December 2, 2025

[IGNORE_INDENT]

City Commission Room, 701 N. Jefferson, Junction City KS 66441

[IGNORE_INDENT]

Mayor Pat Landes, Vice Mayor Al Gordon, Commissioner Ronna Larson, Commissioner Richard Pinaire, & Commissioner Ricardo Gutierrez

City Manager Kim Zimmerman, City Attorney Britain Stites, City Clerk Ariana Diaz Lorenzo De Barreto, & City Finance Director Jamel Wilcox

[IGNORE_INDENT]

1. **7:00 P.M. - CALL TO ORDER - Pledge of Allegiance:**
2. **AGENDA ITEM COMMENT(S):**
3. **CONSENT AGENDA:** Any item may be removed from the consent agenda and considered separately by the request of a Commissioner.
   a. Consideration of Appropriation Ordinance A-23 dated – November 18th, 2025 – December 3rd, 2025, in the amount of $3,391,746.29. (p.3)
   b. Consideration of the Junction City Main Street Hometown Christmas Special Event Permit Application & waiver of the permit fee. (p.44)
   c. Consideration of Payroll No. 23 & Payroll No. 24. (p.52)
   d. Consideration of the November 18th, 2025 City Commission Meeting Minutes. (p.63)
4. **NEW BUSINESS:**
   a. Consideration of Ordinance No. S-3316, rezoning the property located at 901 West 11th Street from Mobile Home Park District "MH" to Multiple Family Residential District "RM". (p.66)
   b. Consideration of Resolution No. R-3121, authorizing the abatement of a hazardous tree located at 933 West 9th Street. (p.83)
   c. Consideration & approval of the award of bid for the Sanitary Sewer Cleaning for Segment #4 to ACE Pipe Cleaning in the amount of $415,050. (p.98)
   d. Consideration & approval to award the bid for audit services to Forvis Mazars for a three-year term for audit fiscal years 2025, 2026, & 2027 for a total of $247,175. (p.101)
   e. Consideration & approval to award the bid for banking services to Central National Bank for a five-year term beginning January 1, 2026. (p.165)
   f. Incentive request for a VA project by the US Federal Properties Company. (p.338)
5. **UNFINISHED BUSINESS:**
   a. Consideration of Resolution No. R-3123, addressing the Grant Avenue cleanup. (p.345)
6. **PUBLIC COMMENT:** The Commission requests that comments be limited to a maximum of five minutes for each person. Please state your name and address for

the record.

7. **CORRESPONDENCE RECEIVED:**
8. **COMMISSIONER COMMENTS & COMMITTEE REPORTS:**
9. **STAFF COMMENTS:**
10. **ADJOURNMENT:**

City of Junction City

City Commission

Agenda Memo

November 26, 2025

From: **Libbi Hamilton**, Customer Service Manager

To: City Commissioners

Subject: Consideration of Appropriation Ordinance A-23 dated – November 18, 2025 – December 3, 2025, in the amount of $3,391,746.29.

Background: Attached is a Listing and Checks - Appropriations for November 18, 2025 – December 3, 2025

Appropriations: November 18, 2025 – December 3, 2025

Appropriations November 18 - December 3, 2025

Junction City, KS

By Fund

Post Dates 11/18/2025 - 12/3/2025

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Fund: 001 - GENERAL FUND				
Department: 000 - NON-DEPARTMENTAL				
Vendor: 043380 - ADVANCE LIFE INSURANCE				
ADVANCE LIFE INSURANCE	CM0001613	11/28/2025	CITY OF JC EMPLOYER PD LIFE	-1.60
ADVANCE LIFE INSURANCE	INV0036091	11/28/2025	CITY OF JC EMPLOYER PD LIFE	9.60
ADVANCE LIFE INSURANCE	INV0036092	11/28/2025	ADVANCE LIFE INSURANCE BE...	2.61
ADVANCE LIFE INSURANCE	INV0036118	11/28/2025	CITY OF JC EMPLOYER PD LIFE	202.87
ADVANCE LIFE INSURANCE	INV0036119	11/28/2025	ADVANCE LIFE INSURANCE BE...	583.30
ADVANCE LIFE INSURANCE	INV0036201	11/28/2025	CITY OF JC EMPLOYER PD LIFE	1.60
ADVANCE LIFE INSURANCE	INV0036225	11/28/2025	CITY OF JC EMPLOYER PD LIFE	1.60
ADVANCE LIFE INSURANCE	INV0036246	11/28/2025	CITY OF JC EMPLOYER PD LIFE	3.20
			Vendor 043380 - ADVANCE LIFE INSURANCE Total:	**803.18**
Vendor: 03161 - ADVANCE SHORT TERM DISABILITY				
ADVANCE SHORT TERM DISAB...	INV0036106	11/28/2025	CITY OF JC EMPLOYER PAID S...	21.83
ADVANCE SHORT TERM DISAB...	INV0036161	11/28/2025	CITY OF JC EMPLOYER PAID S...	565.35
ADVANCE SHORT TERM DISAB...	INV0036257	11/28/2025	CITY OF JC EMPLOYER PAID S...	9.00
			Vendor 03161 - ADVANCE SHORT TERM DISABILITY Total:	**596.18**
Vendor: 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY				
AMERICAN FAMILY LIFE ASSU...	INV0036093	11/28/2025	AFLAC BEFORE TAX	36.99
AMERICAN FAMILY LIFE ASSU...	INV0036120	11/28/2025	AFLAC	66.86
AMERICAN FAMILY LIFE ASSU...	INV0036121	11/28/2025	AFLAC BEFORE TAX	631.08
AMERICAN FAMILY LIFE ASSU...	INV0036247	11/28/2025	AFLAC BEFORE TAX	41.16
			Vendor 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY Total:	**776.09**
Vendor: 007921 - BLUE CROSS BLUE SHIELD OF KS INC				
BLUE CROSS BLUE SHIELD OF ...	CM0001612	11/28/2025	BLUE CROSS BLUE SHIELD	-799.32
BLUE CROSS BLUE SHIELD OF ...	CM0001614	11/28/2025	BLUE CROSS BLUE SHIELD	-260.27
BLUE CROSS BLUE SHIELD OF ...	CM0001615	11/28/2025	BLUE CROSS BLUE SHIELD	-50.21
BLUE CROSS BLUE SHIELD OF ...	CM0001622	11/28/2025	BLUE CROSS BLUE SHIELD	-303.28
BLUE CROSS BLUE SHIELD OF ...	INV0036094	11/28/2025	BLUE CROSS BLUE SHIELD	1,028.96
BLUE CROSS BLUE SHIELD OF ...	INV0036095	11/28/2025	BLUE CROSS BLUE SHIELD	31.84
BLUE CROSS BLUE SHIELD OF ...	INV0036096	11/28/2025	BLUE CROSS BLUE SHIELD	545.11
BLUE CROSS BLUE SHIELD OF ...	INV0036097	11/28/2025	BLUE CROSS BLUE SHIELD	34.70
BLUE CROSS BLUE SHIELD OF ...	INV0036098	11/28/2025	BLUE CROSS BLUE SHIELD	909.84
BLUE CROSS BLUE SHIELD OF ...	INV0036099	11/28/2025	BLUE CROSS BLUE SHIELD	260.27
BLUE CROSS BLUE SHIELD OF ...	INV0036100	11/28/2025	BLUE CROSS BLUE SHIELD	50.21
BLUE CROSS BLUE SHIELD OF ...	INV0036101	11/28/2025	BLUE CROSS BLUE SHIELD	80.70
BLUE CROSS BLUE SHIELD OF ...	INV0036123	11/28/2025	BLUE CROSS BLUE SHIELD	3,441.48
BLUE CROSS BLUE SHIELD OF ...	INV0036124	11/28/2025	BLUE CROSS BLUE SHIELD	573.58
BLUE CROSS BLUE SHIELD OF ...	INV0036125	11/28/2025	BLUE CROSS BLUE SHIELD	8,386.03
BLUE CROSS BLUE SHIELD OF ...	INV0036126	11/28/2025	BLUE CROSS BLUE SHIELD	702.07
BLUE CROSS BLUE SHIELD OF ...	INV0036127	11/28/2025	BLUE CROSS BLUE SHIELD	881.59
BLUE CROSS BLUE SHIELD OF ...	INV0036128	11/28/2025	BLUE CROSS BLUE SHIELD	342.80
BLUE CROSS BLUE SHIELD OF ...	INV0036129	11/28/2025	BLUE CROSS BLUE SHIELD	3,270.66
BLUE CROSS BLUE SHIELD OF ...	INV0036130	11/28/2025	BLUE CROSS BLUE SHIELD	544.77
BLUE CROSS BLUE SHIELD OF ...	INV0036131	11/28/2025	BLUE CROSS BLUE SHIELD	10,614.04
BLUE CROSS BLUE SHIELD OF ...	INV0036132	11/28/2025	BLUE CROSS BLUE SHIELD	15,629.20
BLUE CROSS BLUE SHIELD OF ...	INV0036133	11/28/2025	BLUE CROSS BLUE SHIELD	5,048.68
BLUE CROSS BLUE SHIELD OF ...	INV0036134	11/28/2025	BLUE CROSS BLUE SHIELD	13,868.19
BLUE CROSS BLUE SHIELD OF ...	INV0036135	11/28/2025	BLUE CROSS BLUE SHIELD	2,246.91
BLUE CROSS BLUE SHIELD OF ...	INV0036136	11/28/2025	BLUE CROSS BLUE SHIELD	1,413.02
BLUE CROSS BLUE SHIELD OF ...	INV0036202	11/28/2025	BLUE CROSS BLUE SHIELD	260.27
BLUE CROSS BLUE SHIELD OF ...	INV0036203	11/28/2025	BLUE CROSS BLUE SHIELD	50.21
BLUE CROSS BLUE SHIELD OF ...	INV0036248	11/28/2025	BLUE CROSS BLUE SHIELD	34.70

