



MONTHLY TREASURER'S REPORT

January 2026



Scott Beranek, Treasurer

ORLAND SCHOOL DISTRICT 135
Summary of Revenues and Expenditures - Budget to Actual
as of January 31, 2026

REVENUES					EXPENDITURES			
FY 2026					FY 2026			
FUND	Final Budget	Actual Received	Budget Balance	% Received	Final Budget	Actual Expenditures & Encumbrances	Budget Balance	% Expended & Encumbered
10 EDUCATION	80,361,200	38,598,564	41,762,636	48.03%	79,101,928	39,204,653	39,897,275	49.56%
% of Total Budget	67.16%				59.37%			
12 TECHNOLOGY	2,080,768	1,218,032	862,726	58.54%	2,070,000	1,607,864	462,136	77.67%
% of Total Budget	1.74%				1.55%			
13 HEALTH INSURANCE	83,000	6,298,256	(6,215,256)	N/A	83,000	7,720,438	(7,637,438)	N/A
% of Total Budget	0.07%				0.06%			
15 SPECIAL EDUCATION	430,000	176,453	253,547	41.04%	400,000	-	400,000	0.00%
% of Total Budget	0.36%				0.30%			
16 DENTAL INSURANCE	559,000	318,036	240,964	N/A	559,000	354,593	204,407	N/A
% of Total Budget	0.47%				0.42%			
20 OPERATIONS & MAINTENANCE	6,507,500	2,690,422	3,817,078	41.34%	6,506,050	4,056,411	2,449,639	62.35%
% of Total Budget	5.44%				4.88%			
30 DEBT SERVICE	4,724,200	2,121,485	2,602,715	44.91%	5,341,279	4,906,279	435,000	91.86%
% of Total Budget	3.95%				4.01%			
40 TRANSPORTATION	7,714,000	3,587,829	4,026,171	47.81%	8,481,600	3,841,386	4,640,214	45.29%
% of Total Budget	6.45%				6.37%			
50 IMRF	1,160,000	514,043	645,957	44.31%	1,577,790	849,108	728,682	53.82%
% of Total Budget	0.97%				1.18%			
51 SOCIAL SECURITY/MEDICARE	1,219,000	529,886	689,114	43.47%	1,401,560	746,374	655,186	53.25%
% of Total Budget	1.02%				1.05%			
60 CAPITAL PROJECTS	14,570,000	2,293	14,567,707	0.02%	13,192,445	8,601,142	4,591,303	65.20%
% of Total Budget	12.18%				9.90%			
70 WORKING CASH	249,900	464,808	(214,908)	186.00%	14,500,000	-	14,500,000	0.00%
% of Total Budget	0.21%				10.88%			
80 TORT	0	0	0	0.00%	0	-	0	0.00%
% of Total Budget	0.00%				0.00%			
90 LIFE SAFETY	5,000	413	4,587	0.00%	15,000	-	15,000	0.00%
% of Total Budget	0.00%				0.01%			
TOTALS	\$ 119,663,558	\$ 56,620,518	63,043,040	47.32%	\$ 133,229,652	\$ 71,888,248	61,341,404	53.96%
% of Total Budget	100.00%				100.00%			
% of FY								100.00%

