

# Chris Slusser, Madison County Treasurer

## Fund Report

## January 2020

Company	Fund	Account	Deposit	Maturity	Rate	Amount
BANK OF HILLSBORO	CD	76006	9/19/2019	9/19/2024	2.75	\$1,000,000.00
COLLINSVILLE BLDG. & LOAN	CD	7144C	5/20/2018	2/20/2020	2.50	\$750,000.00
COLLINSVILLE BLDG. & LOAN	CD	2200	8/21/2018	5/21/2020	2.96	\$500,000.00
COLLINSVILLE BLDG. & LOAN	CD	4206	9/19/2019	9/19/2024	2.75	\$1,000,000.00
FIRST MID-ILLINOIS BANK & TRUST	CD	86407	4/30/2018	4/30/2020	2.45	\$2,086,689.05
FIRST NATIONAL BANK OF DIETERICH	CD	3171400407C	8/7/2018	8/7/2020	2.75	\$1,061,062.35
BEST HOMETOWN BK	CD	13000393B	12/7/2018	12/7/2021	3.16	\$273,237.66
BEST HOMETOWN BK	CD	13000762	8/1/2018	8/1/2020	2.95	\$1,042,159.58
BEST HOMETOWN BK	CD	13000841	11/13/2018	11/13/2020	3.16	\$2,177,277.62
LIBERTY BANK	CD	119050	6/21/2019	6/21/2021	2.55	\$3,154,399.20
LIBERTY BANK	CD	7468	6/25/2018	6/25/2020	2.79	\$1,042,159.87
SIMMONS BK ( was Reliance Bk)	CD	4000056233	5/7/2018	5/7/2020	2.42	\$1,036,955.98
SIMMONS BK (was Reliance Bk)	CD	4000060677	10/30/2018	10/30/2020	2.90	\$2,073,668.59
SIMMONS BK (was Reliance Bk)	CD	4000060681	10/30/2018	10/30/2021	3.00	\$1,038,123.53
STATE BANK OF ST. JACOB	CD	12033C	8/5/2018	8/5/2020	2.57	\$500,000.00
STATE BANK OF ST. JACOB	CD	12045C	9/6/2018	9/6/2020	2.57	\$100,000.00
Ally Bank	CD	02007GDR1	7/5/2018	7/6/2021	3.14	\$244,531.20
American Expr Natl Bk	CD	02589AAN2	7/3/2018	7/6/2021	3.12	\$244,531.20
Barclays Bank	CD	06740KMG9	10/10/2018	10/10/2023	3.45	\$258,717.55
BMO Harris Bank NA	CD	05581WU52	5/31/2019	6/1/2020	2.50	\$245,752.15
BMW Bank North America	CD	05580ANP5	7/13/2018	7/13/2022	3.21	\$247,989.60
Capital One NA	CD	14024RHA2	9/16/2019	8/9/2022	2.00	\$248,856.30
Citibank NA	CD	17312QM63	6/6/2018	6/7/2021	3.00	\$249,387.95
Comenity Captial Bk	CD	20033AZS8	7/16/2018	7/18/2022	3.21	\$248,342.40
Discover Bk	CD	254673QX7	7/5/2018	7/6/2021	3.12	\$244,531.20
Enerbank	CD	29278TDG2	9/27/2018	9/27/2021	3.03	\$250,284.65
First Repbulic Bank	CD	33616CAZ3	7/27/2018	7/27/2020	2.75	\$241,341.60
Goldman Sachs Bk	CD	38148PR58	7/6/2018	7/6/2021	3.07	\$244,531.20
Live Oak Banking Co	CD	538036DK7	3/6/2018	3/9/2020	2.40	\$245,242.55
Medallion Bk Utah	CD	58404DCH2	7/12/2018	7/12/2022	3.20	\$248,289.60
Merrick Bank	CD	59013J3E7	9/17/2018	9/7/2021	3.04	\$186,828.36
Morgan Stanley PVT Bk	CD	61760APX1	9/20/2018	9/21/2020	2.85	\$246,903.65
Stock Yard Bank	CD	861026AC6	7/6/2018	7/6/2021	3.05	\$244,531.20
Third Fed Sav & Ln	CD	88413QCC0	9/27/2018	9/27/2021	3.04	\$250,252.80
Townebank	CD	89214PCA5	9/26/2018	9/27/2021	3.04	\$250,252.80
UBS Bk USA Salt Lake	CD	90348JEA4	10/5/2018	10/5/2022	3.30	\$254,868.60
Wells Fargo Bank	CD	949763NQ5	2/28/2018	2/28/2020	2.40	\$245,176.40
WEX Bank	CD	92937CHY7	10/10/2018	10/13/2020	3.00	\$247,342.20
Rand/ Cnty IL Sch	Muni	752535DP6	4/25/2017	12/1/2021	3.00	\$382,383.55
Will/ Jack Cnty Sch	Muni	970013FV5	4/25/2017	12/1/2022	2.90	\$1,397,701.40
Saint Clair Cnty High	Muni	788601GH9	5/2/2017	2/1/2023	3.23	\$234,240.75
Cook Cnty IL Sch Dist	Muni	215021NP7	5/2/2017	12/1/2021	3.05	\$1,033,510.00
South Carolina St Jobs	Muni	83704AAN2	5/2/2017	8/15/2023	3.47	\$506,570.00
Georgia St Muni Elec	Muni	373541W49	5/2/2017	1/1/2022	3.30	\$1,740,409.44