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
BLUE CROSS BLUE SHIELD OF ...	INV0036249	11/28/2025	BLUE CROSS BLUE SHIELD	303.28
BLUE CROSS BLUE SHIELD OF ...	INV0036250	11/28/2025	BLUE CROSS BLUE SHIELD	799.32
BLUE CROSS BLUE SHIELD OF ...	INV0036251	11/28/2025	BLUE CROSS BLUE SHIELD	50.21
BLUE CROSS BLUE SHIELD OF ...	INV0036252	11/28/2025	BLUE CROSS BLUE SHIELD	16.14
			Vendor 007921 - BLUE CROSS BLUE SHIELD OF KS INC Total:	**70,005.70**
Vendor: 010275 - BUTLER & ASSOCIATES, PA				
BUTLER & ASSOCIATES, PA	INV0036117	11/28/2025	BUTLER & ASSOCIATES PA	278.41
			Vendor 010275 - BUTLER & ASSOCIATES, PA Total:	**278.41**
Vendor: 044005 - CITY OF JC FLEX SPENDING ACCT 1074334				
CITY OF JC FLEX SPENDING AC...	INV0036102	11/28/2025	FLEX SPENDING-1074334	316.66
CITY OF JC FLEX SPENDING AC...	INV0036253	11/28/2025	FLEX SPENDING-1074334	75.00
CITY OF JC FLEX SPENDING AC...	INV0036142	11/28/2025	FLEX SPENDING-1074334	4,100.46
			Vendor 044005 - CITY OF JC FLEX SPENDING ACCT 1074334 Total:	**4,492.12**
Vendor: 012130 - CITY OF JUNCTION CITY				
CITY OF JUNCTION CITY	INV0036143	11/28/2025	CITY OF JUNCTION CITY (G-FEE)	26.50
CITY OF JUNCTION CITY	INV0036160	11/28/2025	TELEPHONE REIMBURSEMENT	161.65
			Vendor 012130 - CITY OF JUNCTION CITY Total:	**188.15**
Vendor: 01944 - EMPOWER RETIREMENT LLC				
EMPOWER RETIREMENT LLC	INV0036154	11/28/2025	EMPOWER FINANCIAL SERVIC...	8,249.36
EMPOWER RETIREMENT LLC	INV0036159	11/28/2025	GREAT WEST FINANCIAL	1,517.00
EMPOWER RETIREMENT LLC	INV0036211	11/28/2025	GREAT WEST FINANCIAL	375.37
EMPOWER RETIREMENT LLC	INV0036255	11/28/2025	EMPOWER FINANCIAL SERVIC...	425.00
			Vendor 01944 - EMPOWER RETIREMENT LLC Total:	**10,566.73**
Vendor: 00029 - FAMILY SUPPORT PAYMENT CENTER				
FAMILY SUPPORT PAYMENT C...	INV0036138	11/28/2025	FAMILY SUPPORT MO	100.31
			Vendor 00029 - FAMILY SUPPORT PAYMENT CENTER Total:	**100.31**
Vendor: 025326 - FIREMEN'S RELIEF ASSOCIATION				
FIREMEN'S RELIEF ASSOCIATI...	INV0036141	11/28/2025	FIREMANS RELIEF	241.23
			Vendor 025326 - FIREMEN'S RELIEF ASSOCIATION Total:	**241.23**
Vendor: 050188 - FLEXIBLE SPENDING ACCOUNT #1074334				
FLEXIBLE SPENDING ACCOUNT...	INV0036137	11/28/2025	DEPENDENT CARE ACCT 1074...	208.33
			Vendor 050188 - FLEXIBLE SPENDING ACCOUNT #1074334 Total:	**208.33**
Vendor: 001010 - INTERNAL REVENUE SERVICE				
INTERNAL REVENUE SERVICE	CM0001620	11/28/2025	FEDERAL WITHHOLDING	-261.25
INTERNAL REVENUE SERVICE	CM0001621	11/28/2025	MEDICARE WITHHOLDING	-93.34
INTERNAL REVENUE SERVICE	INV0036114	11/28/2025	SOCIAL SECURITY WITHHOLDI...	3,052.26
INTERNAL REVENUE SERVICE	INV0036115	11/28/2025	FEDERAL WITHHOLDING	2,335.71
INTERNAL REVENUE SERVICE	INV0036116	11/28/2025	MEDICARE WITHHOLDING	713.86
INTERNAL REVENUE SERVICE	INV0036176	11/28/2025	SOCIAL SECURITY WITHHOLDI...	22,955.68
INTERNAL REVENUE SERVICE	INV0036177	11/28/2025	FEDERAL WITHHOLDING	37,172.52
INTERNAL REVENUE SERVICE	INV0036178	11/28/2025	MEDICARE WITHHOLDING	14,042.88
INTERNAL REVENUE SERVICE	INV0036187	11/28/2025	FEDERAL WITHHOLDING	32.01
INTERNAL REVENUE SERVICE	INV0036188	11/28/2025	MEDICARE WITHHOLDING	7.74
INTERNAL REVENUE SERVICE	INV0036209	11/28/2025	FEDERAL WITHHOLDING	261.25
INTERNAL REVENUE SERVICE	INV0036210	11/28/2025	MEDICARE WITHHOLDING	93.34
INTERNAL REVENUE SERVICE	INV0036214	11/28/2025	SOCIAL SECURITY WITHHOLDI...	302.08
INTERNAL REVENUE SERVICE	INV0036215	11/28/2025	FEDERAL WITHHOLDING	3,826.56
INTERNAL REVENUE SERVICE	INV0036216	11/28/2025	MEDICARE WITHHOLDING	777.56
INTERNAL REVENUE SERVICE	INV0036223	11/28/2025	FEDERAL WITHHOLDING	6.00
INTERNAL REVENUE SERVICE	INV0036224	11/28/2025	MEDICARE WITHHOLDING	1.74
INTERNAL REVENUE SERVICE	INV0036238	11/28/2025	SOCIAL SECURITY WITHHOLDI...	2,184.80
INTERNAL REVENUE SERVICE	INV0036239	11/28/2025	FEDERAL WITHHOLDING	2,959.27
INTERNAL REVENUE SERVICE	INV0036240	11/28/2025	MEDICARE WITHHOLDING	1,856.16
INTERNAL REVENUE SERVICE	INV0036262	11/28/2025	FEDERAL WITHHOLDING	861.21
INTERNAL REVENUE SERVICE	INV0036263	11/28/2025	MEDICARE WITHHOLDING	259.42
			Vendor 001010 - INTERNAL REVENUE SERVICE Total:	**93,347.46**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 039125 - JCPOA				
JCPOA	INV0036256	11/28/2025	JCPOA	40.00
JCPOA	INV0036158	11/28/2025	JCPOA	900.00
JCPOA	INV0036205	11/28/2025	JCPOA	20.00
			Vendor 039125 - JCPOA Total:	**960.00**
Vendor: 037195 - JUNCTION CITY FIRE FIGHTERS ASSOCIATION LOCAL 3309				
JUNCTION CITY FIRE FIGHTERS...	INV0036140	11/28/2025	I.A.F.F. LOCAL 3309	1,716.00
			Vendor 037195 - JUNCTION CITY FIRE FIGHTERS ASSOCIATION LOCAL 3309 Total:	**1,716.00**
Vendor: 00813 - JUNCTION CITY FIREFIGHTERS AID ASSOCIATION				
JUNCTION CITY FIREFIGHTERS...	INV0036139	11/28/2025	FIREFIGHTERS AID ASSOCIATI...	255.00
			Vendor 00813 - JUNCTION CITY FIREFIGHTERS AID ASSOCIATION Total:	**255.00**
Vendor: 042540 - KANSAS DEPT OF REVENUE				
KANSAS DEPT OF REVENUE	CM0001619	11/28/2025	STATE WITHHOLDING	-155.19
KANSAS DEPT OF REVENUE	INV0036113	11/28/2025	STATE WITHHOLDING	1,224.36
KANSAS DEPT OF REVENUE	INV0036175	11/28/2025	STATE WITHHOLDING	22,375.79
KANSAS DEPT OF REVENUE	INV0036186	11/28/2025	STATE WITHHOLDING	14.88
KANSAS DEPT OF REVENUE	INV0036208	11/28/2025	STATE WITHHOLDING	155.19