ORLAND SCHOOL DISTRICT 135

Summary of Fund Balances as of January 31, 2026

<i>FUND</i>	<i>Beginning Fund Balance as of 7/1/2025</i>	<i>Revenues to date</i>	<i>Expenditures to date</i>	<i>Fund Balance as of 01/31/2026</i>	<i>% of Total</i>
10 EDUCATION	36,875,996	38,598,564	39,199,731	36,274,829	55.83%
12 TECHNOLOGY	540,512	1,218,032	1,606,337	152,208	0.23%
13 HEALTH INSURANCE	8,773,064	6,298,256	7,720,717	7,350,603	11.31%
15 SPECIAL EDUCATION	1,078,346	176,453	0	1,254,798	1.93%
16 DENTAL INSURANCE	600,185	318,036	354,593	563,628	0.87%
20 OPERATIONS & MAINTENANCE	5,345,020	2,690,422	4,049,723	3,985,719	6.13%
30 DEBT SERVICE	1,487,044	2,121,485	4,906,279	(1,297,750.64)	-2.00%
40 TRANSPORTATION	4,094,735	3,687,829	3,802,850	3,979,715	6.12%
50 IMRF	2,426,959	514,043	849,108	2,091,894	3.22%
51 SOCIAL SECURITY/MEDICARE	1,098,312	529,886	746,374	881,824	1.36%
60 CAPITAL PROJECTS	8,206	2,293	9,564,751	(9,554,252)	-14.70%
70 WORKING CASH	18,798,529	464,808	0	19,263,337	29.65%
80 TORT	0			-	0.00%
90 LIFE SAFETY	31,473	413	0	31,886	0.05%
TOTALS	\$ 81,158,382	\$ 56,620,518	\$ 72,800,463	\$ 64,978,437	100.00%
Imprest & petty cash account	(10,000)			(10,000)	
Health care FSA	(4,194)			19,466	
Dependent care FSA	44,636			46,447	
Investments	(45,434,228)			(20,632,328)	
Insurance & benefit payables	(6,014)			10,778	
Unclaimed property	258			258	
Donation	0			0	
Due to PFE	7,139			450	
Cash Balance - All Funds	\$ 35,755,978			\$ 44,413,508	
Prior Month Cash Balance				\$ 35,748,211	

Change in Fund Balance as of 9/31/2024	Incr (decr)	%
Month-to-Date (1)	\$ 3,061,084	4.94%
Year-to-Date (1)	(\$ 16,179,944)	(19.94)%

ORLAND SCHOOL DISTRICT 135
School District Financial Profile
as of January 31, 2026

		<u>Score</u>	<u>Weight</u>	<u>Weighted</u>
Fund Balance to Revenue Ratio:				
<i>(Includes Educational, Operations & Maintenance, Transportation, Working Cash, & negative IMRF/FICA Funds)</i>				
01/31/26	0.595	25% or > perfect score	4	35%
2025	0.523			1.40
2024	0.634			

Total Fund Balance divided by 72,824,835
Total Revenues 122,304,712

Reflects the effect of additional revenues to the existing fund balances and overall strength of the district.

Expenditure to Revenue Ratio:
*(Includes Educational, Operations & Maintenance, Transportation, Working Cash Funds.
Include one time expenditures, for example construction costs would be included in this ratio.)*

01/31/26	1.061	Less than or equal to \$1.00	4	35%	1.40
2025	0.848				
2024	0.880				

Total Expenditures divided by 56,733,951
Total Revenues 53,452,399

Measures how much a district expended for every dollar received

Days Cash on Hand:
(Includes Educational, Operations & Maintenance, Transportation, Working Cash.)

01/31/26	276	180 days or more	4	10%	0.40
2025	231				
2024	282				

Cash on hand divided by 72,902,234
Expenditures per day 263,879

Reflects the number of days a school district will be able to pay their average bills without additional revenues

% of Short-Term Borrowing Ability Remaining:
(Short-term debt max. available is 85% of EAV multiplied by the sum of the tax rates for the Educational, Oper & Maint, & Transportation Funds.)

01/31/26	100.00%	75% or > of limit	4	10%	0.40
2024	100.00%				

No short-term debt, therefore a perfect score.

Tax Anticipation Warrants 0
Short-term debt max. available 65,370,110

Based on Tax Anticipation Warrants, represents how much short-term debt the school district can incur.

% of Long-Term Debt Margin Remaining:

01/31/26	89.22%	75% or > of limit	4	10%	0.40
2024	93.93%				

Long-Term debt amount 21,365,000
Statutory general obligation debt limit 198,172,729 (6.9% of EAV)

Represents how much long-term debt the school district can incur.

Total Profile Score FY 2025 (Estimated)	Recognition	4.00
Total Profile Score FY 2024	Recognition	4.00
Total Profile Score FY 2023	Recognition	4.00

Financial Recognition	3.54 - 4.00
Financial Review	3.08 - 3.53
Financial Early Warning	2.62 - 3.07
Financial Watch	1.00 - 2.61

School District Financial Profile is presented on a cash basis.

