

**American River Flood Control District
Staff Report**

Investment Transactions Summary; January 2021

LAIF:

- On January 15, 2021 a quarterly interest deposit was received in the amount of \$523.96.

City Pool A

- Accrued Interest Receivable for the month of January was \$8,167.19.
- As of January 31, 2021, the balance of Interest Receivable in this account was \$68,945.58.

Interest Receivable is accrued and transferred to the Cash Balance at the discretion of the City.

River City Bank Money Market:

- On January 29, 2021 a transfer was received from River City Bank Checking in the amount of \$650,000.00.
- On January 31, 2021 a monthly interest payment was deposited in the amount of \$10.70.

River City Bank Checking:

- On January 28, 2021 a miscellaneous deposit was received in the amount of \$19,435.00.
- On January 29, 2021 a deposit was received from Sacramento Tax Collector in the amount of \$761,943.10.
- On January 29, 2021 a transfer was sent to River City Bank Money Market in the amount of \$650,000.00.
- On January 31, 2021 a monthly interest payment was deposited in the amount of \$45.73.
- Total amount of Accounts Payable cleared during the month of January was \$305,112.31.

**American River Flood Control District
Investment Transaction Report
January 2021**

Item 2b

Balance and Transactions

Account		LAIF	City Pool A	River City Bank Money Market	River City Bank Checking
Beginning Balance	1/1/21	\$66,211.64	\$8,823,516.56	\$1,049.19	\$598,064.90
Transactions					
River City Bank Miscellaneous Deposit	1/28/21				\$19,435.00
Sac County FY 2020-2021 Teeter Payment	1/29/21				\$761,943.10
River City Bank Transfer	1/29/21			\$650,000.00	(\$650,000.00)
LAIF Interest	1/15/21	\$523.96			
City Pool A Interest	1/31/21		\$8,167.19		
River City Bank Interest	1/31/21			\$10.70	\$45.73
Accounts Payable (cleared)					(\$305,112.31)
Ending Balance:	1/31/21	\$66,735.60	\$8,823,516.56	\$651,059.89	\$424,376.42

**City Pool A Interest is accrued and deposited in the account at the discretion of the City.

Interest

Date:	Feb 2020	Mar 2020	Apr 2020	May 2020
LAIF	1.91	1.79	1.65	1.36
City Pool A	2.18	2.22	1.97	1.81
River City Bank Money Market	1.71	1.57	1.26	1.13
River City Bank Checking	0.10	0.10	0.10	0.10
Date:	June 2020	Jul 2020	Aug 2020	Sep 2020
LAIF	1.22	1.22	0.78	0.69
City Pool A	1.77	1.77	1.44	1.57
River City Bank Money Market	0.90	0.69	0.60	0.40
River City Bank Checking	0.10	0.09	0.10	0.10
Date:	Oct 2020	Nov 2020	Dec 2020	Jan 2021
LAIF	0.62	0.58	0.54	0.46
City Pool A	1.29	1.23	1.08	1.08
River City Bank Money Market	0.30	0.26	0.00	0.20
River City Bank Checking	0.10	0.10	0.10	0.10

**American River
Flood Control
District**

AMERICAN RIVER FLOOD CONTROL DISTRICT

MONTHLY REVIEW – JANUARY 2021

STRATEGY

The ARFCD funds are invested in the City of Sacramento’s Pool A investment fund. The Fund is invested pursuant to the objectives and requirements set forth in the City’s investment policy. The three objectives of the investment policy, in order of priority, are (1) the preservation of capital by the investment in safe instruments, (2) the liquidity needs of the City and pool participants so such parties will have access to cash when they need it, and (3) the maximizing of current income while remaining consistent with the other more important objectives. The City’s investment policy incorporates applicable provisions of state law including, among other things, the prudent person standard and California Code Section 53601 pertaining to eligible investments.