KANSAS DEPT OF REVENUE	INV0036213	11/28/2025	STATE WITHHOLDING	1,303.87
KANSAS DEPT OF REVENUE	INV0036222	11/28/2025	STATE WITHHOLDING	3.34
KANSAS DEPT OF REVENUE	INV0036237	11/28/2025	STATE WITHHOLDING	2,075.49
KANSAS DEPT OF REVENUE	INV0036261	11/28/2025	STATE WITHHOLDING	439.93
			Vendor 042540 - KANSAS DEPT OF REVENUE Total:	**27,437.66**
Vendor: 014435 - KANSAS PAYMENT CENTER				
KANSAS PAYMENT CENTER	INV0036148	11/28/2025	INCOME WITHHOLDING ORD...	1,140.50
KANSAS PAYMENT CENTER	INV0036149	11/28/2025	GARNISHMENT	416.26
			Vendor 014435 - KANSAS PAYMENT CENTER Total:	**1,556.76**
Vendor: 043859 - KANSAS PUBLIC EMPLOYEES				
KANSAS PUBLIC EMPLOYEES	CM0001616	11/28/2025	KP&F	-1,027.26
KANSAS PUBLIC EMPLOYEES	INV0036103	11/28/2025	KPERS #2	708.15
KANSAS PUBLIC EMPLOYEES	INV0036104	11/28/2025	KPERS #3	3,322.49
KANSAS PUBLIC EMPLOYEES	INV0036105	11/28/2025	KPERS INSURANCE	203.38
KANSAS PUBLIC EMPLOYEES	INV0036150	11/28/2025	KP&F	101,763.96
KANSAS PUBLIC EMPLOYEES	INV0036151	11/28/2025	KPERS #1	4,017.84
KANSAS PUBLIC EMPLOYEES	INV0036152	11/28/2025	KPERS #2	3,292.76
KANSAS PUBLIC EMPLOYEES	INV0036153	11/28/2025	KPERS #3	19,351.19
KANSAS PUBLIC EMPLOYEES	INV0036155	11/28/2025	KPERS INSURANCE	1,099.67
KANSAS PUBLIC EMPLOYEES	INV0036204	11/28/2025	KP&F	1,027.26
KANSAS PUBLIC EMPLOYEES	INV0036229	11/28/2025	KP&F	14,855.89
KANSAS PUBLIC EMPLOYEES	INV0036230	11/28/2025	KPERS #1	982.33
KANSAS PUBLIC EMPLOYEES	INV0036231	11/28/2025	KPERS #2	475.20
KANSAS PUBLIC EMPLOYEES	INV0036232	11/28/2025	KPERS #3	1,255.46
KANSAS PUBLIC EMPLOYEES	INV0036233	11/28/2025	KPERS INSURANCE	3.94
KANSAS PUBLIC EMPLOYEES	INV0036254	11/28/2025	KP&F	2,982.97
			Vendor 043859 - KANSAS PUBLIC EMPLOYEES Total:	**154,315.23**
Vendor: 02713 - KAREN COMPTON				
KAREN COMPTON	INV0036162	11/28/2025	CITY OF JC EMPLOYER PAID S...	10.83
			Vendor 02713 - KAREN COMPTON Total:	**10.83**
Vendor: 02982 - LAW OFFICE OF AMBER M. BREHM				
LAW OFFICE OF AMBER M. BR...	INV0036122	11/28/2025	WAGE GARNISHMENT	278.41
			Vendor 02982 - LAW OFFICE OF AMBER M. BREHM Total:	**278.41**
Vendor: 048289 - POLICE & FIREMEN'S INSURANCE ASSOCIATION				
POLICE & FIREMEN'S INSURA...	INV0036157	11/28/2025	POLICE & FIRE INSURANCE	735.57
			Vendor 048289 - POLICE & FIREMEN'S INSURANCE ASSOCIATION Total:	**735.57**
Vendor: 03639 - STATE OF ARKANSAS				
STATE OF ARKANSAS	INV0036156	11/28/2025	GARNISHMENT	173.33
			Vendor 03639 - STATE OF ARKANSAS Total:	**173.33**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY				
UNITED WAY OF JUNCTION CI...	INV0036163	11/28/2025	UNITED WAY	13.46
			Vendor 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY Total:	**13.46**
Vendor: 03938 - VSP INSURANCE CO.				
VSP INSURANCE CO.	CM0001617	11/28/2025	VSP VISION PREMIUM FAMILY	-21.92
VSP INSURANCE CO.	CM0001623	11/28/2025	VSP PREMIUM SINGLE	-8.33
VSP INSURANCE CO.	CM0001624	11/28/2025	VSP VISION PREMIUM FAMILY	-21.92
VSP INSURANCE CO.	INV0036107	11/28/2025	VSP PREMIUM SINGLE	16.66
VSP INSURANCE CO.	INV0036108	11/28/2025	VSP VISION PREMIUM FAMILY	21.92
VSP INSURANCE CO.	INV0036109	11/28/2025	VSP INSURANCE	13.80
VSP INSURANCE CO.	INV0036110	11/28/2025	VSP VISION INSURANCE SPOU...	7.36
VSP INSURANCE CO.	INV0036111	11/28/2025	VSP VISION INS STANDARD CH...	7.51
VSP INSURANCE CO.	INV0036164	11/28/2025	VSP Vision Insurance Pre-Tax	27.57
VSP INSURANCE CO.	INV0036165	11/28/2025	VSP PREMIUM SINGLE	211.19
VSP INSURANCE CO.	INV0036166	11/28/2025	VSP PREMIUM SPOUSE	83.92
VSP INSURANCE CO.	INV0036167	11/28/2025	VSP PREMIUM CHILD(REN)	85.68
VSP INSURANCE CO.	INV0036168	11/28/2025	VSP VISION PREMIUM FAMILY	270.71
VSP INSURANCE CO.	INV0036169	11/28/2025	VSP INSURANCE	184.92
VSP INSURANCE CO.	INV0036170	11/28/2025	VSP VISION INSURANCE SPOU...	69.20
VSP INSURANCE CO.	INV0036171	11/28/2025	VSP VISION INS STANDARD CH...	90.12
VSP INSURANCE CO.	INV0036172	11/28/2025	VSP VISION INSURANCE STAN...	298.68
VSP INSURANCE CO.	INV0036206	11/28/2025	VSP VISION PREMIUM FAMILY	21.92
VSP INSURANCE CO.	INV0036235	11/28/2025	VSP INSURANCE	4.60
VSP INSURANCE CO.	INV0036258	11/28/2025	VSP VISION INSURANCE SPOU...	7.36
VSP INSURANCE CO.	INV0036259	11/28/2025	VSP VISION INSURANCE STAN...	12.11
			Vendor 03938 - VSP INSURANCE CO. Total:	**1,383.06**
Vendor: 01595 - W H GRIFFIN, TRUSTEE				
W H GRIFFIN, TRUSTEE	INV0036173	11/28/2025	12-22755-13	300.00
			Vendor 01595 - W H GRIFFIN, TRUSTEE Total:	**300.00**
			Department 000 - NON-DEPARTMENTAL Total:	**370,739.20**
Department: 002 - INFORMATION TECHNOLOGY SYSTEMS				
Vendor: 04433 - KS STATEBANK				
KS STATEBANK	O'Shea MC Oct '25	11/21/2025	Hotel Charge KAPIO Conferen...	4.71
KS STATEBANK	O'Shea MC Oct '25	11/21/2025	Hotel Stay KAPIO Conference	277.04
KS STATEBANK	O'Shea MC Oct '25	11/21/2025	Food KAPIO Conference	33.07
			Vendor 04433 - KS STATEBANK Total:	**314.82**
			Department 002 - INFORMATION TECHNOLOGY SYSTEMS Total:	**314.82**
Department: 003 - ADMINISTRATION				
Vendor: 04519 - ANGEL TREVINO				
ANGEL TREVINO	12.2025	11/25/2025	Stipend	200.00
			Vendor 04519 - ANGEL TREVINO Total:	**200.00**
Vendor: 04257 - ARIANA DIAZ LORENZO				
ARIANA DIAZ LORENZO	12.2025	11/25/2025	Stipend	200.00