Illinois St Fin Auth Rev	Muni	45204ESQ2	5/4/2017	3/1/2021	3.04	\$1,348,376.70
Madison Macoupin Cntys	Muni	557738KS9	5/10/2017	11/1/2020	2.30	\$323,876.70
Rand/ Cnty IL Sch	Muni	752535DQ4	5/12/2017	12/1/2022	3.05	\$278,937.75
Univ Ill Univ Rev's	Muni	914353XU6	5/16/2017	4/1/2020	2.60	\$225,641.25
Illinois St Fin Auth Rev	Muni	45204ESR0	5/23/2017	3/1/2022	3.00	\$305,520.93
Oakland Calif Pension	Muni	672319CD0	5/25/2017	12/15/2022	2.80	\$1,057,780.00
Illinois St Fin Auth Rev	Muni	45204ESR0B	6/7/2017	3/1/2022	3.00	\$259,229.88
Illinois St Sales Tx Rev	Muni	452227JL6	6/13/2017	6/15/2022	3.11	\$305,475.00
Illinois Fin Auth Rev	Muni	45204ESR0C	7/6/2017	3/1/2022	3.10	\$361,070.19
Fisher IL Build America	Muni	337855AZ3	7/18/2017	12/1/2022	3.72	\$290,640.90
Georgia St Muni Elec	Muni	373541W49B	7/19/2017	1/1/2022	3.24	\$519,862.56
Madison Cnty Sch	Muni	556870JJ3	7/26/2017	12/1/2022	2.75	\$103,265.00
Vermilion Cnty Sch	Muni	923613DV2	7/27/2017	12/1/2023	4.11	\$108,557.40
Decatur Ill	Muni	243127RA7	7/28/2017	12/15/2022	3.43	\$154,009.50
YoLo Cnty CA	Muni	98601EDB9	8/1/2017	12/1/2022	3.23	\$607,694.50
Illinois St Ser 1	Muni	452152BJ9	8/2/2017	2/1/2020	3.85	\$220,000.00
Illinois St Ser 2010-3	Muni	452152FM8	8/2/2017	4/1/2021	3.85	\$238,847.71
Illinois St TXBL Ser B	Muni	452152KG5	8/7/2017	1/1/2021	3.85	\$154,997.44
Connecticut St. Txbi Ser A	Muni	20772J3H3	8/8/2017	8/15/2023	3.00	\$116,925.10
Waukegan ILL	Muni	942860PW1	8/8/2017	12/30/2021	2.60	\$286,792.00
Illinois St. Txbi Ser B	Muni	452152KK6	8/9/2017	1/1/2024	5.00	\$153,722.80
Florida Hurricane	Muni	34074GDH4	8/8/2017	7/1/2020	2.25	\$79,501.04
Univ Okla	Muni	91476PFP8	8/8/2017	7/1/2020	2.30	\$50,338.50
Chicago IL Wastewater	Muni	167727VT0	8/10/2017	1/1/2022	3.40	\$145,618.20
