

EXHIBIT A: GENERAL FUND AND CONSERVATION TRUST FUND ACCOUNTS

Recommendation: Increase interest income by holding more funds in interest-bearing accounts.

Method: Transfer various amounts from the operating account to the reserve accounts as detailed below.

Orange cells show CURRENT acct balances.
Green cells show TARGET balances.
Blue cells show recommended TRANSFERS.

COMMUNITY BANKS OF COLORADO

COLOTRUST

General Fund Operating Account	
Acct balance 11/30/25	\$ 3,129,366
1. Transfer from Operating to Police Reserve to reach STEP net revenue (restricted).	
Updated target balance is TBD. No transfers to Fire Reserve at this time.	
Updated target balance is TBD. No transfers to Roads Reserve at this time.	
2. Transfer from Operating to Parks Reserve to reach kiosk net revenue less 2026 approved capital outlays.	
3. Transfer from Operating to CTF Reserve to reach 2026 CTF beginning fund balance (restricted).	
4. Transfer (Operating current balance less above transfers and less target balance*) to General Fund Reserve.	
Bal after transfers, TARGET BALANCE*	1,290,057

1. Police Reserve	
Account balance 11/30/25	\$ 7
STEP net revenue 11/30/25	24,827
TARGET BALANCE	23,541
difference = TRANSFER amount	23,534

2. Fire Reserve	
Account balance 11/30/25	69,949
TARGET BALANCE	69,949

3. Roads Reserve	
Account balance 11/30/25	11,649
TARGET BALANCE	11,649

4. Parks Reserve	
Account balance 11/30/25	-
Kiosk net revenue 11/30/25	170,954
less 2026 approved capital outlays	(16,000)
TARGET BALANCE	154,954
difference = TRANSFER amount	154,954

5. Conservation Trust Fund Reserve	
Account balance 11/30/25	31,852
TARGET BALANCE (2026 CTF beg fund ba	88,010
difference = TRANSFER amount	56,158

6. General Fund Reserve	
Account balance 11/30/25	1,645,867
Operating Reserve (3 months op recommended)	1,060,794
Strategic Reserve	2,189,736
TARGET BALANCE	3,250,530
difference = TRANSFER amount	1,604,663

*** OPERATING ACCOUNT TARGET BALANCE
CALCULATION**

GF 3 mo operating exp, 2024 actuals, unaudited	1,060,794
WF 3 mo operating exp, 2024 actuals, unaudited	229,263
*3 mo 2024 op plus 2026 approved capital outlays	1,290,057

PROOF OF ACCOUNTS TOTALS

Total of ALL GF accounts before transfers	4,856,838
Total of CTF account before transfers	31,852
Total of GF + CTF accounts before transfers	4,888,690

Total of ALL GF accounts after transfers	4,800,680
Total of CTF account after transfers	88,010
Total of GF + CTF accounts after transfers	4,888,690

**CALCULATION OF EXPECTED ADDITIONAL INTEREST
INCOME**

Total in GF COLOTRUST before transfers	1,727,472
Total in GF COLOTRUST after transfers	3,510,623
difference = additional GF funds earning interest	1,783,151

ADDITIONAL GF INTEREST INCOME EXPECTED IN 2026 (3.75% APY)	\$ 66,868
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ADDITIONAL CTF INTEREST INCOME EXPECTED IN 2026 (3.75% APY)	\$ 2,106
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