			Vendor 04257 - ARIANA DIAZ LORENZO Total:	**200.00**
Vendor: 01323 - COLUMBIA CAPITAL MANAGEMENT LLC				
COLUMBIA CAPITAL MANAG...	25350014	11/25/2025	INVESTMENT MANAGEMENT ...	1,290.00
			Vendor 01323 - COLUMBIA CAPITAL MANAGEMENT LLC Total:	**1,290.00**
Vendor: 028446 - GEARY COMMUNITY HEALTHCARE FOUNDATION				
GEARY COMMUNITY HEALTH...	1213-2	11/20/2025	DIAMOND SPONSOR "PUTTIN...	5,000.00
			Vendor 028446 - GEARY COMMUNITY HEALTHCARE FOUNDATION Total:	**5,000.00**
Vendor: 028320 - GEARY COUNTY TREASURER				
GEARY COUNTY TREASURER	INV0036218	11/26/2025	TAXES 11/25	52,300.97
GEARY COUNTY TREASURER	INV0036219	11/26/2025	TAXES 11/25	43.78
GEARY COUNTY TREASURER	INV0036220	11/26/2025	11/25 TAXES	2,916.30
			Vendor 028320 - GEARY COUNTY TREASURER Total:	**55,261.05**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 04206 - GOVERNMENTJOBS.COM,INC.				
GOVERNMENTJOBS.COM,INC.	INV-145313	11/19/2025	VETTED SUBSCRIPTION	4,000.00
			Vendor 04206 - GOVERNMENTJOBS.COM,INC. Total:	**4,000.00**
Vendor: 04318 - HILLSIDE GROUP, LLC				
HILLSIDE GROUP, LLC	INV0036264	11/26/2025	2025 TAX NRP	27,211.00
			Vendor 04318 - HILLSIDE GROUP, LLC Total:	**27,211.00**
Vendor: 04560 - ICC CODIFICATION INC				
ICC CODIFICATION INC	GCI0018833	11/25/2025	TRACKBACK SET UP FEE	250.00
			Vendor 04560 - ICC CODIFICATION INC Total:	**250.00**
Vendor: 04573 - KAYLEE PATE				
KAYLEE PATE	INV0036049	11/18/2025	JOB FAIR MILES	6.72
			Vendor 04573 - KAYLEE PATE Total:	**6.72**
Vendor: 04433 - KS STATEBANK				
KS STATEBANK	CM0001608	11/18/2025	overpayment	-0.02
			Vendor 04433 - KS STATEBANK Total:	**-0.02**
Vendor: 04518 - MELISSA FLORES				
MELISSA FLORES	Dec 2025	11/25/2025	Stipend	200.00
			Vendor 04518 - MELISSA FLORES Total:	**200.00**
Vendor: 01167 - STAPLES ADVANTAGE				
STAPLES ADVANTAGE	6048518203	11/24/2025	TAX FORMS 2025	151.72
			Vendor 01167 - STAPLES ADVANTAGE Total:	**151.72**
Vendor: 01345 - WOODRIVER ENERGY LLC				
WOODRIVER ENERGY LLC	470877	11/18/2025	CITY HALL-700 N JEFFERSON	70.89
			Vendor 01345 - WOODRIVER ENERGY LLC Total:	**70.89**
			Department 003 - ADMINISTRATION Total:	**93,841.36**
Department: 008 - BUILDING MAINTENANCE				
Vendor: 01664 - AIR FILTER PLUS INC				
AIR FILTER PLUS INC	KSVJ282NMV	11/25/2025	FILTERS FOR STOCK	734.80
			Vendor 01664 - AIR FILTER PLUS INC Total:	**734.80**
Vendor: 04376 - ECONOMY ELECTRIC, INC				
ECONOMY ELECTRIC, INC	28494	11/25/2025	CONVERT LIGHTS TO LED, CO…	340.07
			Vendor 04376 - ECONOMY ELECTRIC, INC Total:	**340.07**
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L…	IV00812822	11/25/2025	QUARTERLY INSPECTION, CO…	215.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**215.00**
			Department 008 - BUILDING MAINTENANCE Total:	**1,289.87**
Department: 010 - PARKS DEPARTMENT				
Vendor: 04507 - ANTHONY JOHN SWIFT				
ANTHONY JOHN SWIFT	2146	11/21/2025	GRADE WORK,OVER SEED, IRR…	600.00
			Vendor 04507 - ANTHONY JOHN SWIFT Total:	**600.00**
Vendor: 03087 - BRADY INDUSTRIES OF KANSAS, LLC				
BRADY INDUSTRIES OF KANSA…	10886317	11/25/2025	PAPER TOWELS, HAND SOAP	271.52
BRADY INDUSTRIES OF KANSA…	10910467	11/25/2025	GLOVES AND PAPER TOWELS	357.62
BRADY INDUSTRIES OF KANSA…	10922844	11/24/2025	FLOOR SCRUBBER	9,319.91
BRADY INDUSTRIES OF KANSA…	10926173	11/25/2025	PAPER TOWELS	228.12
			Vendor 03087 - BRADY INDUSTRIES OF KANSAS, LLC Total:	**10,177.17**
Vendor: 04376 - ECONOMY ELECTRIC, INC				
ECONOMY ELECTRIC, INC	28488	11/25/2025	BALLPARK BALLAST, CLEARY P…	3,786.00
			Vendor 04376 - ECONOMY ELECTRIC, INC Total:	**3,786.00**
Vendor: 043802 - EVERGY				
EVERGY	INV0036057	11/19/2025	513 N JEFFERSON-7207317965	191.05
			Vendor 043802 - EVERGY Total:	**191.05**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 04584 - H & H SPRAY FOAM INSULATION LLC				
H & H SPRAY FOAM INSULATI...	A25D2330.1	11/26/2025	INSULATION REPLACEMENTS ...	111,505.68
			Vendor 04584 - H & H SPRAY FOAM INSULATION LLC Total:	**111,505.68**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036062	11/19/2025	1017 1/2 W 5th 510405255 1...	44.52
			Vendor 043271 - KANSAS GAS SERVICE Total:	**44.52**
Vendor: 02345 - MUNIE GREENCARE PROFESSIONALS				
MUNIE GREENCARE PROFESSI...	29843	11/25/2025	CONTRACT MOWING 7/28-8/1	3,067.00
MUNIE GREENCARE PROFESSI...	29844	11/25/2025	CONTRACT MOWING, 8/4-8/8	2,453.00
MUNIE GREENCARE PROFESSI...	30398	11/25/2025	CONTRACT MOWING, 7/21-7/...	2,453.00
MUNIE GREENCARE PROFESSI...	30399	11/25/2025	CONTRACT MOWING 8/12-8/...	3,067.00
MUNIE GREENCARE PROFESSI...	30400	11/25/2025	CONTRACT MOWING 8/18-8/...	2,453.00
MUNIE GREENCARE PROFESSI...	30401	11/25/2025	CONTRACT MOWING 8/25-8/...	3,067.00
MUNIE GREENCARE PROFESSI...	30402	11/25/2025	CONTRACT MOWING, 9/1-9/5	2,453.00
MUNIE GREENCARE PROFESSI...	30403	11/25/2025	CONTRACT MOWING, 9/8-9/11	3,067.00
MUNIE GREENCARE PROFESSI...	30404	11/25/2025	CONTRACT MOWING 9/15-9/...	2,453.00
MUNIE GREENCARE PROFESSI...	30405	11/25/2025	CONTRACT MOWING 9/23-9/...	3,067.00
MUNIE GREENCARE PROFESSI...	30448	11/25/2025	CONTRACT MOWING 9/29-10...	2,453.00
MUNIE GREENCARE PROFESSI...	30449	11/26/2025	CONTRACT MOWING, 10/6-10...	3,067.00
MUNIE GREENCARE PROFESSI...	30450	11/25/2025	CONTRACT MOWING 10/13-1...	2,453.00