Madison Bond	Muni	556627KD8	8/10/2017	2/1/2023	2.97	\$309,234.00
Cook Cnty IL Sch Dist	Muni	214723CY2	8/14/2017	12/1/2022	3.40	\$91,991.00
Illinois St Txble Ser B	Muni	452152KH3	8/14/2017	1/1/2022	4.50	\$157,638.25
Illinois St Txble Ser 2010-3	Muni	452152FM8B	8/16/2017	4/1/2021	3.58	\$1,411,372.82
Dutchess Cnty	Muni	267045BC5	8/17/2017	7/1/2020	2.60	\$314,857.70
Illinois St Ser 1	Muni	452152BK6	8/18/2017	2/1/2021	4.10	\$30,920.40
Osceola Cnty Fla	Muni	687910CP2	8/24/2017	8/1/2021	2.60	\$359,762.40
Connecticut St Go BDS	Muni	20772JL67	8/29/2017	8/1/2021	2.35	\$327,873.00
Rockford IL	Muni	77316QWX3	8/31/2017	12/15/2024	3.30	\$183,001.00
Decatur IL Ser B	Muni	243127RA7B	9/8/2017	12/15/2022	3.32	\$102,673.00
Philadelphia PA	Muni	71781LAY5	9/8/2017	4/15/2020	2.50	\$139,430.20
Greenville AL	Muni	395834FW9	9/28/2017	9/1/2024	3.11	\$100,577.00
Madison Macoupin	Muni	557738NX5	10/11/2017	11/1/2024	3.35	\$88,067.00
New Brunswick	Muni	642815ZJ6	10/12/2017	10/15/2023	3.33	\$91,423.50
Miami Dade Cnty	Muni	59333ALB5	10/19/2017	4/1/2020	2.25	\$100,064.00
Oak Lawn IL	Muni	671409F47	10/30/2017	12/1/2024	3.13	\$1,070,273.00
Waterbury Conn	Muni	941247Q43	10/31/2017	9/1/2023	3.48	\$443,130.15
Illinois Mun Elect AGY	Muni	452024GS5	10/31/2017	2/1/2021	2.50	\$140,290.65
University ILL CTFS	Muni	914331LK7	11/9/2017	2/15/2021	2.60	\$504,775.00
Illinois St Build America	Muni	452152FM8C	11/10/2017	4/1/2021	3.55	\$238,847.71
Jackson Cnty ILL Sch	Muni	466826CA0	11/13/2017	11/1/2020	2.30	\$500,230.00
Illinois Mun Elect Agy	Muni	452024HG0	11/20/2017	2/1/2022	3.05	\$160,839.00
Illinois Fin Auth Mlti	Muni	45202LBT0	11/21/2017	12/1/2021	3.17	\$52,666.18
Illinois Fin Auth Mlti	Muni	45202LBT0B	11/22/2017	12/1/2021	3.17	\$84,265.89
Hornell NY City Sch	Muni	440614GC3	11/24/2017	6/15/2023	3.60	\$540,380.00