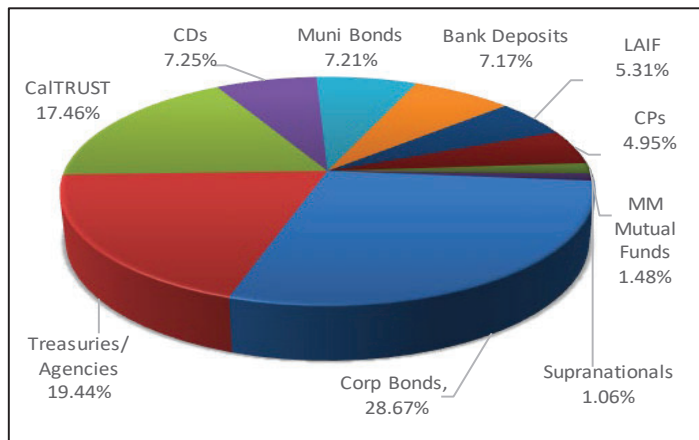
PORTFOLIO STATISTICS

Beginning Balance	8,884,295
Contributions	0
Withdrawals	0
Interest Earned	8,167
Ending Balance	8,892,462

PERFORMANCE COMPARISON

City Pool A	1.08%
LAIF	0.46%
90 Day T-Bill	0.07%
Federal Funds	0.09%

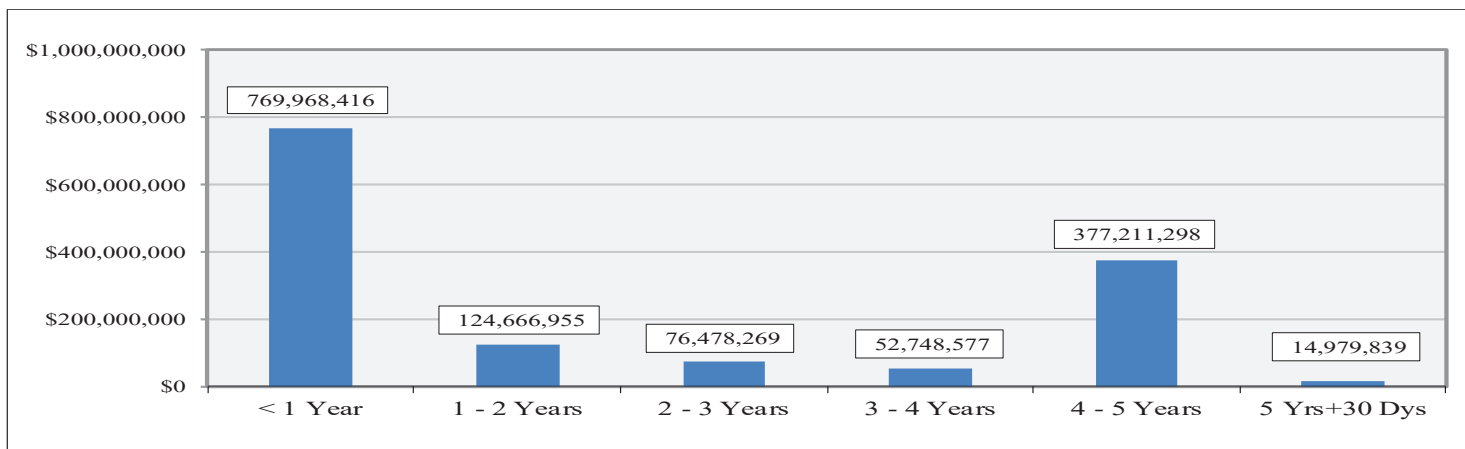
CITY POOL A PORTFOLIO COMPOSITION



CITY POOL A MATURITY SCHEDULE

Maturity	Market Value	Pct. Holdings
< 1 Year	769,968,416	54.37%
1 - 2 Years	124,666,955	8.80%
2 - 3 Years	76,478,269	5.40%
3 - 4 Years	52,748,577	3.73%
4 - 5 Years	377,211,298	26.64%
5 Yrs+30 Dys	14,979,839	1.06%
Total	1,416,053,354	100.00%

Asset Type	Pct. Assets	YTM
Corp Bonds	28.67%	1.87%
Treasuries/Agencies	19.44%	0.75%
CalTRUST	17.46%	0.38%
CDs	7.25%	0.75%
Muni Bonds	7.21%	1.87%
Bank Deposits	7.17%	0.45%
LAIF	5.31%	0.46%
CPs	4.95%	0.29%
MM Mutual Funds	1.48%	0.01%
Supranationals	1.06%	1.02%



