	ADAMS COUNTY BANK CO	$ 245,000	$ 245,000	0.85%
9/27/2028	MORGAN STANLEY CO	$ 100,000	$ 100,000	4.70%
10/27/2028	FEDERAL HOME LOAN BANKS	$ 150,000	$ 150,000	4.18%
12/4/2028	ALLY BANK	$ 58,000	$ 58,000	3.78%
1/23/2029	WELLS FARGO BANK NATL ASSN CD	$ 98,000	$ 98,000	4.00%
2/21/2029	UBS BANK CO	$ 140,000	$ 140,000	4.20%
4/16/2029	BMW BANK CD	$ 140,000	$ 140,000	4.05%
4/23/2029	GOLDMAN SACHS CO	$ 53,000	$ 53,000	4.05%
5/22/2029	MORGAN STANLEY CD	$ 5,000	$ 5,000	4.65%
6/12/2029	MORGAN STANLEY CO	$ 241,000	$ 241,000	4.75%
6/25/2029	UNITED STATES TREAS	$ 84,869	$ 87,000	4.60%
7/24/2029	UBS BANK CO	$ 13,000	$ 13,000	4.20%
7/31/2029	UBS BANK CO	$ 2,000	$ 2,000	4.20%
8/10/2029	FEDERAL FARM CR BKS BOND	$ 189,574	$ 200,000	3.55%
8/10/2029	FEDERAL FARM CR BKS BOND	$ 100,000	$ 100,000	1.33%
9/18/2029	BANK HAPOALIM NY CD	$ 78,000	$ 78,000	3.90%
10/9/2029	AMERICAN EXPRESS NATL BANK	$ 57,000	$ 57,000	3.86%
10/31/2029	UNITED STATES TREAS	$ 394,964	$ 400,000	4.17%
10/31/2029	UNITED STATES TREAS	$ 279,813	$ 281,000	4.35%
10/31/2029	UNITED STATES TREAS	$ 17,938	$ 18,000	4.21%
10/31/2029	UNITED STATES TREAS	$ 60,431	$ 61,000	4.17%
10/31/2029	UNITED STATES TREAS	$ 63,348	$ 64,000	4.55%
12/31/2029	UNITED STATES TREAS	$ 104,907	$ 105,000	4.51%
2/28/2030	UNITED STATES TREAS	$ 124,424	$ 125,000	4.10%
4/9/2030	MORGAN STANLEY CO	$ 26,000	$ 26,000	4.65%
4/21/2030	STATE BANK OF INDIA CD	$ 10,000	$ 10,000	4.80%
4/30/2030	UNITED STATES TREAS	$ 87,712	$ 88,000	3.70%
5/5/2030	STATE BANK OF INDIA CO	$ 5,000	$ 5,000	3.95%
5/25/2030	MIDWEST BANK CO	$ 245,000	$ 245,000	0.85%
5/28/2030	STATE BANK OF INDIA CO	$ 18,950	$ 18,000	3.75%
10/5/2030	GOLDMAN SACHS CO	$ 170,000	$ 170,000	3.75%
10/15/2030	GOLDMAN SACHS CD	$ 88,000	$ 88,000	3.75%
10/15/2030	FEDERAL HOME LOAN BANKS	$ 250,000	$ 250,000	1.25%
10/28/2030	GOLDMAN SACHS CD	$ 38,000	$ 38,000	3.75%
10/30/2030	JP MORGAN CHASE CD	$ 245,000	$ 245,000	1.00%
11/4/2030	LIVE OAK BKG CO NC CO	$ 245,000	$ 245,000	0.85%
11/25/2030	GOLDMAN SACHS CD	$ 51,000	$ 51,000	3.80%
12/23/2030	TEXAS HERITAGE NATL BANK CD	$ 208,000	$ 208,000	4.00%
12/23/2030	FEDERAL HOME LN MTG CORP	$ 100,000	$ 100,000	1.40%
6/13/2031	RAYMOND JAMES BANK CD	$ 54,000	$ 54,000	4.15%
7/18/2031	FEDERAL FARM CR BKS BOND	$ 48,000	$ 48,000	3.60%
1/15/2032	CELTIC BANK CO	$ 45,000	$ 45,000	3.75%
2/18/2032	MERRICK BANK CD	$ 73,000	$ 73,000	3.90%
6/28/2032	FEDERAL FARM CR BKS BOND	$ 85,000	$ 85,000	3.87%
11/24/2032	FEDERAL HOME LOAN BANKS	$ 200,000	$ 200,000	4.44%
12/23/2032	FEDERAL HOME LOAN BANKS	$ 180,000	$ 180,000	4.30%
2/11/2033	SALLIE MAE BANK	$ 10,000	$ 10,000	4.15%
3/31/2033	UNITED STATES TREAS	$ 199,948	$ 200,000	4.20%
4/30/2033	UNITED STATES TREAS	$ 5,000	$ 5,000	4.13%
9/26/2033	SYNCHRONY BANK CO	$ 140,000	$ 140,000	4.50%
5/15/2034	UNITED STATES TREAS	$ 25,927	$ 26,000	4.41%
8/15/2034	UNITED STATES TREAS	$ 9,720	$ 10,000	4.23%
8/23/2034	FEDERAL FARM CR BKS BOND	$ 209,783	$ 210,000	4.14%
9/8/2034	FEDERAL HOME LOAN BANKS	$ 74,142	$ 75,000	4.22%
11/15/2034	UNITED STATES TREAS	$ 15,470	$ 18,000	4.87%
11/15/2034	UNITED STATES TREAS	$ 32,315	$ 33,000	4.52%
11/15/2034	UNITED STATES TREAS	$ 34,815	$ 35,000	4.28%
11/15/2034	UNITED STATES TREAS	$ 51,536	$ 57,000	4.28%
2/1/2035	FEDERAL FARM CR BKS BOND	$ 114,767	$ 115,000	4.54%
5/15/2035	UNITED STATES TREAS	$ 21,712	$ 22,000	4.40%
5/15/2035	UNITED STATES TREAS	$ 68,155	$ 70,000	4.41%
5/15/2035	UNITED STATES TREAS	$ 51,864	$ 52,000	4.26%
8/15/2035	UNITED STATES TREAS	$ 400,066	$ 400,000	4.33%
8/15/2035	UNITED STATES TREAS	$ 99,858	$ 100,000	4.27%
9/24/2035	FEDERAL HOME LOAN BANKS	$ 25,000	$ 25,000	4.26%
9/24/2035	FEDERAL HOME LOAN BANKS	$ 50,000	$ 50,000	2.58%
10/22/2035	FEDERAL FARM CR BKS BOND	$ 40,000	$ 40,000	4.42%
11/15/2035	UNITED STATES TREAS	$ 10,832	$ 11,000	4.16%
11/15/2035	UNITED STATES TREAS	$ 77,813	$ 78,000	4.18%
11/15/2035	UNITED STATES TREAS	$ 36,557	$ 37,000	4.15%
11/15/2035	UNITED STATES TREAS	$ 98,622	$ 100,000	4.17%
1/14/2036	FEDERAL HOME LOAN BANKS	$ 50,000	$ 50,000	4.25%
2/15/2036	UNITED STATES TREAS	$ 149,165	$ 150,000	4.37%
2/27/2036	STATE BANK OF INDIA CO	$ 9,000	$ 9,000	4.10%
5/11/2041	FEDERAL FARM CR BKS BOND	$ 15,000	$ 15,000	4.85%
9/10/2048	FEDERAL HOME LOAN BANKS	$ 200,000	$ 200,000	5.00%
11/15/2049	UNITED STATES TREAS	$ 631,917	$ 650,000	4.21%
	Total Investments	$ 20,412,771	$ 20,543,446	
	Weighted Average Yield		3.60%	
	S&P	[illegible]		
	Annualized ALPHA		$18,512	
	Weighted Average Maturity in Years		2.95	