MUNIE GREENCARE PROFESSI...	30451	11/25/2025	CONTRACT MOWING, 10/20-...	3,067.00
MUNIE GREENCARE PROFESSI...	30452	11/25/2025	CONTRACT MOWING 9/29-10...	23,920.00
			Vendor 02345 - MUNIE GREENCARE PROFESSIONALS Total:	**62,560.00**
Vendor: 03070 - NATIONAL SIGN COMPANY INC.				
NATIONAL SIGN COMPANY IN...	IN0000026	11/25/2025	PARKS CLOSED SIGNS	998.28
			Vendor 03070 - NATIONAL SIGN COMPANY INC. Total:	**998.28**
Vendor: 063239 - PAXTON WELDING				
PAXTON WELDING	1566	11/25/2025	RAMP FOR TRAILER	96.25
			Vendor 063239 - PAXTON WELDING Total:	**96.25**
Vendor: 04132 - PEDRO MARTINEZ				
PEDRO MARTINEZ	gym	11/25/2025	Gym and key deposit	110.00
			Vendor 04132 - PEDRO MARTINEZ Total:	**110.00**
Vendor: 03078 - POMP'S TIRE SERVICE, INC.				
POMP'S TIRE SERVICE, INC.	1160095752	11/25/2025	TIRES FOR BOBCAT	730.00
			Vendor 03078 - POMP'S TIRE SERVICE, INC. Total:	**730.00**
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L...	IV00812783	11/25/2025	QUARTERLY INSPECTION, PAR...	455.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**455.00**
Vendor: 066189 - REEVES-WIEDEMAN CO.				
REEVES-WIEDEMAN CO.	6674814	11/25/2025	PLIMBING PARTS	8.59
			Vendor 066189 - REEVES-WIEDEMAN CO. Total:	**8.59**
Vendor: 02193 - STANION WHOLESALE ELECTRIC CO				
STANION WHOLESALE ELECTR...	6012436-00	11/25/2025	GFCI OUTLETS	207.80
			Vendor 02193 - STANION WHOLESALE ELECTRIC CO Total:	**207.80**
Vendor: 04483 - TROY MICHAEL VANNOCKER				
TROY MICHAEL VANNOCKER	1030	11/18/2025	RENOVATE COURTS, HAMMO...	11,500.00
			Vendor 04483 - TROY MICHAEL VANNOCKER Total:	**11,500.00**
Vendor: 04559 - TYLER JOE COLLINS				
TYLER JOE COLLINS	607258	11/26/2025	LANDSCAPING AROUND CHES...	2,499.00
			Vendor 04559 - TYLER JOE COLLINS Total:	**2,499.00**
Vendor: 01015 - WALSH CUSTOMS & COLLISION				
WALSH CUSTOMS & COLLISION	2855	11/25/2025	REPAIR RIGHT LOWER FENDER	208.23
			Vendor 01015 - WALSH CUSTOMS & COLLISION Total:	**208.23**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 082680 - WATERS TRUE VALUE				
WATERS TRUE VALUE	533248/2	11/25/2025	LOCK FOR HERITAGE PARK	16.99
			Vendor 082680 - WATERS TRUE VALUE Total:	**16.99**
			Department 010 - PARKS DEPARTMENT Total:	**205,694.56**
Department: 011 - SWIMMING POOL				
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036063	11/19/2025	1017 W 5th - 510290042 154...	59.28
			Vendor 043271 - KANSAS GAS SERVICE Total:	**59.28**
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L...	IV00812791	11/25/2025	QUARTERLY INSPECTION, POOL	190.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**190.00**
			Department 011 - SWIMMING POOL Total:	**249.28**
Department: 013 - SPIN CITY				
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036064	11/19/2025	915 S Washington	124.22
			Vendor 043271 - KANSAS GAS SERVICE Total:	**124.22**
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L...	IV00812788	11/25/2025	QUARTERLY INSPECTION, SPIN...	215.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**215.00**
			Department 013 - SPIN CITY Total:	**339.22**
Department: 014 - jUNCTION CITY AIRPORT				
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036059	11/19/2025	540 W 18th St 510005287 154...	59.28
KANSAS GAS SERVICE	INV0036060	11/19/2025	540 AIRPORT 100	337.62
			Vendor 043271 - KANSAS GAS SERVICE Total:	**396.90**
Vendor: 04579 - MAY EXCAVATING INC.				
MAY EXCAVATING INC.	25-006-01	11/26/2025	FREEMAN FIELD AIRPORT OBS...	189,297.00
MAY EXCAVATING INC.	25-006-02	11/25/2025	OBSTRUCTION REMOVAL	209,203.75
			Vendor 04579 - MAY EXCAVATING INC. Total:	**398,500.75**
Vendor: 02345 - MUNIE GREENCARE PROFESSIONALS				
MUNIE GREENCARE PROFESSI...	29844	11/25/2025	CONTRACT MOWING, 8/4-8/8,..	1,592.00
MUNIE GREENCARE PROFESSI...	30398	11/25/2025	CONTRACT MOWING, 7/21-7/...	1,592.00
MUNIE GREENCARE PROFESSI...	30400	11/25/2025	CONTRACT MOWING 8/18-8/...	1,592.00
MUNIE GREENCARE PROFESSI...	30402	11/25/2025	CONTRACT MOWING, 9/1-9/5...	1,592.00
MUNIE GREENCARE PROFESSI...	30404	11/25/2025	CONTRACT MOWING 9/15-9/...	1,592.00
MUNIE GREENCARE PROFESSI...	30448	11/25/2025	CONTRACT MOWING 9/29-10...	1,592.00
MUNIE GREENCARE PROFESSI...	30450	11/25/2025	CONTRACT MOWING 10/13-1...	1,592.00
			Vendor 02345 - MUNIE GREENCARE PROFESSIONALS Total:	**11,144.00**
Vendor: 02150 - RAVEN AERO SERVICE,INC.				
RAVEN AERO SERVICE,INC.	12.2025	11/25/2025	CONTRACT SERVICE	850.00
			Vendor 02150 - RAVEN AERO SERVICE,INC. Total:	**850.00**
			Department 014 - jUNCTION CITY AIRPORT Total:	**410,891.65**
Department: 017 - ROLLING MEADOWS GOLF COURSE				
Vendor: 02104 - BRAMLAGE PROPERTIES, LLC				
BRAMLAGE PROPERTIES, LLC	Dec 2025	11/25/2025	FEB 2019-BILLBOARD RENTAL...	350.00
			Vendor 02104 - BRAMLAGE PROPERTIES, LLC Total:	**350.00**
Vendor: 00952 - CASH-WA DISTRIBUTING				
CASH-WA DISTRIBUTING	14902480	11/19/2025	FOOD FOR RESALE	1,900.14
			Vendor 00952 - CASH-WA DISTRIBUTING Total:	**1,900.14**
Vendor: 017410 - CROWN DISTRIBUTORS, INC.				
CROWN DISTRIBUTORS, INC.	W-7251330	11/18/2025	BEER FOR RESALE	223.13
			Vendor 017410 - CROWN DISTRIBUTORS, INC. Total:	**223.13**
Vendor: 026399 - FLINT HILLS BEVERAGE LLC				
FLINT HILLS BEVERAGE LLC	858120	11/18/2025	BEER FOR RESALE	160.27