City of Sacramento
CASH LEDGER
American River Flood Control District
From 01-01-21 To 01-31-21

All Cash Accounts

Trade Date	Settle Date	Tran Code	Quantity	Security	Amount	Cash Balance
Pool A Interest Receivable						
01-01-21				Beginning Balance		60,778.39
01-31-21	01-31-21	in		Pool A Cash	8,167.19	68,945.58
				Jan 2021 estimated Pool A interest		
					8,167.19	
01-31-21				Ending Balance		68,945.58
Pool A Cash						
01-01-21				Beginning Balance		8,823,516.56
01-31-21				Ending Balance		8,823,516.56

California State Treasurer
Fiona Ma, CPA



Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001
(916) 653-3001

February 01, 2021

[LAIF Home](#)
[PMIA Average Monthly Yields](#)

AMERICAN RIVER FLOOD CONTROL DISTRICT

DISTRICT ENGINEER/MANAGER
165 COMMERCE CIRCLE, SUITE D
SACRAMENTO, CA 95815

[Tran Type Definitions](#)

Account Number: 90-34-002

January 2021 Statement

Effective Date	Transaction Date	Tran Type	Confirm Number	Web Confirm Number	Authorized Caller	Amount
1/15/2021	1/14/2021	QRD	1665182	N/A	SYSTEM	523.96

Account Summary

Total Deposit:	523.96	Beginning Balance:	66,211.64
Total Withdrawal:	0.00	Ending Balance:	66,735.60



River City Bank

WWW.RIVERCITYBANK.COM

PO Box 15247, Sacramento, CA 95851-0247

Return Service Requested

Item 2b



Last statement: December 31, 2020

This statement: January 31, 2021

Total days in statement period: 31

AMERICAN RIVER FLOOD CONTROL DISTRICT
C/O ROBERT MERRITT, CPA
4000 MAGNOLIA HILLS DR
EL DORADO HILLS CA 95762-6561

Page 1
0811100952
(0)

Direct inquiries to:
916-567-2836

Public Fund Money Market

Account number	0811100952	Beginning balance	\$1,049.19
Low balance	\$1,049.19	Total additions	650,010.70
Average balance	\$63,952.42	Total subtractions	0.00
Avg collected balance	\$63,952	Ending balance	\$651,059.89
Interest paid year to date	\$10.70		

CREDITS

Date	Description	Additions
01-29	Cash Mgmt Trsfr Cr REF 0291402L FUNDS TRANSFER FRMDEP XXXXX0736 FROM	650,000.00
01-31	Interest Credit	10.70

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
12-31	1,049.19	01-29	651,049.19	01-31	651,059.89

INTEREST INFORMATION

Annual percentage yield earned	0.20%
Interest-bearing days	31
Average balance for APY	\$63,952.42
Interest earned	\$10.70

AMERICAN RIVER FLOOD CONTROL DISTRICT
January 31, 2021

Page 2
0811100952

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

CHECKS OUTSTANDING						CHECKBOOK RECONCILIATION		
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT			
						ENTER	BALANCE THIS STATEMENT	\$
						ADD	RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)	
							SUBTOTAL	\$
						SUBTRACT	TOTAL CHECKS OUTSTANDING	\$
				TOTAL	\$		BALANCE	\$

BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows:
 Interest-ADD Overdraft-DEDUCT Automatic Payment-DEDUCT Service charge-DEDUCT

If your checkbook and statement do not balance, have you: Accounted for bank charges? Verified additions and subtractions in your checkbook? Compared cancelled checks to check stub? Compared deposit amounts on statement to your checkbook?

PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS FROM WHEN WE FIRST SEND OR MAKE THIS STATEMENT AVAILABLE TO YOU. OTHERWISE, THIS STATEMENT WILL BE CONSIDERED CORRECT AND CHECKS GENUINE.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you. If you suspect any unauthorized signatures, alterations or forgeries of items in your account statement, you must promptly notify us of the relevant facts within 30 days from when we first send or make this statement available to you. If you fail to notify us within the 30 day period, the Bank may not be responsible for forgeries, alterations or unauthorized checks. For Electronic Funds Transfers on an account used primarily for personal, family or household purposes, see the special section highlighted below.