COs & Bonds Summary - Town of Waterford, June 2026

Maturity Date	Bank Name	Purchase Price	Amount at maturity	Yield
6/30/2026	CASH AND ACCRUED INTEREST	$ 2,482,288	$ 2,482,288	3.58%
7/15/2026	UNITED STATES TREAS	$ 1,000,000	$ 1,000,000	3.83%
8/17/2026	FLUSHING BANK CO	$ 100,000	$ 100,000	3.90%
8/18/2026	AMERIS BANK CO	$ 245,000	$ 245,000	3.75%
8/28/2026	PARKWAY NOTS BANK CO	$ 245,000	$ 245,000	3.75%
9/15/2026	WELLS FARGO BANK NATL ASSN CO	$ 200,000	$ 200,000	3.60%
9/21/2026	BANK OF AMERICA CO	$ 200,000	$ 200,000	3.60%
10/1/2026	MIZRAHI BANK CO	$ 93,000	$ 93,000	3.85%
10/31/2026	UNITED STATES TREAS	$ 1,000,000	$ 1,000,000	3.85%
10/31/2026	UNITED STATES TREAS	$ 700,000	$ 700,000	4.15%
11/23/2026	WELLS FARGO BANK NATL ASSN CO	$ 245,000	$ 245,000	3.80%
12/16/2026	GOLDMAN SACHS CO	$ 118,000	$ 118,000	3.60%
1/11/2027	BANK OF AMERICA CO	$ 200,000	$ 200,000	3.50%
1/13/2027	ASSOCIATED BANK CO	$ 438,000	$ 438,000	1.94%
1/31/2027	UBS BANK CO	$ 73,000	$ 73,000	4.00%
2/8/2027	UBS BANK CO	$ 28,000	$ 28,000	4.20%
2/23/2027	BMW BANK CO	$ 184,000	$ 184,000	4.45%
3/3/2027	WELLS FARGO BANK NATL ASSN CO	$ 185,000	$ 185,000	4.50%
3/8/2027	MORGAN STANLEY CO	$ 71,000	$ 71,000	4.45%
3/15/2027	CA CR UNION CO	$ 164,000	$ 164,000	3.95%
4/6/2027	REGIONS BANK CO	$ 240,000	$ 240,000	3.90%
4/10/2027	ALLY BANK	$ 185,000	$ 185,000	3.95%
5/21/2027	TRUIST BANK CO	$ 240,000	$ 240,000	3.95%
5/28/2027	WESTERN ALLIANCE BANK CO	$ 240,000	$ 240,000	4.00%
5/28/2027	FIRST CITIZENS BANK CO	$ 200,000	$ 200,000	4.06%
6/21/2027	ISRAEL BANK CO	$ 240,000	$ 240,000	4.10%
8/2/2027	FEDERAL HOME LOAN BANKS	$ 160,000	$ 160,000	5.50%
9/8/2027	STATE BANK OF INDIA CO	$ 220,000	$ 220,000	3.90%
9/25/2027	BRIDGEWATER BANK CO	$ 245,000	$ 245,000	0.95%
11/24/2027	TOYOTA FINL SAGS BANK CO	$ 244,000	$ 244,000	2.80%
12/23/2027	SPIRITBANK NA TULSA OKLA CO	$ 200,000	$ 200,000	0.60%
12/28/2027	CELTIC BK SALT LAKE CITY UTAH CO	$ 200,000	$ 200,000	0.75%
3/13/2028	GOLDMAN SACHS CO	$ 76,000	$ 76,000	4.25%
3/21/2028	CITIBANK CO	$ 2,000	$ 2,000	4.00%
3/31/2028	UNITED STATES TREAS	$ 994,539	$ 1,000,000	4.81%
5/10/2028	MORGAN STANLEY CO	$ 43,000	$ 43,000	4.50%
5/24/2028	AMERICAN EXPRESS NATL BANK	$ 55,000	$ 55,000	4.45%
5/31/2028	UNITED STATES TREAS	$ 199,739	$ 200,000	4.07%
6/9/2028	FEDERAL HOME LOAN BANKS	$ 594,250	$ 620,000	3.51%
7/28/2028	FIRST FED SVGS & LN CO	$ 199,804	$ 200,000	4.91%
8/15/2028	US TREAS SEC STRIPPED INT	$ 23,440	$ 25,000	1.18%
9/11/2028	ADAMS COUNTY BANK CO	$ 245,000	$ 245,000	0.80%
9/27/2028	MORGAN STANLEY CO	$ 100,000	$ 100,000	4.70%
10/27/2028	FEDERAL HOME LOAN BANKS	$ 100,000	$ 100,000	4.10%
12/4/2028	ALLY BANK	$ 55,000	$ 55,000	3.75%
1/23/2029	WELLS FARGO BANK NATL ASSN CO	$ 98,000	$ 98,000	4.00%
2/21/2029	UBS BANK CO	$ 140,000	$ 140,000	4.20%
4/19/2029	BMW BANK CO	$ 140,000	$ 140,000	4.00%
4/23/2029	GOLDMAN SACHS CO	$ 52,000	$ 52,000	4.60%
5/22/2029	MORGAN STANLEY CO	$ 5,000	$ 5,000	4.65%
6/12/2029	MORGAN STANLEY CO	$ 241,000	$ 241,000	4.70%
6/30/2029	UNITED STATES TREAS	$ 64,300	$ 67,000	4.00%
7/24/2029	UBS BANK CO	$ 12,000	$ 12,000	4.20%
7/31/2029	UBS BANK CO	$ 2,000	$ 2,000	4.20%
9/10/2029	FEDERAL FARM CR BKS BOND	$ 189,574	$ 200,000	3.55%
9/10/2029	FEDERAL FARM CR BKS BOND	$ 100,000	$ 100,000	1.27%
9/16/2029	BANK HAPOALIM NY CO	$ 72,000	$ 72,000	3.80%
10/9/2029	AMERICAN EXPRESS NATL BANK	$ 57,000	$ 57,000	3.60%