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
FLINT HILLS BEVERAGE LLC	859037	11/19/2025	BEER FOR RESALE	487.55
			Vendor 026399 - FLINT HILLS BEVERAGE LLC Total:	**647.82**
Vendor: 02855 - FRONTIER SPIRITS				
FRONTIER SPIRITS	112125	11/21/2025	LIQOUR FOR RESALE	122.47
			Vendor 02855 - FRONTIER SPIRITS Total:	**122.47**
Vendor: 04530 - HEARTLAND COCA-COLA BOTTLING COMAPNY LLC				
HEARTLAND COCA-COLA BOT...	49824766007	11/19/2025	DRINKS FOR RESALE	334.23
HEARTLAND COCA-COLA BOT...	CM0001609	11/19/2025	CREDIT FOR DRINKS	-42.26
			Vendor 04530 - HEARTLAND COCA-COLA BOTTLING COMAPNY LLC Total:	**291.97**
Vendor: 051903 - MASEK GOLF CAR COMPANY				
MASEK GOLF CAR COMPANY	26-00316	11/18/2025	PARTS FOR MOWERS	515.55
			Vendor 051903 - MASEK GOLF CAR COMPANY Total:	**515.55**
Vendor: 01514 - MIDWEST CONCRETE MATERIALS				
MIDWEST CONCRETE MATERI...	723881	11/21/2025	SAND FOR REPAIR	944.65
			Vendor 01514 - MIDWEST CONCRETE MATERIALS Total:	**944.65**
Vendor: 067881 - ROLLING MEADOWS GOLF COURSE				
ROLLING MEADOWS GOLF C...	INV0036144	11/28/2025	EMPLOYEE CAR RENTAL FEE	169.65
ROLLING MEADOWS GOLF C...	INV0036145	11/28/2025	EMPLOYEE FAMILY MEMBERS...	116.90
ROLLING MEADOWS GOLF C...	INV0036146	11/28/2025	EMPLOYEE SENIOR MEMBERS...	9.80
ROLLING MEADOWS GOLF C...	INV0036147	11/28/2025	EMPLOYEE MEMBERSHIP SIN...	85.40
			Vendor 067881 - ROLLING MEADOWS GOLF COURSE Total:	**381.75**
			Department 017 - ROLLING MEADOWS GOLF COURSE Total:	**5,377.48**
Department: 018 - EMERGENCY MEDICAL SERVICES				
Vendor: 03441 - AMERICAN DIGITAL SECURITY, LLC				
AMERICAN DIGITAL SECURITY,...	INV0046393	11/20/2025	PROX CARDS/KEYLESS ENTRY ...	156.17
			Vendor 03441 - AMERICAN DIGITAL SECURITY, LLC Total:	**156.17**
Vendor: 00988 - BERGES, TRAVIS				
BERGES, TRAVIS	INV0036088	11/24/2025	PR24 FRINGE BENEFIT	100.00
			Vendor 00988 - BERGES, TRAVIS Total:	**100.00**
Vendor: 02444 - BOUND TREE MEDICAL, LLC				
BOUND TREE MEDICAL, LLC	8596151	11/18/2025	MEDICAL SUPPLIES	1,448.82
BOUND TREE MEDICAL, LLC	85999798	11/20/2025	MEDICAL SUPPLIES	19.90
			Vendor 02444 - BOUND TREE MEDICAL, LLC Total:	**1,468.72**
Vendor: 02621 - GODFREY'S INDOOR SHOOTING AND ARCHERY RANGES, LLC				
GODFREY'S INDOOR SHOOTI...	S1137280	11/20/2025	UNIFORMS (50%)	1,185.81
GODFREY'S INDOOR SHOOTI...	S1139148	11/20/2025	UNIFORMS/T ROSS (50%)	143.94
GODFREY'S INDOOR SHOOTI...	S1139467	11/20/2025	UNIFORMS/MCNABB (50%)	62.57
GODFREY'S INDOOR SHOOTI...	S1139960	11/20/2025	UNIFORMS/T ROSS (50%)	8.79
GODFREY'S INDOOR SHOOTI...	S1140924	11/18/2025	UNIFORMS/SHEPEK (50%)	22.50
GODFREY'S INDOOR SHOOTI...	S1141159	11/20/2025	UNIFORMS/BOOTH (50%0	89.99
			Vendor 02621 - GODFREY'S INDOOR SHOOTING AND ARCHERY RANGES, LLC Total:	**1,513.60**
Vendor: 032811 - JASON HASLOUER				
JASON HASLOUER	INV0036084	11/24/2025	PR24 FRINGE BENEFIT	95.00
			Vendor 032811 - JASON HASLOUER Total:	**95.00**
Vendor: 072259 - JOHN SHEPEK				
JOHN SHEPEK	INV0036087	11/24/2025	PR24 FRINGE BENEFIT	41.49
			Vendor 072259 - JOHN SHEPEK Total:	**41.49**
Vendor: 04348 - MES I ACQUISITION INC.				
MES I ACQUISITION INC.	IN2382397	11/20/2025	GLOVES	1,045.96
			Vendor 04348 - MES I ACQUISITION INC. Total:	**1,045.96**
			Department 018 - EMERGENCY MEDICAL SERVICES Total:	**4,420.94**
Department: 019 - ANIMAL SHELTER				
Vendor: 03272 - IDEXX DISTRIBUTION, INC.				
IDEXX DISTRIBUTION, INC.	3189042069	11/25/2025	3189042069-CarePlusCoverag...	101.03
			Vendor 03272 - IDEXX DISTRIBUTION, INC. Total:	**101.03**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036043	11/18/2025	2424 N JACKSON- ANIMAL SH...	96.18
			Vendor 043271 - KANSAS GAS SERVICE Total:	**96.18**
Vendor: 03282 - MIDWEST VETERINARY SUPPLY, INC.				
MIDWEST VETERINARY SUPPL...	26984353 000	11/25/2025	26984353-000-RescueConcent..	582.95
			Vendor 03282 - MIDWEST VETERINARY SUPPLY, INC. Total:	**582.95**
Vendor: 082680 - WATERS TRUE VALUE				
WATERS TRUE VALUE	533165/2	11/25/2025	533165/2-Dryer Cord for Ani...	29.99
			Vendor 082680 - WATERS TRUE VALUE Total:	**29.99**
			Department 019 - ANIMAL SHELTER Total:	**810.15**
Department: 022 - BUILDING CODES & INSPECTIONS				
Vendor: 03042 - CATLETT AUTOMOTIVE, INC.				
CATLETT AUTOMOTIVE, INC.	560542	11/25/2025	DRAIN PLUG	4.84
			Vendor 03042 - CATLETT AUTOMOTIVE, INC. Total:	**4.84**
Vendor: 03495 - JEFFREY ROETHER				
JEFFREY ROETHER	1430	11/25/2025	1509 CUSTER	800.00
JEFFREY ROETHER	1430	11/25/2025	1524 N ADAMS ST	500.00
JEFFREY ROETHER	1430	11/25/2025	327 W 16TH ST	475.00
JEFFREY ROETHER	1430	11/25/2025	826 GRANT AVE	450.00
JEFFREY ROETHER	1430	11/25/2025	131 E ELM ST	400.00
JEFFREY ROETHER	1430	11/25/2025	318 GUINEVERE DR	300.00
JEFFREY ROETHER	1430	11/25/2025	1510 WESTWOOD BLVD	150.00
JEFFREY ROETHER	1430	11/25/2025	730 W 14TH ST	175.00
JEFFREY ROETHER	1430	11/25/2025	501 W 11TH ST	150.00
JEFFREY ROETHER	1430	11/25/2025	726 W 14TH ST	150.00
JEFFREY ROETHER	1430	11/25/2025	609 W 10TH ST	150.00
			Vendor 03495 - JEFFREY ROETHER Total:	**3,700.00**
Vendor: 061389 - ONE ACCORD ENTERPRISES, INC.				
