

Considerations for investment of CEFFC funds.

- We must leave a minimum balance of at least \$100 in each account at Amegy to maintain the accounts. We must maintain the accounts for future CEFFC transactions.
- The accounts may also go dormant if there is no activity for 6 months or more, and potentially be subject to escheatment by the State unless claimed. (We already go through this process for these accounts considering their low activity level.)
- Amegy Bank offers Money Market accounts and CDs. Below is a summary of current rates on those two options:

**Public Funds Money Market**

<b>Account Balance</b>	<b>APR%</b>	<b>APY%</b>
\$0.01-\$999.99	0.10%	0.10%
\$1,000 to \$99,999.99	1.50%	1.51%
\$100,000.00 to \$249,999.99	1.90%	1.92%
\$250,000.00 to \$499,999.99	2.25%	2.28%
\$500,000.00 to \$999,999.99	2.50%	2.53%
\$1,000,000 or more	2.65%	2.69%

**Public Funds CDs**

<b>Public Funds CD Term</b>	<b>APR %</b>	<b>APY%</b>
3-Month	4.74%	4.85%
6-Month	4.88%	5.00%
9-Month	4.55%	4.65%
12-Month	4.50%	4.60%