10/31/2029	UNITED STATES TREAS	$ 396,446	$ 400,000	4.11%
10/31/2029	UNITED STATES TREAS	$ 271,838	$ 284,000	4.35%
10/31/2029	UNITED STATES TREAS	$ 17,830	$ 18,000	4.21%
10/31/2029	UNITED STATES TREAS	$ 80,450	$ 81,000	4.12%
10/31/2029	UNITED STATES TREAS	$ 63,340	$ 64,000	4.34%
12/31/2029	UNITED STATES TREAS	$ 104,007	$ 105,000	4.55%
2/28/2030	UNITED STATES TREAS	$ 124,424	$ 125,000	4.10%
4/9/2030	MOARGAN STANLEY CO	$ 26,000	$ 25,000	4.05%
8/31/2030	STATE BANK OF INDIA CO	$ 18,000	$ 18,000	4.00%
8/31/2030	UNITED STATES TREAS	$ 67,762	$ 68,000	3.70%
9/9/2030	STATE BANK OF INDIA CO	$ 5,000	$ 5,000	3.95%
9/23/2030	MIDWEST BANK CO	$ 245,000	$ 245,000	0.25%
9/25/2030	STATE BANK OF INDIA CO	$ 18,000	$ 18,000	3.75%
10/6/2030	GOLDMAN SACHS CO	$ 170,000	$ 170,000	3.75%
10/15/2030	GOLDMAN SACHS CO	$ 83,000	$ 83,000	3.75%
10/15/2030	FEDERAL HOME LOAN BANKS	$ 250,000	$ 250,000	4.25%
10/28/2030	GOLDMAN SACHS CO	$ 34,000	$ 34,000	3.75%
10/30/2030	JP MORGAN CHASE CO	$ 245,000	$ 245,000	1.00%
11/6/2030	LIVE OAK BKG CO NC CO	$ 245,000	$ 245,000	0.65%
11/25/2030	GOLDMAN SACHS CO	$ 51,000	$ 51,000	3.80%
12/23/2030	TEXAS HERITAGE NATL BANK CO	$ 204,000	$ 204,000	4.00%
12/23/2030	FEDERAL HOME LN MTG CORP	$ 100,000	$ 100,000	1.48%
6/13/2031	RAYMOND JAMES BANK CO	$ 54,000	$ 54,000	4.10%
7/16/2031	FEDERAL FARM CR BKS BOND	$ 46,000	$ 46,000	5.00%
3/14/2032	CELTIC BANK CO	$ 45,000	$ 45,000	3.75%
3/18/2032	MERRICK BANK CO	$ 73,000	$ 73,000	3.95%
9/26/2032	FEDERAL FARM CR BKS BOND	$ 85,000	$ 85,000	3.37%
11/24/2032	FEDERAL HOME LOAN BANKS	$ 200,000	$ 200,000	4.60%
12/23/2032	FEDERAL HOME LOAN BANKS	$ 100,000	$ 100,000	4.30%
2/11/2033	SALLIE MAE BANK	$ 10,000	$ 10,000	4.10%
3/31/2033	UNITED STATES TREAS	$ 199,946	$ 200,000	4.26%
4/30/2033	UNITED STATES TREAS	$ 1,000	$ 1,000	4.12%
5/26/2033	SYNCHRONY BANK CO	$ 140,000	$ 140,000	4.50%
3/15/2034	UNITED STATES TREAS	$ 25,827	$ 26,000	4.41%
3/15/2034	UNITED STATES TREAS	$ 9,720	$ 10,000	4.23%
8/23/2034	FEDERAL FARM CR BKS BOND	$ 209,165	$ 210,000	4.14%
9/8/2034	FEDERAL HOME LOAN BANKS	$ 74,152	$ 75,000	4.26%
11/15/2034	UNITED STATES TREAS	$ 15,474	$ 16,000	4.67%
11/15/2034	UNITED STATES TREAS	$ 22,515	$ 23,000	4.52%
11/15/2034	UNITED STATES TREAS	$ 38,515	$ 39,000	4.28%
11/15/2034	UNITED STATES TREAS	$ 51,536	$ 52,000	4.29%
2/1/2035	FEDERAL FARM CR BKS BOND	$ 169,767	$ 170,000	4.16%
3/15/2035	UNITED STATES TREAS	$ 21,733	$ 22,000	4.40%
5/15/2035	UNITED STATES TREAS	$ 68,951	$ 70,000	4.44%
5/15/2035	UNITED STATES TREAS	$ 51,988	$ 52,000	4.25%
6/15/2035	UNITED STATES TREAS	$ 490,009	$ 490,000	4.55%
6/15/2035	UNITED STATES TREAS	$ 98,838	$ 100,000	4.27%
9/24/2035	FEDERAL HOME LOAN BANKS	$ 25,000	$ 25,000	4.75%
9/24/2035	FEDERAL HOME LOAN BANKS	$ 50,000	$ 50,000	4.56%
10/22/2035	FEDERAL FARM CR BKS BOND	$ 30,000	$ 30,000	4.42%
11/15/2035	UNITED STATES TREAS	$ 10,872	$ 11,000	4.14%
11/15/2035	UNITED STATES TREAS	$ 77,816	$ 78,000	4.19%
11/15/2035	UNITED STATES TREAS	$ 36,557	$ 37,000	4.15%
11/15/2035	UNITED STATES TREAS	$ 98,022	$ 100,000	4.17%
1/14/2036	FEDERAL HOME LOAN BANKS	$ 50,000	$ 50,000	4.25%
2/15/2036	UNITED STATES TREAS	$ 149,185	$ 150,000	4.57%
3/27/2036	STATE BANK OF INDIA CO	$ 9,000	$ 9,000	4.10%
3/11/2041	FEDERAL FARM CR BKS BOND	$ 15,000	$ 15,000	4.85%
9/10/2040	FEDERAL HOME LOAN BANKS	$ 200,000	$ 200,000	5.00%
11/15/2042	UNITED STATES TREAS	$ 631,017	$ 650,000	4.21%