The following notices apply if your account is maintained primarily for personal, family or household purposes.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

Telephone or write to us at the number or address shown on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

IMPORTANT INFORMATION ABOUT YOUR CREDIT ACCOUNT: We calculate the interest charge on your account by applying the daily periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances or other charges, and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

QuickEquity/QuickLine of Credit - VARIABLE RATE FEATURE: If your account is a **QuickEquity Line or QuickLine**, it has a variable rate feature. The annual percentage rate can change each monthly billing cycle.

PAYMENT NOTICE: A payment is due on your loan. Please remit your payment by the due date to the address listed on this billing statement. Your payment will increase if it is not received by the due date on the statement. If your credit account is set up for automatic payment, it will be made electronically for you. Please note: Saturdays, Sundays, and federal holidays are not business days even if a branch is open on those days and accepts your payment. If your payment is received on a non-business day, or after 5:00 p.m. on a business day, it will be credited as of the next business day. Remit in U.S. Dollars only. Do not send cash through the mail.

PAYMENT INSTRUCTIONS: Payments on your bill must be sent with your payment coupon to the address shown on your statement. Delivering your payment without the payment coupon, or at another address, may result in delays in crediting. Payments received after the posted cut-off time if received in person or by mail may be treated as received on the next business day.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILLING STATEMENT

If you think there is an error on your billing statement, or if you need more information about a transaction on your billing statement, write to us (on a separate sheet) at P.O. Box 15247, Sacramento, CA 95851. We must hear from you no later than 60 days after we sent you the FIRST billing statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Account information: Your name and account number.
- Describe the error and explain, if you can, why you believe there is an error.
- Dollar amount: The dollar amount of the suspected error.
- If you need information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action against you to collect the amount you question.

CONSUMER CREDIT REPORTING

As required by law, you are hereby notified that a negative credit report reflecting on your credit may be submitted to a credit reporting agency if you fail to fulfill the terms of your obligations with regard to your deposit account (s) or your credit obligation(s) with the Bank. This may also occur if, in the Bank's judgment, you misuse your account. This may occur whether or not the bank incurs a loss in connection with your account. This report may have already occurred.



Last statement: December 31, 2020
This statement: January 31, 2021
Total days in statement period: 31

AMERICAN RIVER FLOOD CONTROL DISTRICT
C/O ROBERT MERRITT, CPA
4000 MAGNOLIA HILLS DR
EL DORADO HILLS CA 95762-6561

Page 1
0811090736
(58)

Direct inquiries to:
916-567-2836

Public Fund Interest Checking

Account number	0811090736	Beginning balance	\$598,064.90
Enclosures	58	Total additions	781,423.83
Low balance	\$334,952.14	Total subtractions	955,112.31
Average balance	\$538,472.57	Ending balance	\$424,376.42
Avg collected balance	\$538,472		

CHECKS

Number	Date	Amount	Number	Date	Amount
7953	01-04	350.00	8014 *	01-25	320.56
7982 *	01-04	200.00	8015	01-22	158.67
7985 *	01-05	567.70	8016	01-26	1,637.56
7990 *	01-12	480.00	8017	01-25	477.52
7993 *	01-25	66.68	8018	01-22	796.89
7994	01-28	32,310.22	8019	01-21	840.69
7995	01-28	7,187.68	8020	01-22	85.70
7996	01-28	14.72	8021	01-29	7,500.00
7997	01-25	160.00	8022	01-25	342.50
7998	01-25	692.34	8023	01-25	295.34
7999	01-25	373.09	8024	01-25	114.19
8000	01-25	85.08	8025	01-25	1,067.06
8001	01-25	482.32	8026	01-22	600.00
8002	01-22	2,678.00	8027	01-22	5,009.22
8003	01-26	350.00	8028	01-25	1,973.56
8004	01-22	2,056.92	8029	01-22	55.00
8005	01-21	1,133.00	8030	01-25	1,856.60
8007 *	01-22	352.73	8031	01-25	712.50
8008	01-25	5,987.92	8033 *	01-22	3,861.75
8009	01-25	184.00	8034	01-27	145,993.01
8010	01-27	60.00	8035	01-27	1,404.58
8011	01-22	1,617.00	8036	01-25	350.90