ONE ACCORD ENTERPRISES, I...	2025-10-10	11/25/2025	1608 WESTWOOD BLVD - TREE..	1,900.00
			Vendor 061389 - ONE ACCORD ENTERPRISES, INC. Total:	**1,900.00**
Vendor: 02419 - SIR SPEEDY				
SIR SPEEDY	117428	11/18/2025	BRICE OBERMEYER CARDS	50.40
			Vendor 02419 - SIR SPEEDY Total:	**50.40**
			Department 022 - BUILDING CODES & INSPECTIONS Total:	**5,655.24**
Department: 023 - LAW ENFORCEMENT DEPARTMENT				
Vendor: 01503 - CATHY FAHEY				
CATHY FAHEY	October 2025	11/25/2025	October 2025-Mileage	25.46
			Vendor 01503 - CATHY FAHEY Total:	**25.46**
Vendor: 03438 - COMMISSION ON ACCREDITATION FOR LAW ENFORCEMENT AGENCIES, INC.				
COMMISSION ON ACCREDITAT..	SO 000716	11/25/2025	SO-000716-Annual Continuati...	4,620.00
			Vendor 03438 - COMMISSION ON ACCREDITATION FOR LAW ENFORCEMENT AGENCIES, INC. Total:	**4,620.00**
Vendor: 01463 - EAGLE COMMUNICATIONS				
EAGLE COMMUNICATIONS	MC-1251070295	11/25/2025	MC-1251070295-Website host..	100.00
			Vendor 01463 - EAGLE COMMUNICATIONS Total:	**100.00**
Vendor: 04577 - JARED GARETSON				
JARED GARETSON	80068	11/25/2025	80068-Case#2025-20371-Tow...	430.00
			Vendor 04577 - JARED GARETSON Total:	**430.00**
Vendor: 014201 - JIM CLARK AUTO CENTER				
JIM CLARK AUTO CENTER	31295	11/25/2025	31295-Unit#205-Repair-Absor...	856.11
JIM CLARK AUTO CENTER	31295	11/25/2025	31295-Unit#205-Repair	1,818.95
JIM CLARK AUTO CENTER	31498	11/25/2025	31498-Unit#214-Battery	177.50
JIM CLARK AUTO CENTER	31498	11/25/2025	31498-Unit#214-BatteryRepla...	63.55
JIM CLARK AUTO CENTER	31514	11/25/2025	31514-Unit#246-Oil Change a...	147.83
JIM CLARK AUTO CENTER	31553	11/25/2025	31553-Unit#209-Oil Change	83.85
			Vendor 014201 - JIM CLARK AUTO CENTER Total:	**3,147.79**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 015300 - KA-COMM				
KA-COMM	198726	11/25/2025	198726-November 2025	377.00
			Vendor 015300 - KA-COMM Total:	**377.00**
Vendor: 04067 - KATALYST SIGN & GRAFIX, LLC				
KATALYST SIGN & GRAFIX, LLC	9118	11/25/2025	9118-Unit#231-Door Wraps.C...	425.00
			Vendor 04067 - KATALYST SIGN & GRAFIX, LLC Total:	**425.00**
Vendor: 03705 - SPECIALTY VEHICLE SOURCE CORP.				
SPECIALTY VEHICLE SOURCE C...	1726	11/25/2025	1726-Unit#234Unit#239-Instal...	750.00
SPECIALTY VEHICLE SOURCE C...	1727	11/25/2025	1727-Unit#214-Electrical Issues	129.27
			Vendor 03705 - SPECIALTY VEHICLE SOURCE CORP. Total:	**879.27**
Vendor: 01167 - STAPLES ADVANTAGE				
STAPLES ADVANTAGE	6048014782	11/25/2025	6048014782-Paper Towels	144.00
STAPLES ADVANTAGE	6048014785	11/25/2025	6048014785-ReportCovers50...	799.59
STAPLES ADVANTAGE	6048518199	11/25/2025	6048518199-Toilet Paper/Pap...	188.17
STAPLES ADVANTAGE	6048518205	11/25/2025	6048518205-508A Black/Cyan...	463.43
			Vendor 01167 - STAPLES ADVANTAGE Total:	**1,595.19**
Vendor: 00970 - VERIZON WIRELESS				
VERIZON WIRELESS	JCPD November 2025	11/18/2025	JCPD-November 2025 (Cell)	158.55
			Vendor 00970 - VERIZON WIRELESS Total:	**158.55**
Vendor: 01345 - WOODRIVER ENERGY LLC				
WOODRIVER ENERGY LLC	470877	11/18/2025	JCPD-210 E 9TH	7.07
			Vendor 01345 - WOODRIVER ENERGY LLC Total:	**7.07**
			Department 023 - LAW ENFORCEMENT DEPARTMENT Total:	**11,765.33**
Department: 024 - FIRE DEPARTMENT				
Vendor: 03441 - AMERICAN DIGITAL SECURITY, LLC				
AMERICAN DIGITAL SECURITY,...	INV0046393	11/20/2025	PROX CARDS/KEYLESS ENTRY ...	156.18
			Vendor 03441 - AMERICAN DIGITAL SECURITY, LLC Total:	**156.18**
Vendor: 00988 - BERGES, TRAVIS				
BERGES, TRAVIS	INV0036088	11/24/2025	PR24 FRINGE BENEFIT	100.00
			Vendor 00988 - BERGES, TRAVIS Total:	**100.00**
Vendor: 015900 - CONRAD FIRE EQUIPMENT				
CONRAD FIRE EQUIPMENT	587990	11/18/2025	INSTALL TIC CHARGER/NEW E...	551.89
			Vendor 015900 - CONRAD FIRE EQUIPMENT Total:	**551.89**
Vendor: 066181 - DENNIS RADLEY				
DENNIS RADLEY	INV0036085	11/24/2025	PR24 FRINGE BENEFIT	100.00
DENNIS RADLEY	INV0036085	11/24/2025	PR24 FRINGE BENEFIT	100.00
			Vendor 066181 - DENNIS RADLEY Total:	**200.00**
Vendor: 02621 - GODFREY'S INDOOR SHOOTING AND ARCHERY RANGES, LLC				
GODFREY'S INDOOR SHOOTI...	S1137280	11/20/2025	UNIFORMS (50%)	1,185.82
GODFREY'S INDOOR SHOOTI...	S1139148	11/20/2025	UNIFORMS/T ROSS (50%)	143.95
GODFREY'S INDOOR SHOOTI...	S1139467	11/20/2025	UNIFORMS/MCNABB (50%)	62.58
GODFREY'S INDOOR SHOOTI...	S1139960	11/20/2025	UNIFORMS/T ROSS (50%)	8.79
GODFREY'S INDOOR SHOOTI...	S1140924	11/18/2025	UNIFORMS/SHEPEK (50%)	22.50
GODFREY'S INDOOR SHOOTI...	S1141159	11/20/2025	UNIFORMS/BOOTH (50%0	89.99
			Vendor 02621 - GODFREY'S INDOOR SHOOTING AND ARCHERY RANGES, LLC Total:	**1,513.63**
Vendor: 032811 - JASON HASLOUER				
JASON HASLOUER	INV0036084	11/24/2025	PR24 FRINGE BENEFIT	95.00
			Vendor 032811 - JASON HASLOUER Total:	**95.00**
Vendor: 072259 - JOHN SHEPEK				
JOHN SHEPEK	INV0036087	11/24/2025	PR24 FRINGE BENEFIT	41.49
			Vendor 072259 - JOHN SHEPEK Total:	**41.49**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036061	11/19/2025	2245 Lacy Dr 510021949 1615...	180.25
			Vendor 043271 - KANSAS GAS SERVICE Total:	**180.25**