Total Investments	$ 20,577,444	$ 20,679,366	
Weighted Average Yield		3.64%	
Annualized ALPHA		#N/A	
Weighted Average Maturity in Years		2.94	

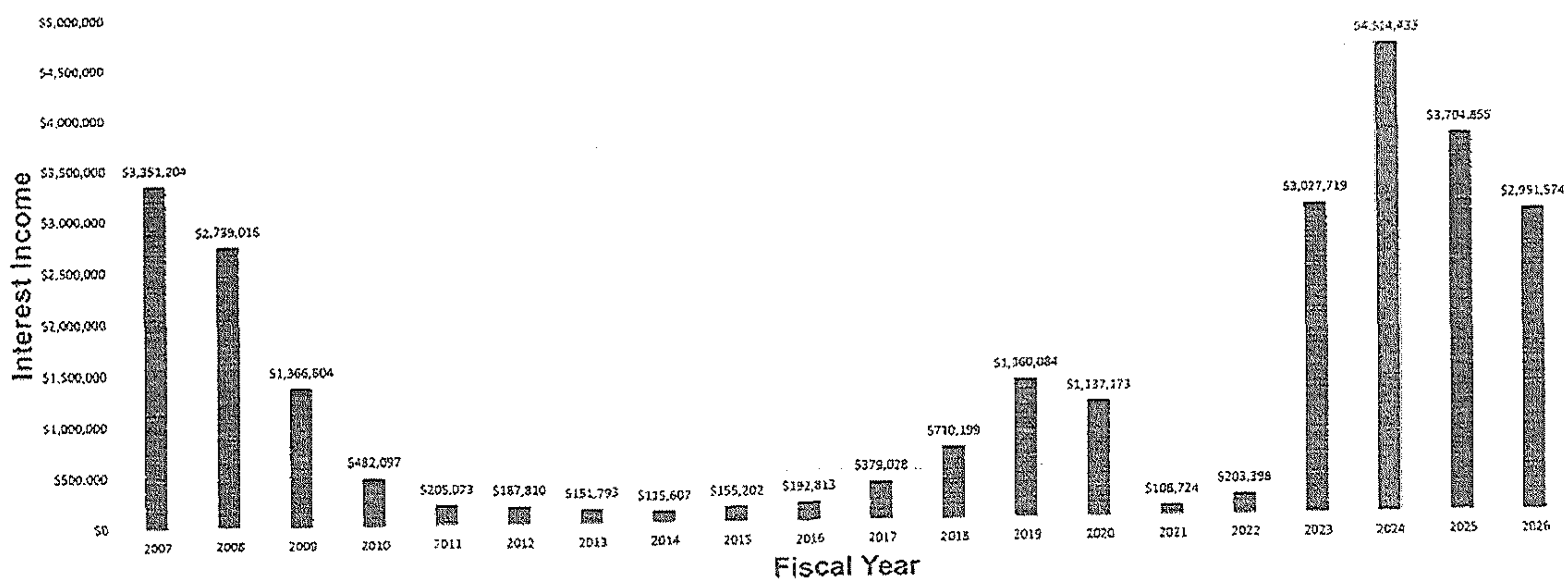
Attachment 2 Combined

Monthly WAY, WAM, Annualized ALPHA- Town of Waterford - FY 2026

	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Sep-20 to June-21 Average	FY 2022 Average	FY 2023 Average	FY 2024 Average	FY 2025 Average	FY 2026 Average
WAY	3.57%	3.59%	3.65%	3.61%	3.59%	3.56%	3.56%	3.50%	3.56%	3.59%	3.60%	3.64%	0.65%	0.74%	2.53%	3.95%	3.82%	3.59%
WAM	2.16	2.14	2.54	2.66	2.7	2.78	2.78	2.83	2.82	2.84	2.95	2.94	4.60	3.64	1.43	1.93	2.22	2.68
Annualized ALPHA	-$167,592	-$161,342	-$138,683	-$124,737	-$91,022	-$60,791	-$33,893	-$44,736	-$28,408	-$24,379	-$19,572	-$15,314	$27,428	$37,331	-$244,763	-$268,939	-$183,544	-$75,872

Attachment 3

TOWN OF WATERFORD
INTEREST EARNINGS - ALL FUNDS - 6/30/2026



Attachment 4

INTEREST INCOME - TOWN OF WATERFORD FUNDS

FOR FY 2026-AS OF June 30, 2026

WITH COMPARATIVE AMOUNTS FOR RECENT YEARS

	FY 2010-2011	FY 2011-2012	FY 2012-2013	FY 2013-2014	FY 2014-2015	FY 2015-2016	FY 2016-2017	FY 2017-2018	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024	FY 2024-2025	FY 2025-2026
GENERAL FUND	$107,140	$87,064	$76,500	$70,893	$105,428	$132,554	$191,887	$538,220	$1,048,634	$872,628	$86,327	$131,928	$2,034,123	$3,091,635	$2,401,991	$1,931,823
CAPITAL NON-RECURRING	$85,243	$83,891	$59,654	$36,384	$41,270	$47,020	$151,769	$74,532	$136,077	$119,636	$11,473	$28,519	$413,659	$611,559	$581,309	$352,341
FLEET MANAGEMENT	$4,672	$2,621	$3,225	$3,325	$5,327	$8,508	$12,859	$26,637	$50,892	$29,135	$2,771	$9,469	$138,827	$231,580	$176,770	$123,648
SEWER MAINTENANCE & DEVELOPMENT FUND	$5,581	$1,731	$1,014	$531	$1,149	$1,170	$2,198	$6,308	$11,206	$5,932	$502	$1,175	$26,784	$41,636	$43,265	$36,660
WATERFORD HIGH SCHOOL	$716	$10,513	$9,362	$1	$1	$3	$11	$15	$26	$18	$1	$3	$46	$68	$63	$55
