

**American River Flood Control District
Staff Report**

Investment Transactions Summary; October 2020

LAIF:

- On October, 2020 a quarterly interest deposit was received in the amount of \$987.89.

City Pool A

- Accrued Interest Receivable for the month of October was \$9,711.30.
- As of September 30, 2020, the balance of Interest Receivable in this account was \$43,665.72.

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

River City Bank Money Market:

- On October 16, 2020 a transfer was sent to River City Checking in the amount of \$400,000.00.
- On October 31, 2020 a monthly interest payment was deposited in the amount of \$112.96.

River City Bank Checking:

- On October 16, 2020 a transfer was received from River City Money Market in the amount of \$400,000.00.
- On October 30, 2020 a deposit was received from Department of Water Resources in the amount of \$23,425.36.
- On October 31, 2020 a monthly interest payment was deposited in the amount of \$34.77.
- Total amount of Accounts Payable cleared during the month of October was \$418,455.99.

**American River Flood Control District
Investment Transaction Report
October 2020**

Item 3b

Balance and Transactions

Account		LAIF	City Pool A	River City Bank Money Market	River City Bank Checking
Beginning Balance	10/1/20	\$465,223.75	\$8,823,516.56	\$650,914.63	\$350,840.77
Transactions					
LAIF Interest	10/15/20	\$987.89			
River City Bank Transfer	10/16/20			(\$400,000.00)	\$400,000.00
River City Checking Deposit	10/30/20				\$23,425.36
City Pool A Interest	10/31/20		\$9,711.30		
River City Bank Interest	10/31/20			\$112.96	\$34.77
Accounts Payable (cleared)					(\$418,455.99)
Ending Balance:	10/31/20	\$466,211.64	\$8,823,516.56	\$251,027.59	\$355,844.91

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

Interest

Date:	Nov 2019	Dec 2019	Jan 2020	Feb 2020
LAIF	2.10	2.04	1.97	1.91
City Pool A	2.41	2.21	2.17	2.18
River City Bank Money Market	1.88	1.78	1.76	1.71
River City Bank Checking	0.08	0.09	0.10	0.10
Date:	Mar 2020	Apr 2020	May 2020	June 2020
LAIF	1.79	1.65	1.36	1.22
City Pool A	2.22	1.97	1.81	1.77
River City Bank Money Market	1.57	1.26	1.13	0.90
River City Bank Checking	0.10	0.10	0.10	0.10
Date:	Jul 2020	Aug 2020	Sep 2020	Oct 2020
LAIF	1.22	0.78	0.69	0.62
City Pool A	1.77	1.44	1.57	1.29
River City Bank Money Market	0.69	0.60	0.40	0.30
River City Bank Checking	0.09	0.10	0.10	0.10

**American River
Flood Control
District**

AMERICAN RIVER FLOOD CONTROL DISTRICT

MONTHLY REVIEW – OCTOBER 2020

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.

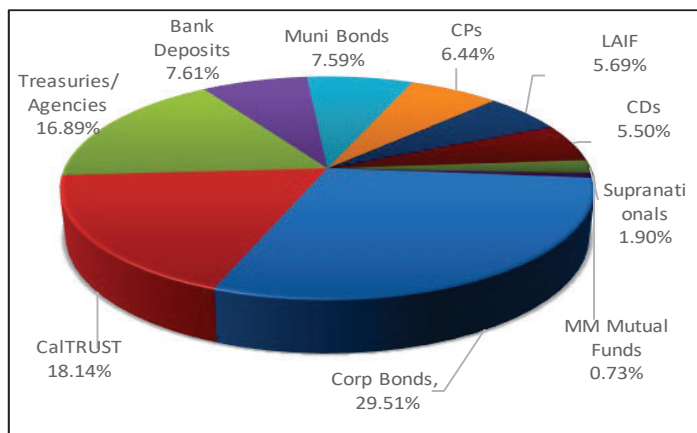
PORTFOLIO STATISTICS

Beginning Balance	8,857,471
Contributions	-
Withdrawals	-
Interest Earned	9,711
Ending Balance	8,867,182