Master Total Portfolio Report

as of January 31, 2026

General Fund (11498-101)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/Maturity Value	Adjusted Cost - Cash Basis	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$3,067,894.56	\$3,067,894.56	4.97%
MM			ISDLAF+ - Max Fund Balance	\$187,459.52	\$187,459.92	5.07%
MM			ISDLAF+ - Bank of China	\$157,542.32	\$157,542.32	4.92%
MM			Fifth Third - General Operating Fund Balance	\$34,259,335.25	\$34,259,335.25	4.50% (1)
MM			Fifth Third -Investment Money Market	\$5,135,915.13	\$5,135,915.13	4.81%
CD	12/5/24	5/27/26	First Capital Bank	\$249,872.71	\$235,600.00	4.11
CD	12/5/24	12/3/26	Cornerstone Bank	\$249,848.96	\$230,800.00	4.07
CD	12/5/24	12/3/26	Bank Hapoalim B.M.	\$249,890.10	\$231,000.00	4.1
TR	12/6/24	5/31/26	US TREASURY N/B	\$525,000.00	\$499,652.34	4.14
CD	12/11/24	6/11/26	PCSB BANK	\$249,000.00	\$249,180.59	4.15
CD	12/11/24	6/11/26	DOLLAR BANK FSB PA	\$244,000.00	\$244,281.03	4.07
CD	12/11/24	12/11/26	OPTUM BANK INC	\$249,000.00	\$249,378.93	4.07
CD	12/11/24	12/11/26	UBS BANK USA	\$249,000.00	\$249,143.25	4.07
CD	12/13/24	6/15/26	UNITED REPUBLIC BK OMAHA	\$249,000.00	\$249,181.23	4.15
CD	12/13/24	12/14/26	BMW BANK NORTH AMERICA	\$244,000.00	\$244,139.43	4.07
CD	12/20/24	6/22/26	ENTERPRISE BANK & TRUST	\$249,000.00	\$249,181.23	4.15
CD	12/20/24	12/21/26	CELTIC BANK	\$249,000.00	\$249,143.44	4.07
TR	02/27/2025	01/31/2026	US TREASURY N/B	\$4,083,000.00	\$3,948,069.61	4.05
CD	02/27/2025	02/09/2026	CrossFirst Bank	\$249,886.63	\$240,600.00	4.06
CD	02/27/2025	02/09/2026	Susquehanna Community Bank	\$249,828.50	\$240,500.00	4.08
CD	02/27/2025	02/09/2026	Sentry Bank	\$249,911.21	\$240,600.00	4.071
CD	02/27/2025	02/26/2026	Solera National Bank	\$249,910.92	\$239,900.00	4.184
CD	02/27/2025	02/26/2026	NexBank	\$249,914.76	\$240,000.00	4.142
TR	02/27/2025	02/28/2026	US TREASURY N/B	\$1,033,000.00	\$997,127.46	4.07
CD	02/27/2025	08/20/2026	Affinity Bank, National Association	\$249,855.64	\$235,700.00	4.067
CD	02/27/2025	08/20/2026	Financial Federal Bank	\$249,932.28	\$235,500.00	4.15
TR	02/27/2025	08/31/2026	US TREASURY N/B	\$1,045,000.00	\$995,648.24	4.02
CD	03/13/2025	02/09/2026	Western Alliance Bank	\$ 4,371,566.89	\$4,217,800.00	4.00
CD	03/13/2025	02/09/2026	NorthEast Community Bank	\$ 249,883.12	\$241,100.00	3.99
CD	03/13/2025	02/09/2026	First Bank	\$ 249,879.55	\$241,100.00	3.99
CD	03/13/2025	03/13/2026	KS StateBank	\$ 249,867.85	\$239,900.00	4.16
CD	03/13/2025	03/13/2026	Trustar Bank	\$ 249,923.68	\$240,300.00	4.01
CD	03/13/2025	03/13/2026	First State Bank of DeQueen	\$ 249,911.94	\$240,000.00	4.13
CD	03/13/2025	03/13/2026	American National Bank & Trust	\$ 249,931.22	\$240,300.00	4.01
CD	03/13/2025	03/13/2026	First National Bank	\$ 249,898.04	\$240,100.00	4.08
CD	03/13/2025	03/13/2026	Consumers Credit Union	\$ 249,939.82	\$239,900.00	4.19
CD	03/13/2025	03/13/2026	Omb Bank	\$ 249,928.10	\$240,200.00	4.05
CD	03/13/2025	03/13/2026	Royal Business Bank	\$ 249,920.63	\$240,300.00	4.00
CD	03/13/2025	09/02/2026	CIBM Bank	\$ 249,871.46	\$236,200.00	3.93
CD	03/13/2025	09/02/2026	Oklahoma Capital Bank	\$ 249,935.16	\$236,300.00	3.92
CD	03/19/2025	09/21/2026	MORGAN STANLEY PVT BANK	\$ 244,000.00	\$244,517.10	3.95
CD	03/21/2025	09/21/2026	UNITED ROOSEVELT SAVINGS	\$ 249,000.00	\$249,279.59	3.92
Subtotal				\$61,838,455.95	\$61,189,770.65	