OSWEGATCHIE FIRE HOUSE																$159,851
WPCA	$50	$12	$9	$71	$10	$10	$7,563	$36,929	$70,050	$47,265	$2,581	$12,310	$183,589	$327,257	$283,141	$185,908
INSURANCE ADMINISTRATION FUND	$1,671	$1,978	$2,129	$2,402	$2,017	$3,548	$12,741	$27,558	$43,199	$62,559	$5,069	$19,994	$230,691	$310,698	$218,316	$161,288
TOTAL TREASURER MANAGED	**$205,073**	**$187,810**	**$151,793**	**$115,607**	**$155,202**	**$192,813**	**$379,028**	**$710,199**	**$1,360,084**	**$1,137,173**	**$108,724**	**$203,398**	**$3,027,719**	**$4,614,433**	**$3,704,855**	**$2,951,574**
PENSION FUND	$108,658	$23,706	$49,828	$79,223	$10,467	$4,189	$52,149	$31,678	$33,096	$32,399	$117,498	($107,502)	$54,971	$61,112	$58,661	$77,503
OPEB TRUST FUND						$0	$48,277	$156,781	$301,304	$334,176	$1,907,452	($1,300,020)	$1,011,479	$1,385,513	$1,731,069	$3,232,333

NOTE - GENERAL FUND INCLUDES INTEREST FROM CAPITAL IMPROVEMENT FUND OF $111,664.00

Attachment 5

July 2026 - June 2027 Estimated General Fund Cash Flow - Town of Waterford

	General Fund Balance	Monthly expenses	Debt Service	Tax Revenue	Interest Income	Est Bal end of Month
JULY	$ 23,065,284	$ 8,910,000		$ 66,000,000	$ 150,000	$ 80,305,284
AUG	$ 80,305,284	$ 8,910,000	$ 6,168,312	$ 12,000,000	$ 150,000	$ 77,376,972
SEP	$ 77,376,972	$ 8,910,000	$ 1,098,436	$ 250,000	$ 150,000	$ 67,768,536
OCT	$ 67,768,536	$ 8,910,000		$ 250,000	$ 150,000	$ 59,258,536
NOV	$ 59,258,536	8,910,000	$ 444,569	$ 250,000	$ 150,000	$ 50,303,967
DEC	$ 50,303,967	$ 8,910,000		$ 9,000,000	$ 150,000	$ 50,543,967
JAN	$ 50,543,967	$ 8,910,000		$ 17,000,000	$ 150,000	$ 58,783,967
FEB	$ 58,783,967	$ 8,910,000	$ 338,389	$ 2,000,000	$ 150,000	$ 51,685,578
MAR	$ 51,685,578	$ 8,910,000	$ 410,075	$ 250,000	$ 150,000	$ 42,765,503
APRIL	$ 42,765,503	$ 8,910,000			$ 150,000	$ 34,005,503
MAY	$ 34,005,503	$ 8,910,000			$ 150,000	$ 25,245,503
JUNE	$ 25,245,503	$ 8,910,000			$ 150,000	$ 16,485,503
Totals		$ 106,920,000	$ 8,459,781	$ 107,000,000	$ 1,800,000	