St Clair Cnty IL	Muni	788465DU3	12/5/2017	12/1/2021	2.61	\$96,452.00
Florida Hurricane	Muni	34074GDH4B	12/13/2017	7/1/2020	2.30	\$272,574.98
Granite City IL	Muni	387244DA1B	12/14/2017	3/1/2020	2.85	\$165,123.75
Granite City, IL	Muni	387244DB9	12/14/2017	3/1/2022	3.20	\$510,065.00
Cook Cnty IL Sch Dist	Muni	214471NA8	12/14/2017	12/1/2020	2.35	\$250,560.00
Union Alexander ETC	Muni	904842CY5	12/15/2017	12/1/2020	2.65	\$812,584.00
New York St Agy Hmownr	Muni	649883UH6	12/22/2017	10/1/2022	3.00	\$103,644.00
Bridgeport Conn	Muni	108152BY4	1/4/2018	7/1/2020	2.45	\$250,740.00
Madison Cnty IL	Muni	557055FQ8	4/30/2018	12/1/2022	3.50	\$71,034.60
Cook Cnty IL	Muni	213185ER8	5/29/2018	11/15/2022	3.30	\$479,393.60
Decatur IL Ser B	Muni	243127WF0	5/29/2018	12/15/2021	2.75	\$179,215.75
New Jersey St Econ Dev	Muni	64577BLA0	6/26/2018	6/15/2020	3.00	\$1,008,640.00
Connecticut St Build Amer	Muni	20772G5N4	6/27/2018	4/1/2023	4.23	\$1,005,010.00
Illinois St Sales Tx Rev	Muni	452227FN6	6/27/2018	6/15/2023	3.08	\$1,021,563.42
Gateway PA Sch	Muni	367748LX6	6/29/2018	7/15/2021	3.00	\$119,802.00
Illinois St Sales Tx	Muni	452227GC9	6/29/2018	6/15/2022	3.31	\$1,388,894.60
Madison Cnty Sch	Muni	557072EQ4	6/29/2018	1/1/2023	3.50	\$293,255.20
Madison Cnty Sch	Muni	557072EN1	6/29/2018	1/1/2021	3.15	\$263,263.00
Illinois St Sales Tx	Muni	452227GC9B	7/2/2018	6/15/2022	3.37	\$500,912.81
Illinois St Txbl Build Amer	Muni	452152FZ9	7/2/2018	7/1/2021	3.90	\$258,325.00
New Jersey St Econ Dev	Muni	64578JAN6	7/2/2018	7/1/2022	3.75	\$115,205.74
New Jersey St Eductnl	Muni	646066YS3	7/2/2018	7/1/2021	3.20	\$120,034.80
Florida St Brd of Admin	Muni	341271AB0	7/2/2018	7/1/2021	3.00	\$354,819.50
Middletown OH	Muni	597163AF1	7/3/2018	12/1/2020	3.10	\$125,675.00
Cook Cnty IL	Muni	213185ES6	7/5/2018	11/15/2023	3.83	\$334,585.60
Hartford CT	Muni	416415HH3	7/5/2018	7/1/2023	3.47	\$1,495,398.15
Illinois St Fin Auth Rev	Muni	45204EVM7	7/5/2018	8/1/2023	3.58	\$192,017.05
Illinois St Fin Auth Rev	Muni	45204EVU9	7/5/2018	8/1/2023	3.58	\$129,782.50
Sacramento CA Pensn	Muni	786056BB6	7/5/2018	8/1/2023	3.55	\$125,918.10
Massachusetts St Dev	Muni	57584XCQ2	7/6/2018	7/2/2023	3.73	\$201,025.70
New York NY	Muni	64966MED7	7/9/2018	8/1/2022	3.11	\$304,963.40
Illinois ST	Muni	452152QM6	7/10/2018	4/1/2020	3.50	\$105,201.60
Illinois St	Muni	452152QN4	7/11/2018	4/1/2021	3.75	\$239,508.60
Florida St Hurricane	Muni	34074GDH4C	7/25/2018	7/1/2020	2.93	\$783,653.08
FFCB	Agency	3133EHWS8	7/25/2018	9/11/2020	2.75	\$480,004.80
Illinois St	Muni	452152QN4B	7/27/2018	4/1/2021	3.80	\$289,931.47
Wayne Cnty	Muni	944431BH7	7/30/2018	12/1/2023	4.11	\$159,270.25
Georgia St Muni Gas	Muni	373295JW5	7/31/2018	10/1/2020	3.00	\$125,488.75
Maryland St Econ Dev	Muni	57422KAC9	7/31/2018	6/1/2020	3.15	\$125,487.50
Maryland St Econ Dev	Muni	57422KAD7	7/31/2018	6/1/2021	3.40	\$528,996.00
New Jersey St Econ Dev	Muni	64577BTW4	7/31/2018	6/15/2021	3.40	\$516,390.00
New Jersey St Econ Dev	Muni	64578JAV8	7/31/2018	7/1/2021	3.50	\$508,010.00
Pittsburg ECT Sports	Muni	724795AY5	8/3/2018	12/15/2020	3.00	\$610,475.25
Univ IL B	Muni	914353F51	8/6/2018	4/1/2023	3.75	\$287,666.50
II SLS Tax	Muni	452227JM4	8/9/2018	6/15/2023	3.55	\$515,365.00
SC PUB SVC	Muni	837151FQ7	8/10/2018	12/1/2023	3.75	\$858,867.68
IL ST B	Muni	452152KG5B	8/13/2018	1/1/2021	3.90	\$125,935.42
POLK ETC SD	Muni	731418KQ1	8/13/2018	6/1/2023	3.60	\$277,987.50
Illinois St	Muni	452152DQ1	8/20/2018	3/1/2023	4.25	\$700,766.95