Payroll (11498-102)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$1,410,583.13	\$1,410,583.13	4.97%
Subtotal				\$1,410,583.13	\$1,410,583.13	

Flexible Spending (11498-103)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$181,052.20	\$181,052.20	4.97%
Subtotal				\$181,052.20	\$181,052.20	

Food Service (11498-105)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			Fifth Third - Depository Fund Balance	\$225,220.64	\$225,220.64	0.00%
Subtotal				\$225,220.64	\$225,220.64	

Working Cash (11498-201)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$556,231.54	\$556,231.54	4.97%
MM			ISDLAF+ - MAX Fund Balance	\$641,833.13	\$641,833.13	5.07%
Subtotal				\$1,198,064.67	\$1,198,064.67	

2025 Bonds (11498-203)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$1,685,659.57	\$1,685,659.57	5.00%
TR	03/06/2025	02/28/2026	US TREASURY N/B	\$ 2,068,000.00	\$1,999,624.06	3.96
Subtotal				\$3,753,659.57	\$3,685,283.63	
Grand Total				\$68,607,036.16	\$67,889,974.92	

Interest - Month-To-Date

Total Interest - Month-To-Date

(1) Approximately \$3.5 million compensating balance required to offset fees for the Fifth Third Food Service Account.

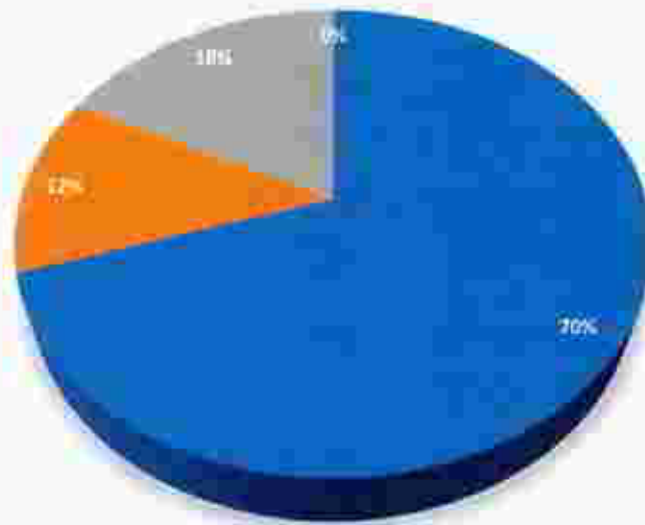
(2) Approximately \$10 million compensating balance required to offset fees for the Fifth Third General Operating Account.

CB TOTAL	-	0.00%
CD TOTAL	11,941,125.82	17.59%
TR TOTAL	8,440,121.71	12.43%
MM TOTAL	47,508,727.39	69.98%

ORLAND SCHOOL DISTRICT 135
Master Total Portfolio Report
as of January 31, 2026

Money Market	\$	47,508,727
Treasury Notes	\$	8,440,122
CD's	\$	11,941,126
Corporate Bonds	\$	-
Total	\$	<u>67,889,975</u>