PERFORMANCE COMPARISON

City Pool A	1.29%
LAIF	0.62%
90 Day T-Bill	0.09%
Federal Funds	0.09%

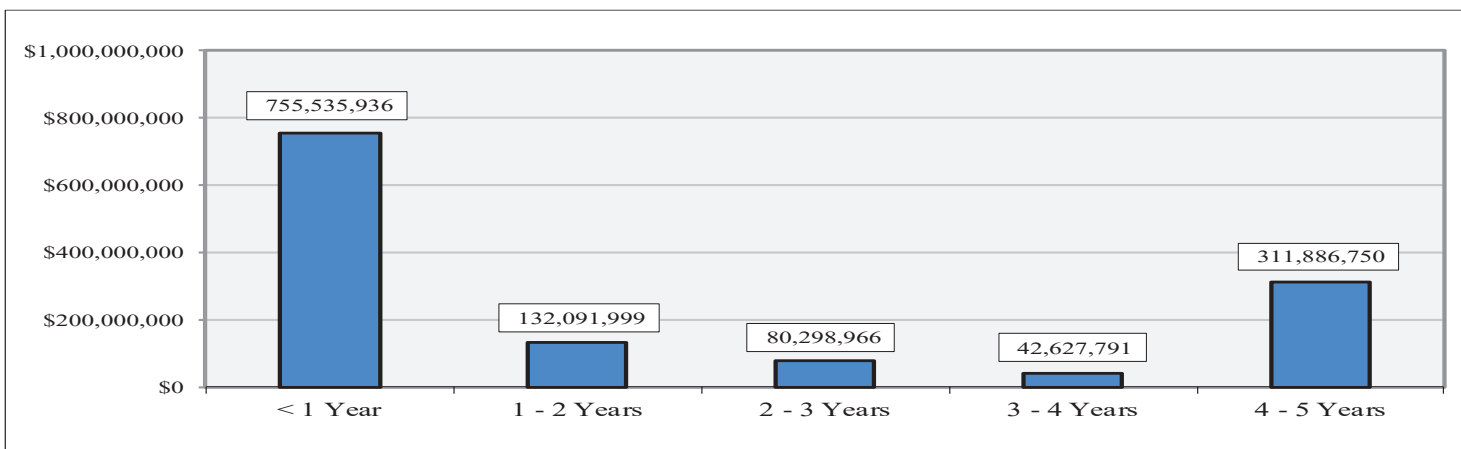
CITY POOL A PORTFOLIO COMPOSITION



Asset Type	Pct. Assets	YTM
Corp Bonds	29.51%	2.13%
CalTRUST	18.14%	0.67%
Treasuries/Agencies	16.89%	0.92%
Bank Deposits	7.61%	0.61%
Muni Bonds	7.59%	1.97%
CPs	6.44%	1.00%
LAIF	5.69%	0.62%
CDs	5.50%	1.13%
Supranationals	1.90%	1.74%
MM Mutual Funds	0.73%	0.01%

CITY POOL A MATURITY SCHEDULE

Maturity	Market Value	Pct. Holdings
< 1 Year	755,535,936	57.14%
1 - 2 Years	132,091,999	9.99%
2 - 3 Years	80,298,966	6.07%
3 - 4 Years	42,627,791	3.22%
4 - 5 Years	311,886,750	23.58%
Total	1,322,441,442	100.00%



City of Sacramento
CASH LEDGER
American River Flood Control District
From 10-01-20 To 10-31-20

All Cash Accounts

Trade Date	Settle Date	Tran Code	Quantity	Security	Amount	Cash Balance
Pool A Interest Receivable						
10-01-20				Beginning Balance		33,954.42
10-31-20	10-31-20	in		Pool A Cash	9,711.30	43,665.72
				Oct 2020 estimated Pool A interest		
					9,711.30	
10-31-20				Ending Balance		43,665.72
Pool A Cash						
10-01-20				Beginning Balance		8,823,516.56
10-31-20				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

November 03, 2020

[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

October 2020 Statement

Effective Date	Transaction Date	Tran Type	Confirm Number	Web Confirm Number	Authorized Caller	Amount
10/15/2020	10/14/2020	QRD	1657504	N/A	SYSTEM	987.89

Account Summary

Total Deposit:	987.89	Beginning Balance:	465,223.75
Total Withdrawal:	0.00	Ending Balance:	466,211.64



River City Bank

WWW.RIVERCITYBANK.COM
PO Box 15247, Sacramento, CA 95851-0247
Return Service Requested

Item 3b



Last statement: September 30, 2020
This statement: October 31, 2020
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

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0811100952
(0)

Direct inquiries to:
916-567-2836

Public Fund Money Market

Account number	0811100952	Beginning balance	\$650,914.63
Low balance	\$250,914.63	Total additions	112.96
Average balance	\$444,463.02	Total subtractions	400,000.00
Avg collected balance	\$444,463	Ending balance	\$251,027.59
Interest paid year to date	\$4,089.03		

DEBITS

Date	Description	Subtractions
10-16	Cash Mgmt Trsfr Dr REF 2901605L FUNDS TRANSFER TO DEP XXXXX0736 FROM	400,000.00

CREDITS

Date	Description	Additions
10-31	Interest Credit	112.96

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
09-30	650,914.63	10-16	250,914.63	10-31	251,027.59

INTEREST INFORMATION

Annual percentage yield earned	0.30%
Interest-bearing days	31
Average balance for APY	\$444,463.02
Interest earned	\$112.96

AMERICAN RIVER FLOOD CONTROL DISTRICT
October 31, 2020

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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



