

# Certificate of Deposit

## May 2026

The \$1,000,000 Certificate of Deposit has a maturity date of May 31, 2026.

The current total value of the CD with interest is \$1,019,835.62.

The approximate value on May 31, 2026 will be \$1,023,173.00

The city may leave the CD alone, and allow it to roll over to the 6-month Certificate of Deposit at APY 1.51% (first on the list).

Bank	Length	APY - Rate	Total Interest Expected Off of \$1,000,000	Monthly Amount
Citizens-Farmers	6-Month	1.51%	\$ 7,521.71 ÷ 6 =	\$ 1,253.62
Citizens-Farmers	9-Month	3.79%	\$ 28,292.42 ÷ 9 =	\$ 3,143.60
Community National	9-Month	3.51%	\$ 26,211.16 ÷ 9 =	\$ 2,912.35
Community National	13-Month	3.09%	\$ 33,517.70 ÷ 13 =	\$ 2,578.28
Central Bank	10-Month	3.30%	\$ 27,425.33 ÷ 10 =	\$ 2,742.53
Central Bank	5-Month	3.40%	\$ 11,207.26 ÷ 5 =	\$ 2,241.45
Equity Bank	7-Month	3.00%	\$ 17,392.15 ÷ 7 =	\$ 2,484.59
Hawthorn Bank	12-Month	2.89%	\$ 28,900.00 ÷ 12 =	\$ 2,408.33
Hawthorn Bank	9-Month	2.84%	\$ 21,225.27 ÷ 9 =	\$ 2,358.36
US Bank	5-Month	3.50%	\$ 17,349.50 ÷ 5 =	\$ 3,469.90
US Bank	9-Month	2.85%	\$ 21,299.74 ÷ 9 =	\$ 2,366.64
Bank of Versailles	4-Month	3.85%	\$ 12,672.07 ÷ 4 =	\$ 3,168.02
Bank of Versailles	7-Month	3.80%	\$ 21,994.26 ÷ 7 =	\$ 3,142.04
Bank of Versailles	11-Month	3.70%	\$ 33,865.06 ÷ 11 =	\$ 3,078.64
BTC Bank - Sedalia	182 Days	3.99%	\$ 19,754.87 ÷ 6 x 30 =	\$ 3,256.30
<b>ALL BUSINESS</b>				
BTC Bank - Sedalia	6-Month	4.05%	\$ 20,049.02 ÷ 6 =	\$ 3,341.50
BTC Bank - Sedalia	12-Month	3.85%	\$ 38,500.00 ÷ 12 =	\$ 3,208.33
BTC Bank - Sedalia	18-Month	3.85%	\$ 58,302.33 ÷ 18 =	\$ 3,239.02
BTC Bank - Sedalia	24-Month	3.85%	\$ 78,482.25 ÷ 24 =	\$ 3,270.09