New Jersey EDA	Muni	64578JAN6B	8/28/2018	7/1/2022	3.85	\$187,967.26
Oakland Calif Pension	Muni	672319BS8	9/4/2018	12/15/2021	3.35	\$158,862.00
Illinois St Sales Tax	Muni	452227JM4B	9/13/2018	6/15/2023	3.60	\$515,365.00
New Jersey EDA	Muni	64578JAV8B	9/17/2018	7/1/2021	3.50	\$508,010.00
St. Charles Cnty MO SPL	Muni	78775RAB5	9/25/2018	10/1/2025	4.88	\$1,048,855.80
Arkansas River PWR	Muni	041036DU5	9/27/2018	10/1/2023	4.00	\$1,021,166.25
Rockford IL	Muni	77316QWV7	10/4/2018	12/15/2022	3.75	\$134,860.70
Illinois St Build America	Muni	452152DM0	10/11/2018	3/1/2020	4.00	\$100,238.00
New York City NY Tran	Muni	64971WJ43	10/19/2018	5/1/2023	3.43	\$326,924.00
IL ST B	Muni	452152KJ9	10/30/2018	1/1/2023	4.50	\$535,780.00
Cook SD	Muni	214201GK5	10/31/2018	12/1/2022	4.00	\$237,736.50
Chicago Heights IL	Muni	167393MQ7	11/5/2018	1/15/2022	4.01	\$477,359.70
Fresno Pension	Muni	358266BY9	11/5/2018	8/15/2021	3.68	\$971,010.00
GA Elec	Muni	3735412H3	11/5/2018	1/1/2022	3.75	\$260,400.00
Univ Center	Muni	91412SAX7	11/5/2018	5/1/2024	3.92	\$468,116.55
Illinois St Build America	Muni	452152DP3	12/10/2018	3/1/2022	4.20	\$106,894.00
Illinois St	Muni	452152KG5C	12/19/2018	1/1/2021	4.10	\$203,434.14
Illinois ST B	Muni	452152QT1	1/14/2019	4/1/2026	5.28	\$1,091,540.00
Il Fin Auth	Muni	45202LBT0C	2/5/2019	12/1/2021	5.97	\$389,729.73
Illinois St Build America	Muni	452152FM8D	2/19/2019	4/1/2021	3.85	\$282,274.56
Barclays BK PLC	Corp Bond	06739FJJ1	3/22/2019	1/11/2021	3.05	\$1,007,440.00
Madison & Jersey Cnty Sch	Muni	556547HP5	4/2/2019	3/1/2021	2.70	\$333,738.90
Illinois St	Muni	452152QN4C	4/8/2019	4/1/2021	3.50	\$100,845.73
State of Illinois	Muni	452227FP1	5/15/2019	6/15/2024	3.20	\$521,585.00
Madison ETC CCD 536	Muni	557741BF1	5/23/2019	11/1/2022	2.80	\$410,628.00
Illinois State Sales	Muni	452227FN6B	5/28/2019	6/15/2023	3.08	\$437,813.18
Bank of America Corp	Corp Bond	06048WZY9	6/18/2019	6/18/2022	2.78	\$993,260.00
Saint Clair Cnty IL	Muni	788601GV8	6/24/2019	4/1/2023	2.55	\$509,535.00
Illinois St	Muni	4521523R0	6/25/2019	4/1/2026	4.05	\$1,090,980.00
Madison Cnty Il Cmnty	Muni	557055FP0	6/25/2019	12/1/2021	2.40	\$1,004,859.90
Illinois St	Muni	4521523S8	8/13/2019	4/1/2027	3.70	\$1,111,280.00
Illinois St	Muni	4521523S8B	8/23/2019	4/1/2027	3.75	\$1,111,280.00
Champaign Cnty	Muni	158321AS8	9/3/2019	1/1/2026	2.46	\$207,962.00
Illinois ST	Muni	4521523S8C	9/16/2019	4/1/2027	3.95	\$1,111,280.00
South Carolina ST PBLC	Muni	837151RW1	9/18/2019	12/1/2023	2.40	\$547,657.20
Illinois St	Muni	452152P88	9/23/2019	11/1/2024	2.60	\$568,805.00
Pittsburg CA Pension	Muni	72456RAN8	9/23/2019	7/1/2024	2.60	\$451,485.00
Missouri St Dev Fin	Muni	60636SBM5	9/26/2019	3/1/2027	3.40	\$262,587.50
St. Clair Cnty	Muni	788550KE0	10/1/2019	1/1/2022	2.41	\$1,011,111.00
St. Clair Cnty	Muni	788550KG5	10/1/2019	1/1/2024	2.30	\$1,389,364.65
Rock Island IL	Muni	772487Q23	10/7/2019	12/1/2027	3.02	\$130,528.75
Illinois St	Muni	452227GC9C	10/9/2019	6/15/2022	2.40	\$387,068.99
Rockford IL	Muni	77316QG52	10/10/2019	12/15/2025	2.45	\$543,780.00
Rockford IL	Muni	77316QG60	10/10/2019	12/15/2026	2.55	\$664,240.35
Illinois St	Muni	452152KH3B	10/15/2019	1/1/2022	2.80	\$2,094,336.75
St. Clair Cnty	Muni	788244FS5	10/16/2019	10/1/2025	2.45	\$1,039,370.50
Cook Cnty	Muni	215021NN2	10/25/2019	12/1/2020	2.05	\$992,544.00
Illinois St	Muni	4521523Q2	10/30/2019	4/1/2025	3.45	\$313,176.80
New Jersey St	Muni	64577B8B3	11/19/2019	6/15/2025	3.25	\$510,340.00