River City Bank

WWW.RIVERCITYBANK.COM

PO Box 15247, Sacramento, CA 95851-0247

Return Service Requested

Item 3b



Last statement: September 30, 2020

This statement: October 31, 2020

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

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0811090736
(51)

Direct inquiries to:
916-567-2836

Public Fund Interest Checking

Account number	0811090736	Beginning balance	\$350,840.77
Enclosures	51	Total additions	423,460.13
Low balance	\$256,888.09	Total subtractions	418,455.99
Average balance	\$411,927.36	Ending balance	\$355,844.91
Avg collected balance	\$410,416		

CHECKS

Number	Date	Amount	Number	Date	Amount
7799	10-09	5,862.00	7856	10-28	262.17
7806 *	10-05	89.95	7857	10-27	2,714.69
7822 *	10-02	29,490.89	7858	10-26	85.70
7835 *	10-19	2,953.69	7859	10-23	7,500.00
7837 *	10-26	9,735.00	7861 *	10-27	150.00
7838	10-27	31,333.87	7863 *	10-29	2,030.79
7839	10-27	23,586.93	7864	10-30	3,915.00
7840	10-30	85.20	7865	10-26	596.73
7841	10-27	691.22	7866	10-27	1,473.75
7842	10-27	367.78	7867	10-26	130.63
7843	10-27	351.67	7869 *	10-26	1,327.54
7844	10-26	1,071.34	7871 *	10-27	597.71
7845	10-26	350.00	7872	10-28	522.41
7846	10-26	97.22	7873	10-26	30.00
7847	10-26	2,420.50	7875 *	10-19	739.99
7848	10-27	348.04	7876	10-23	733.28
7849	10-29	184.00	7877	10-27	337.50
7850	10-26	1,927.00	7879 *	10-22	169,669.80
7852 *	10-26	477.52	7880	10-30	1,709.68
7853	10-28	290.00	7881	10-29	1,343.28
7854	10-26	696.96	7882	10-29	526.50
7855	10-27	1,772.98	7883	10-29	1,074.69

AMERICAN RIVER FLOOD CONTROL DISTRICT
October 31, 2020

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0811090736

Number	Date	Amount	Number	Date	Amount
7884	10-26	848.04	7891	10-26	519.68
7888 *	10-30	1,767.92	7892	10-29	6,294.90
7889	10-30	50.35	* Skip in check sequence		
7890	10-27	434.83			

DEBITS

Date	Description	Subtractions
10-01	' ACH Withdrawal HEALTHEQUITY INC HealthEqui 201001	150.00
10-01	' ACH Withdrawal CALPERS 1900 100000016191095	3,065.74
10-01	' ACH Withdrawal CALPERS 3100 100000016131575	2,125.98
10-01	' ACH Withdrawal CALPERS 3100 100000016131533	3,490.42
10-14	' ACH Withdrawal CALPERS 1900 100000016192501	127.94
10-14	' ACH Withdrawal CALPERS 3100 100000016169928	2,434.52
10-14	' ACH Withdrawal CALPERS 3100 100000016169887	3,865.57
10-14	' ACH Withdrawal CALPERS 1900 100000016192492	6,404.99
10-14	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 201014 946000047	1,642.69
10-15	' ACH Withdrawal CALPERS 1900 100000016200420	3,115.74
10-15	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 201015 946000047	32,086.25
10-16	' ACH Withdrawal HEALTHEQUITY INC HealthEqui 201016	152.95
10-22	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 201022 946000047	535.66
10-30	' ACH Withdrawal CALPERS 3100 100000016169952	2,434.52
10-30	' ACH Withdrawal CALPERS 3100 100000016169908	3,084.12
10-30	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 201030 946000047	32,165.34
10-31	' Service Charge ADDITIONAL DEBITS	2.24

AMERICAN RIVER FLOOD CONTROL DISTRICT
 October 31, 2020

CREDITS

Date	Description	Additions
10-16	Cash Mgmt Trsfr Cr REF 2901605L FUNDS TRANSFER FRMDEP XXXXX0952 FROM	400,000.00
10-30	Deposit	23,425.36
10-31	Interest Credit	34.77

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
09-30	350,840.77	10-15	256,888.09	10-27	390,127.89
10-01	342,008.63	10-16	656,735.14	10-28	389,053.31
10-02	312,517.74	10-19	653,041.46	10-29	377,599.15
10-05	312,427.79	10-22	482,836.00	10-30	355,812.38
10-09	306,565.79	10-23	474,602.72	10-31	355,844.91
10-14	292,090.08	10-26	454,288.86		

INTEREST INFORMATION

Annual percentage yield earned	0.10%
Interest-bearing days	31
Average balance for APY	\$410,416.07
Interest earned	\$34.77

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 **Dated October 2020**
- Investment Pool A Account, City of Sacramento **Dated October 2020**
- District Checking Account, River City Bank **Dated October 2020**
- District Repurchase Account, River City Bank **Dated October 2020**

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