Attachment 6

BOND DEBT SERVICE

Outstanding Debt Service Post Firehouse bonding and Radio System

Town of Waterford, Connecticut

Fiscal Year	Principal	Interest	Debt Service
2027	$6,694,393	$1,765,388	$8,459,781
2028	$6,521,467	$1,513,028	$8,034,495
2029	$6,759,027	$1,270,604	$8,029,631
2030	$6,377,094	$1,074,295	$7,451,389
2031	$6,355,688	$888,819	$7,244,507
2032	$4,664,830	$737,089	$5,401,919
2033	$4,614,543	$616,107	$5,230,650
2034	$2,644,848	$514,995	$3,159,843
2035	$1,755,771	$443,398	$2,199,169
2036	$1,772,336	$386,633	$2,158,969
2037	$1,345,000	$329,200	$1,674,200
2038	$1,345,000	$288,575	$1,633,575
2039	$1,345,000	$247,525	$1,592,525
2040	$1,340,000	$206,475	$1,546,475
2041	$1,340,000	$165,645	$1,505,645
2042	$660,000	$132,000	$792,000
2043	$660,000	$105,600	$765,600
2044	$660,000	$79,200	$739,200
2045	$660,000	$52,800	$712,800
2046	$660,000	$13,200	$673,200
	$58,174,997	$10,830,576	$69,005,573

Attachment 7 FY 2027

Detailed Bond Debt Service - Town of Waterford, FY 2027

Pay off Date	Bond Components	Principal	Interest
8/15/2026	$9,440,000 GO Refunding, Issue of 2014	$ 845,000	5.00%
11/1/2026	$3,600,000 Radio System	$ 299,393	3.96%
11/1/2027	$3,600,000 Radio System	$ 311,467	3.96%
11/1/2028	$3,600,000 Radio System	$ 324,027	3.96%
11/1/2029	$3,600,000 Radio System	$ 337,094	3.96%
11/1/2030	$3,600,000 Radio System	$ 350,688	3.96%
11/1/2031	$3,600,000 Radio System	$ 364,830	3.96%
11/1/2032	$3,600,000 Radio System	$ 379,543	3.96%
11/1/2033	$3,600,000 Radio System	$ 394,848	3.96%
11/1/2034	$3,600,000 Radio System	$ 410,771	3.96%
11/1/2035	$3,600,000 Radio System	$ 427,336	3.96%
8/1/2026	$14,585,000 GO Refunding, Issue of 2017	$ 2,830,000	5.00%
8/1/2027	$14,585,000 GO Refunding, Issue of 2017	$ 2,820,000	5.00%
8/1/2028	$14,585,000 GO Refunding, Issue of 2017	$ 1,070,000	4.00%
8/1/2029	$14,585,000 GO Refunding, Issue of 2017	$ 685,000	4.00%
8/1/2030	$14,585,000 GO Refunding, Issue of 2017	$ 680,000	4.00%
8/1/2026	$9,085,000 GO Refunding, Series 2019	$ 885,000	5.00%
8/1/2027	$9,085,000 GO Refunding, Series 2019	$ 905,000	5.00%
8/1/2028	$9,085,000 GO Refunding, Series 2019	$ 915,000	4.00%
8/1/2029	$9,085,000 GO Refunding, Series 2019	$ 950,000	4.00%
8/1/2030	$9,085,000 GO Refunding, Series 2019	$ 960,000	4.00%
9/15/2026	$13,655,000 GO, Issue of 2020	$ 685,000	5.00%
9/15/2027	$13,655,000 GO, Issue of 2020	$ 685,000	5.00%
9/15/2028	$13,655,000 GO, Issue of 2020	$ 685,000	5.00%
9/15/2029	$13,655,000 GO, Issue of 2020	$ 685,000	4.00%
9/15/2030	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2031	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2032	$13,655,000 GO, Issue of 2020	$ 680,000	3.00%
9/15/2033	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2034	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2035	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2036	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2037	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2038	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2039	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2040	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
8/15/2026	$28,890,000 GO Refunding Bonds, Series 2020B	$ 1,150,000	1.03%
8/15/2027	$28,890,000 GO Refunding Bonds, Series 2020B	$ 1,135,000	1.19%
8/15/2028	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,100,000	1.47%
8/15/2029	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,055,000	1.57%
8/15/2030	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,015,000	1.67%
8/15/2031	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,950,000	1.75%
8/15/2032	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,890,000	1.85%
8/15/2033	$28,890,000 GO Refunding Bonds, Series 2020B	$ 905,000	1.95%
3/1/2028	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2029	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2030	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2031	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2032	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2033	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2034	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2035	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2036	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2037	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2038	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2039	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2040	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2041	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2042	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2043	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2044	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2045	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2046	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
	Total Principal Due	*$ 58,174,997*	
	Our Weighted Average Interest Payment	*3.29%*	
	Weighted Average Maturity In Years	*5.44*	