New Jersey St	Muni	64577B8C1	11/19/2019	6/15/2026	3.38	\$511,690.00
New Jersey St	Muni	64577B8D9	11/19/2019	6/15/2027	3.47	\$513,635.00
California ST	Muni	13034AD31	12/19/2019	10/1/2020	2.30	\$1,001,660.00
Bedford Park IL	Muni	076394DE2	12/24/2019	12/1/2025	2.35	\$456,300.60
GA St Elec	Muni	373541Y21	1/10/2020	1/1/2026	2.80	\$1,119,780.00
New Jersey St Transprt	Muni	6461366Q9	1/10/2020	6/15/2024	2.50	\$433,504.25
Gary IN Cmnty Sch	Muni	366754CG2	1/30/2020	7/15/2021	2.35	\$290,614.80
Gary IN Cmnty Sch	Muni	366754CJ6	1/30/2020	7/15/2022	2.45	\$100,624.00
Gary IN Cmnty Sch	Muni	366754CL1	1/30/2020	7/15/2023	2.55	\$232,198.80
Gary IN Cmnty Sch	Muni	366754CN7	1/30/2020	7/15/2024	2.65	\$253,150.00
Gary IN Cmnty Sch	Muni	366754CQ0	1/30/2020	7/15/2025	2.80	\$203,170.00
Gary IN Cmnty Sch	Muni	366754CS6	1/30/2020	7/15/2026	2.90	\$106,920.45
COLLECTOR BANKS	DD	Various		N/A	N/A	\$102,500.00
ASSOCIATED BANK	MM	2217257498	1/23/2012	N/A	1.66	\$4,262,716.50
ASSOCIATED BANK - NS - Trust Custodial	MM	71-G076-01-2	6/26/2019	N/A	1.46	\$15,123,112.09
CARROLLTON BANK	MM	40017273	8/12/2009	N/A	1.30	\$5,563,828.72
ILLINOIS TRUST MM (PFM)	MM	450492	8/20/2018	N/A	1.75	\$6,172,488.25
IMET	MM	20484101	3/6/2019	N/A	2.15	\$2,037,391.62
IMET 1-3 Yr Fund	MM	20484101	6/26/2019	N/A	1.72	\$1,000,000.00
Town and Country Bank	MM	2388924	12/19/2018	N/A	1.77	\$6,099,453.46
IPTIP	MM	7139125061	5/31/2009	N/A	1.69	\$9,507,963.59
IPTIP	MM	151300230503	4/3/2013	N/A	1.69	\$4,417,744.21
Simmons Bk (was Reliance Bank)	MM	50091180	4/22/2015	N/A	1.37	\$3,655,698.54

**Amount Total**

**\$157,601,336.50**

Investments

Weighted Average Maturity 2.5 yrs

Weighted Average Rate 3.12%

Money Market

Weighted Average Rate 1.60%