AMERICAN RIVER FLOOD CONTROL DISTRICT
January 31, 2021

Page 2
0811090736

Number	Date	Amount	Number	Date	Amount
8037	01-25	1,051.10	8045	01-26	4,019.10
8039 *	01-22	2,208.20	8046	01-25	748.98
8040	01-26	400.00	8047	01-25	527.02
8042 *	01-25	642.28	8048	01-25	1,241.25
8043	01-25	1,359.71	* Skip in check sequence		
8044	01-26	357.20			

DEBITS

Date	Description	Subtractions
01-04	' ACH Withdrawal CALPERS 3100 100000016236494	2,655.83
01-04	' ACH Withdrawal CALPERS 1900 100000016284026	3,049.44
01-04	' ACH Withdrawal CALPERS 3100 100000016239981	3,172.32
01-12	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 210112 946000047	108.00
01-15	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 210115 946000047	35,017.98
01-19	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 210119 946000047	95.50
01-22	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 210122 946000047	535.65
01-28	Incoming Wire Fee 202101280000549 IRONPLANET, INC., PLEASANTON CA US 9 1/7/21	15.00
01-29	' Cash Mgmt Trsfr Dr REF 0291402L FUNDS TRANSFER TO DEP XXXXX0952 FROM	650,000.00
01-29	' ACH Withdrawal CALPERS 1900 100000016315220	2,995.74
01-29	' ACH Withdrawal CALPERS 3100 100000016262059	3,084.12
01-29	' ACH Withdrawal CALPERS 1900 100000016285309	127.94
01-29	' ACH Withdrawal CALPERS 3100 100000016262102	2,434.52
01-29	' ACH Withdrawal CALPERS 1900 100000016285300	6,404.99
01-29	Incoming Wire Fee 202101290079209 COUNTY OF SACRAMENSACRAMENTO CA 9581 PROPERTY TAX DISTR	15.00

AMERICAN RIVER FLOOD CONTROL DISTRICT
January 31, 2021

Date	Description	Subtractions
01-31	' Service Charge ADDITIONAL DEBITS	2.24

CREDITS

Date	Description	Additions
01-28	Incoming Wire 202101280000549 IRONPLANET, INC., PLEASANTON CA US 9 1/7/21	19,435.00
01-29	Incoming Wire 202101290079209 COUNTY OF SACRAMENSACRAMENTO CA 9581 PROPERTY TAX DISTR	761,943.10
01-31	' Interest Credit	45.73

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
12-31	598,064.90	01-19	552,368.13	01-27	355,044.76
01-04	588,637.31	01-21	550,394.44	01-28	334,952.14
01-05	588,069.61	01-22	530,378.71	01-29	424,332.93
01-12	587,481.61	01-25	509,266.21	01-31	424,376.42
01-15	552,463.63	01-26	502,502.35		

INTEREST INFORMATION

Annual percentage yield earned	0.10%
Interest-bearing days	31
Average balance for APY	\$538,472.57
Interest earned	\$45.73

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

CERTIFICATION

The American River Flood Control District's investment portfolio [] is [is not] in compliance with the District's Financial Management Investments Plan.

The District's investment portfolio is not in compliance in the following respects:

A cash flow analysis confirms that the District [is] [is not] expected to be able to meet its expenditure requirements for the next six months.

The District's cash is insufficient to meet obligations for the next six months as a result of the following:

Attached hereto are the most recent statements of accounts of the following District accounts:

LAIF Account, State Treasurer's Office	<u>Dated January 2021</u>
Investment Pool A Account, City of Sacramento	<u>Dated January 2021</u>
District Checking Account, River City Bank	<u>Dated January 2021</u>
District Repurchase Account, River City Bank	<u>Dated January 2021</u>

Certified by: _____ Date: _____
 Rachelanne Vander Werf, District Treasurer