Attachment 7 FY 2028

Detailed Bond Debt Service - Town of Waterford, FY 2028

Pay off Date	Bond Components	Principal	Interest
11/1/2027	$3,600,000 Radio System	$ 311,467	3.96%
11/1/2028	$3,600,000 Radio System	$ 324,027	3.96%
11/1/2029	$3,600,000 Radio System	$ 337,094	3.96%
11/1/2030	$3,600,000 Radio System	$ 350,688	3.96%
11/1/2031	$3,600,000 Radio System	$ 364,830	3.96%
11/1/2032	$3,600,000 Radio System	$ 379,543	3.96%
11/1/2033	$3,600,000 Radio System	$ 394,848	3.96%
11/1/2034	$3,600,000 Radio System	$ 410,771	3.96%
11/1/2035	$3,600,000 Radio System	$ 427,336	3.96%
8/1/2027	$14,585,000 GO Refunding, Issue of 2017	$ 2,820,000	5.00%
8/1/2028	$14,585,000 GO Refunding, Issue of 2017	$ 1,070,000	4.00%
8/1/2029	$14,585,000 GO Refunding, Issue of 2017	$ 685,000	4.00%
8/1/2030	$14,585,000 GO Refunding, Issue of 2017	$ 680,000	4.00%
8/1/2027	$9,085,000 GO Refunding, Series 2019	$ 905,000	5.00%
8/1/2028	$9,085,000 GO Refunding, Series 2019	$ 915,000	4.00%
8/1/2029	$9,085,000 GO Refunding, Series 2019	$ 950,000	4.00%
8/1/2030	$9,085,000 GO Refunding, Series 2019	$ 960,000	4.00%
9/15/2027	$13,655,000 GO, Issue of 2020	$ 685,000	5.00%
9/15/2028	$13,655,000 GO, Issue of 2020	$ 685,000	5.00%
9/15/2029	$13,655,000 GO, Issue of 2020	$ 685,000	4.00%
9/15/2030	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2031	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2032	$13,655,000 GO, Issue of 2020	$ 680,000	3.00%
9/15/2033	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2034	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2035	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2036	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2037	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2038	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2039	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2040	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
8/15/2027	$28,890,000 GO Refunding Bonds, Series 2020B	$ 1,135,000	1.19%
8/15/2028	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,100,000	1.47%
8/15/2029	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,055,000	1.57%
8/15/2030	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,015,000	1.67%
8/15/2031	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,950,000	1.75%
8/15/2032	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,890,000	1.85%
8/15/2033	$28,890,000 GO Refunding Bonds, Series 2020B	$ 905,000	1.95%
3/1/2028	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2029	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2030	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2031	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2032	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2033	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2034	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2035	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2036	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2037	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2038	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2039	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2040	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2041	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2042	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2043	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2044	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2045	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2046	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
	Total Principal Due	*$ 51,480,604*	
	Our Weighted Average Interest Payment	*3.17%*	
	Weighted Average Maturity in Years	*5.13*	

Attachment 7 FY 2029

Detailed Bond Debt Service - Town of Waterford, FY 2029

Pay off Date	Bond Components	Principal	Interest
11/1/2028	$3,600,000 Radio System	$ 324,027	3.96%
11/1/2029	$3,600,000 Radio System	$ 337,094	3.96%
11/1/2030	$3,600,000 Radio System	$ 350,688	3.96%
11/1/2031	$3,600,000 Radio System	$ 364,830	3.96%
11/1/2032	$3,600,000 Radio System	$ 379,543	3.96%
11/1/2033	$3,600,000 Radio System	$ 394,848	3.96%
11/1/2034	$3,600,000 Radio System	$ 410,771	3.96%
11/1/2035	$3,600,000 Radio System	$ 427,336	3.96%
8/1/2028	$14,585,000 GO Refunding, Issue of 2017	$ 1,070,000	4.00%
8/1/2029	$14,585,000 GO Refunding, Issue of 2017	$ 685,000	4.00%
8/1/2030	$14,585,000 GO Refunding, Issue of 2017	$ 680,000	4.00%
8/1/2028	$9,085,000 GO Refunding, Series 2019	$ 915,000	4.00%
8/1/2029	$9,085,000 GO Refunding, Series 2019	$ 950,000	4.00%
8/1/2030	$9,085,000 GO Refunding, Series 2019	$ 960,000	4.00%
9/15/2028	$13,655,000 GO, Issue of 2020	$ 685,000	5.00%
9/15/2029	$13,655,000 GO, Issue of 2020	$ 685,000	4.00%
9/15/2030	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2031	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2032	$13,655,000 GO, Issue of 2020	$ 680,000	3.00%
9/15/2033	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2034	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2035	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2036	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2037	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2038	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2039	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2040	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
8/15/2028	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,100,000	1.47%
8/15/2029	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,055,000	1.57%
8/15/2030	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,015,000	1.67%
8/15/2031	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,950,000	1.75%
8/15/2032	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,890,000	1.85%
8/15/2033	$28,890,000 GO Refunding Bonds, Series 2020B	$ 905,000	1.95%
3/1/2029	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2030	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2031	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2032	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2033	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2034	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2035	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2036	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2037	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2038	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2039	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2040	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2041	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2042	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2043	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2044	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2045	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2046	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
	Total Principal Due	*$ 44,959,137*	
	Our Weighted Average Interest Payment	*3.00%*	
	Weighted Average Maturity in Years	*4.84*	

Attachment 7 FY 2030

Detailed Bond Debt Service - Town of Waterford, FY 2030

Pay off Date	Bond Components	Principal	Interest
11/1/2029	$3,600,000 Radio System	$ 337,094	3.96%
11/1/2030	$3,600,000 Radio System	$ 350,688	3.96%
11/1/2031	$3,600,000 Radio System	$ 364,830	3.96%
11/1/2032	$3,600,000 Radio System	$ 379,543	3.96%
11/1/2033	$3,600,000 Radio System	$ 394,848	3.96%
11/1/2034	$3,600,000 Radio System	$ 410,771	3.96%
11/1/2035	$3,600,000 Radio System	$ 427,336	3.96%
8/1/2029	$14,585,000 GO Refunding, Issue of 2017	$ 685,000	4.00%
8/1/2030	$14,585,000 GO Refunding, Issue of 2017	$ 680,000	4.00%
8/1/2029	$9,085,000 GO Refunding, Series 2019	$ 950,000	4.00%
8/1/2030	$9,085,000 GO Refunding, Series 2019	$ 960,000	4.00%
9/15/2029	$13,655,000 GO, Issue of 2020	$ 685,000	4.00%
9/15/2030	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2031	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2032	$13,655,000 GO, Issue of 2020	$ 680,000	3.00%
9/15/2033	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2034	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2035	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2036	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2037	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2038	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2039	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2040	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
8/15/2029	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,055,000	1.57%
8/15/2030	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,015,000	1.67%
8/15/2031	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,950,000	1.75%
8/15/2032	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,890,000	1.85%
8/15/2033	$28,890,000 GO Refunding Bonds, Series 2020B	$ 905,000	1.95%
3/1/2030	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2031	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2032	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2033	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2034	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2035	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2036	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2037	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2038	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2039	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2040	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2041	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2042	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2043	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2044	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2045	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2046	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
	Total Principal Due	***$ 38,200,110***	
	Our Weighted Average Interest Payment	***3.00%***	
	Weighted Average Maturity in Years	***4.67***	