Investment Portfolio Summary



■ Money Market ■ Treasury Notes ■ CD's ■ Corporate Bonds

Master Total Portfolio Report
Matured Investments
as of January 31, 2026



<i>Investment Type</i>	<i>Purchase Date</i>	<i>Maturity Date</i>	<i>Instrument/Description</i>	<i>Par-Value/Maturity Value</i>	<i>Adjusted Cost Basis</i>	<i>Interest Received (1)</i>	<i>Rate</i>
TR	02/28/2025	07/01/2025	ISDLAF TERM SERIES	\$3,548,948.50	\$3,500,000.00	\$ 48,948.50	4.15
CD	01/09/2025	07/10/2025	Summit State Bank	\$5,552.32	\$5,439.83	\$ 112.49	4.15
CD	01/09/2025	07/10/2025	Quad City Bank and Trust Company	\$30,270.76	\$29,657.50	\$ 613.26	4.15
CD	01/09/2025	07/10/2025	Pinnacle Bank	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	F & C Bank	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	Crown Bank	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	Citizens Bank & Trust	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	Bar Harbor Bank & Trust	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	The Malvern National Bank	\$249,199.06	\$244,150.47	\$ 5,048.59	4.15
CD	02/27/2025	07/14/2025	Cendera Bank, National Association	\$249,890.39	\$246,100.00	\$ 3,790.39	4.103
CD	02/27/2025	07/14/2025	Bank 7	\$249,886.35	\$246,000.00	\$ 3,886.35	4.209
CD	01/07/2025	08/11/2025	American Plus Bank, N.A.	\$249,920.18	\$244,000.00	\$ 5,920.18	4.10
CD	01/07/2025	08/11/2025	Dundee Bank	\$249,837.15	\$244,000.00	\$ 5,837.15	4.04
CD	03/05/2025	08/11/2025	Western Alliance Bank	\$ 6,311,273.86	\$6,200,000.00	\$ 111,273.86	4.12
CD	03/05/2025	09/08/2025	Enterprise Bank	\$ 249,932.74	\$244,800.00	\$ 5,132.74	4.09
CD	03/05/2025	09/08/2025	Harmony Bank	\$ 249,835.80	\$244,600.00	\$ 5,235.80	4.18
CD	12/5/24	10/8/25	Western Alliance Bank	\$4,661,578.73	\$4,500,000.00	\$ 161,578.73	4.269
CD	11/30/23	11/28/25	Customers Bank	\$249,860.06	\$226,650.00	\$ 23,210.06	5.03
CD	11/30/23	11/28/25	Farmers Bank & Trust	\$249,856.19	\$228,650.00	\$ 21,206.19	4.64
CD	11/30/23	11/28/25	GBank	\$249,876.98	\$226,650.00	\$ 23,226.98	5.13
CD	11/30/23	11/28/25	Schertz Bank & Trust	\$249,875.86	\$226,600.00	\$ 23,275.86	5.14
CD	11/30/23	11/28/25	The Federal Savings Bank	\$249,859.65	\$226,200.00	\$ 23,659.65	5.14
CD	11/30/23	11/28/25	First Internet Bank of Indiana	\$249,849.98	\$227,950.00	\$ 21,899.98	4.73
CD	11/30/23	11/28/25	CIBC Bank USA	\$249,858.97	\$227,500.00	\$ 22,358.97	4.92
CD	12/4/23	12/3/25	GBC International Bank	\$249,878.65	\$228,050.00	\$ 21,828.65	4.79
CD	12/4/23	12/3/25	Great Midwest Bank, S.S. B	\$249,848.22	\$229,150.00	\$ 20,698.22	4.52
TR	02/28/2025	01/05/2026	ISDLAF TERM SERIES	\$2,897,815.89	\$2,800,000.00	\$ 97,815.89	4.1
TR	03/14/2025	01/15/2026	US TREASURY N/B	\$ 2,785,000.00	\$2,782,280.27	\$ 2,719.73	3.99
Total				\$25,483,701.44	\$24,799,180.27	\$684,521.17	

**Orland Park School District 135
Preliminary Cash Reconciliation
January 31, 2026**

Cash in Bank	<u>\$47,508,727</u>
Outstanding checks	3,095,219
Outstanding wires	
Bond wires	
Deposits in transit	
Adjustments to cash account	
Reconciling items (1)	
Cash Balance - All Funds	<u>\$44,413,508</u>

(1) To be reconciled.