

Date	ARPA First Financial EndOfMonth balance	First Financial Annual Rate	Illinois Funds Avg Daily Yield (through this month)	Monthly Interest Earned at First Financial	Interest That Would Have Been Earned at Illinois Funds
1/31/2022	\$18,992,963	0.100%	0.076%	\$1,657	\$1,259
2/28/2022	\$18,818,431	0.100%	0.116%	\$1,448	\$1,680
3/31/2022	\$18,346,427	0.100%	0.275%	\$1,586	\$4,362
4/30/2022	\$16,164,293	0.100%	0.478%	\$1,360	\$6,500
5/31/2022	\$15,800,965	0.100%	0.795%	\$1,360	\$10,814
6/30/2022	\$36,029,004	0.100%	1.119%	\$1,853	\$20,731
7/31/2022	\$36,002,995	0.100%	1.593%	\$3,059	\$48,728
8/31/2022	\$15,647,899	0.100%	2.180%	\$2,888	\$62,962
9/30/2022	\$15,312,865	0.100%	2.516%	\$1,281	\$32,221
10/31/2022	\$15,052,674	0.100%	3.060%	\$1,285	\$39,319
11/30/2022	\$13,495,620	0.100%	3.586%	\$1,486	\$53,294
12/31/2022	\$12,718,016	0.200%	3.933%	\$2,210	\$43,457
1/31/2023	\$12,181,236	0.200%	4.217%	\$2,153	\$45,401
2/28/2023	\$12,023,274	0.200%	4.481%	\$1,861	\$41,700
3/31/2023	\$16,955,631	0.200%	4.696%	\$2,866	\$67,292
4/30/2023	\$16,588,708	0.200%	4.871%	\$2,747	\$66,907
5/31/2023	\$16,310,485	0.200%	5.091%	\$2,791	\$71,053
6/30/2023	\$15,190,834	0.200%	5.184%	\$2,463	\$63,850
7/31/2023	\$14,467,196	0.200%	5.311%	\$2,529	\$67,169
8/31/2023	\$28,786,508	0.200%	5.454%	\$2,453	\$66,884
9/30/2023	\$28,670,277	0.200%	5.512%	\$4,712	\$129,869
10/31/2023	\$28,315,796	0.200%	5.532%	\$4,818	\$133,275
11/30/2023	\$27,969,908	0.200%	5.519%	\$4,621	\$127,523
12/31/2023	\$27,609,281	0.200%	5.462%	\$4,729	\$129,135
1/31/2024	\$27,393,218	0.200%	5.392%	\$4,667	\$125,810
2/29/2024	\$26,731,610	0.200%	5.399%	\$4,315	\$116,487
3/31/2024	\$26,332,041	0.200%	5.403%	\$4,517	\$122,031
4/30/2024	\$26,209,545	0.200%	5.422%	\$4,316	\$117,018
5/31/2024	\$25,823,118	0.200%	5.422%	\$4,422	\$119,875
6/30/2024	\$25,577,429	0.200%	5.433%	\$4,224	\$114,731
7/31/2024	\$14,730,871	0.200%	5.382%	\$2,415	\$64,986
8/31/2024	\$13,959,256	0.200%	5.373%	\$2,415	\$64,877
Totals				\$91,508	\$2,181,199

Average \$20,756,512 0.165% 3.818%

2022 missed income	\$303,853
2023 missed income	\$971,314
2024 missed income thus far	\$814,525
Total	\$2,089,692

Note: ARPA reports a total cumulative interest amount of about 585,000. Recall that ARPA funds were a total of \$40M. Some is already spent. Some was invested in CDs, proceeds from which get redeposited in the low-interest First Financial (e.g. in July 2022 or Feb 2023, where the balance jumps).