Attachment 7 FY 2031

Detailed Bond Debt Service - Town of Waterford, FY 2031

Pay off Date	Bond Components	Principal	Interest
11/1/2030	$3,600,000 Radio System	$ 350,688	3.96%
11/1/2031	$3,600,000 Radio System	$ 364,830	3.96%
11/1/2032	$3,600,000 Radio System	$ 379,543	3.96%
11/1/2033	$3,600,000 Radio System	$ 394,848	3.96%
11/1/2034	$3,600,000 Radio System	$ 410,771	3.96%
11/1/2035	$3,600,000 Radio System	$ 427,336	3.96%
8/1/2030	$14,585,000 GO Refunding, Issue of 2017	$ 680,000	4.00%
8/1/2030	$9,085,000 GO Refunding, Series 2019	$ 960,000	4.00%
9/15/2030	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2031	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2032	$13,655,000 GO, Issue of 2020	$ 680,000	3.00%
9/15/2033	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2034	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2035	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2036	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2037	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2038	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2039	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2040	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
8/15/2030	$28,890,000 GO Refunding Bonds, Series 2020B	$ 3,015,000	1.67%
8/15/2031	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,950,000	1.75%
8/15/2032	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,890,000	1.85%
8/15/2033	$28,890,000 GO Refunding Bonds, Series 2020B	$ 905,000	1.95%
3/1/2031	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2032	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2033	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2034	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2035	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2036	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2037	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2038	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2039	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2040	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2041	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2042	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2043	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2044	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2045	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2046	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
	Total Principal Due	*$ 31,823,016*	
	Our Weighted Average Interest Payment	*3.01%*	
	Weighted Average Maturity in Years	*4.56*	

Attachment 7 FY 2032

Detailed Bond Debt Service - Town of Waterford, FY 2032

Pay off Date	Bond Components	Principal	Interest
11/1/2031	$3,600,000 Radio System	$ 364,830	3.96%
11/1/2032	$3,600,000 Radio System	$ 379,543	3.96%
11/1/2033	$3,600,000 Radio System	$ 394,848	3.96%
11/1/2034	$3,600,000 Radio System	$ 410,771	3.96%
11/1/2035	$3,600,000 Radio System	$ 427,336	3.96%
9/15/2031	$13,655,000 GO, Issue of 2020	$ 685,000	3.00%
9/15/2032	$13,655,000 GO, Issue of 2020	$ 680,000	3.00%
9/15/2033	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2034	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2035	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2036	$13,655,000 GO, Issue of 2020	$ 680,000	2.00%
9/15/2037	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2038	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2039	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
9/15/2040	$13,655,000 GO, Issue of 2020	$ 680,000	2.13%
8/15/2031	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,950,000	1.75%
8/15/2032	$28,890,000 GO Refunding Bonds, Series 2020B	$ 2,890,000	1.85%
8/15/2033	$28,890,000 GO Refunding Bonds, Series 2020B	$ 905,000	1.95%
3/1/2032	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2033	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2034	$12,600,000 GO BOND FIREHOUSE	$ 665,000	5.00%
3/1/2035	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2036	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2037	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2038	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2039	$12,600,000 GO BOND FIREHOUSE	$ 665,000	4.00%
3/1/2040	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2041	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2042	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2043	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2044	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2045	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
3/1/2046	$12,600,000 GO BOND FIREHOUSE	$ 660,000	4.00%
	Total Principal Due	*$ 25,467,328*	
	Our Weighted Average Interest Payment	*3.04%*	
	Weighted Average Maturity in Years	*4.66*	

Attachment 7 combined

Bonds Principal due, Our Weighted Avg Int payments, Weighted Avg Maturity in years

	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
Bonds Principal due	$58,174,997	$51,480,604	$44,959,137	$38,200,110	$31,823,016	$25,467,328
WAY	3.29%	3.17%	3.00%	3.00%	3.01%	3.04%
WAM	5.44	5.13	4.84	4.67	4.56	4.66

August 31, 2026

RTM Special Meeting

Helen Kwasniewski

Here is about another town building roof replacement again!

My questions as well should also be yours:

1. We also need to replace the town library roof that was leaking since December of 2025, which went through 2 major snowstorms that dump about 24 inches of snow as well as numerous rainstorm some of them were heavy and tomorrow going to be another heavy rain. This roof is scheduled/projected to be done in 2030 four years from now.
2. The town expects the library to coffer up some money; how much is the Goshen Fire House putting in. Remember they just had a "Fire Mens Day" which made money.
3. We have public works that is supposed to be checking town buildings so that we can nip these issues in the bud. Sounds like it to me that his/her/they did not take their job seriously. Maybe it is time to start looking into this department. People should start being responsibility.
4. Once again, the taxpayers are getting the shaft.
5. It's about time to get away from "flat roofs".
6. Hope you all look into this request before you all say "YES"!

Thank you!