			Department 024 - FIRE DEPARTMENT Total:	**2,838.44**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Department: 025 - STREET DEPARTMENT				
Vendor: 006660 - BAYER CONSTRUCTION CO.				
BAYER CONSTRUCTION CO.	A24D2059.6	11/25/2025	2025 STREET MAINTENANCE	228,494.21
BAYER CONSTRUCTION CO.	SMS696844	11/20/2025	RAP ROAD MATERIAL	3,246.55
BAYER CONSTRUCTION CO.	SMS697489	11/20/2025	35.39 TONS RAP	2,861.43
			Vendor 006660 - BAYER CONSTRUCTION CO. Total:	**234,602.19**
Vendor: 067805 - CARD CENTER				
CARD CENTER	R IBARRA OCTOBER 2025	11/24/2025	R IBARRA VISA OCTOBER 2025	65.81
			Vendor 067805 - CARD CENTER Total:	**65.81**
Vendor: 062634 - CRAFCO, INC.				
CRAFCO, INC.	9403607149	11/19/2025	FREIGHT CHARGES3735167	128.24
			Vendor 062634 - CRAFCO, INC. Total:	**128.24**
Vendor: 043802 - EVERGY				
EVERGY	INV0036051	11/18/2025	1204 W 8TH ST	46.40
EVERGY	INV0036058	11/19/2025	205U E 6th	28.86
EVERGY	INV0036058	11/19/2025	225 W 7th	28.86
EVERGY	INV0036058	11/19/2025	110 W 6th	28.86
EVERGY	INV0036190	11/25/2025	133-A 6th Street Acct#938452...	182.37
			Vendor 043802 - EVERGY Total:	**315.35**
Vendor: 029110 - GLENN'S PLUMBING				
GLENN'S PLUMBING	55141	11/21/2025	PW SHOP SINK WASTE MACH...	520.12
			Vendor 029110 - GLENN'S PLUMBING Total:	**520.12**
Vendor: 02910 - INLAND TRUCK PARTS COMPANY				
INLAND TRUCK PARTS COMP...	IN-1909171	11/24/2025	PW FLET AIR HOSE ENDS	221.75
			Vendor 02910 - INLAND TRUCK PARTS COMPANY Total:	**221.75**
Vendor: 04544 - JOHN W ANTRIM JR				
JOHN W ANTRIM JR	A24D2023.3	11/18/2025	CITYWIDE MASTIC CRACK REP...	17,887.50
			Vendor 04544 - JOHN W ANTRIM JR Total:	**17,887.50**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036065	11/19/2025	2324 1/2 N Jackson - 5103944...	116.21
			Vendor 043271 - KANSAS GAS SERVICE Total:	**116.21**
Vendor: 01554 - MSC INDUSTRIAL SUPPLY CO				
MSC INDUSTRIAL SUPPLY CO	8076264001	11/19/2025	TIGER GRIP GLOVES	198.15
			Vendor 01554 - MSC INDUSTRIAL SUPPLY CO Total:	**198.15**
Vendor: 02699 - PETROCHOICE HOLDINGS INC				
PETROCHOICE HOLDINGS INC	52074620	11/21/2025	PW FLEET OIL	119.98
			Vendor 02699 - PETROCHOICE HOLDINGS INC Total:	**119.98**
Vendor: 04344 - PRAIRIE STONE, INC.				
PRAIRIE STONE, INC.	ESTIMATE#6604	11/19/2025	IRRIGATION SYSTEM REPAIR - ...	167.31
			Vendor 04344 - PRAIRIE STONE, INC. Total:	**167.31**
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L...	IV00812826	11/21/2025	PW QUARTERLY FIRST AID SU...	95.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**95.00**
Vendor: 066189 - REEVES-WIEDEMAN CO.				
REEVES-WIEDEMAN CO.	6676061	11/21/2025	PW FLEET #883 COMPRESSOR...	19.69
			Vendor 066189 - REEVES-WIEDEMAN CO. Total:	**19.69**
Vendor: 03511 - RUSH TRUCK CENTERS OF KANSAS, INC.				
RUSH TRUCK CENTERS OF KA...	3043857944	11/20/2025	OIL PANS FOR #670-673	3,196.82
			Vendor 03511 - RUSH TRUCK CENTERS OF KANSAS, INC. Total:	**3,196.82**
Vendor: 04370 - SHELBYVILLE LAUNDRY, INC.				
SHELBYVILLE LAUNDRY, INC.	52510	11/21/2025	PW MAT SERVICE 11-9 TO 11-...	9.21
			Vendor 04370 - SHELBYVILLE LAUNDRY, INC. Total:	**9.21**
Vendor: 02193 - STANION WHOLESALE ELECTRIC CO				
STANION WHOLESALE ELECTR...	6019413-00	11/21/2025	PW LIGHTS	39.00
			Vendor 02193 - STANION WHOLESALE ELECTRIC CO Total:	**39.00**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 01167 - STAPLES ADVANTAGE				
STAPLES ADVANTAGE	6048014784	11/19/2025	PW OFFICE SUPPLIES (NOTEB…	5.18
			Vendor 01167 - STAPLES ADVANTAGE Total:	**5.18**
Vendor: 04351 - TIMOTHY WARD				
TIMOTHY WARD	112325	11/24/2025	SANITATION DRIVER	401.25
			Vendor 04351 - TIMOTHY WARD Total:	**401.25**
Vendor: 00654 - ULINE				
ULINE	200227820	11/21/2025	PW FLEET STOCK SECURE GRIP..	281.70
			Vendor 00654 - ULINE Total:	**281.70**
Vendor: 03081 - VALOR FORD INC				
VALOR FORD INC	6018298	11/20/2025	PW EXHAUST DPF FOR #543	6,498.93
			Vendor 03081 - VALOR FORD INC Total:	**6,498.93**
Vendor: 081362 - VLP AN EQUIPMENTSHARE COMPANY				
VLP AN EQUIPMENTSHARE C…	TOP-6022899-0000	11/21/2025	DRUM ROLLER RENTAL FOR G…	3,508.99
			Vendor 081362 - VLP AN EQUIPMENTSHARE COMPANY Total:	**3,508.99**
			Department 025 - STREET DEPARTMENT Total:	**268,398.38**
Department: 029 - LEGAL DEPARTMENT				
Vendor: 04433 - KS STATEBANK				
KS STATEBANK	852457054	11/20/2025	Thomson Reuters CC Stites Le…	410.97
KS STATEBANK	852457054	11/20/2025	Thomson Reuters CC Stites Le…	391.40
KS STATEBANK	852457054	11/20/2025	Amazon file folders Stites Lega..	63.01
KS STATEBANK	852457054	11/20/2025	Amazon 3 hole punch Stites L…	64.36
			Vendor 04433 - KS STATEBANK Total:	**929.74**
			Department 029 - LEGAL DEPARTMENT Total:	**929.74**
Department: 030 - MUNICIPAL COURT				
Vendor: 04575 - CLARENCE BURNETT				
CLARENCE BURNETT	Rest 25-18379	11/18/2025	Restitution Case 25-18379 Va…	100.00
			Vendor 04575 - CLARENCE BURNETT Total:	**100.00**
Vendor: 01516 - COLLECTION BUREAU OF KANSAS INC				
COLLECTION BUREAU OF KAN…	2025-10-31-LC190-3-C	11/20/2025	Court CBK- Oct 2025	1,563.07
			Vendor 01516 - COLLECTION BUREAU OF KANSAS INC Total:	**1,563.07**
Vendor: 04582 - DARBY, DEONTAE QUASHAWN				
DARBY, DEONTAE QUASHAWN	BR DARBY2025-18927	11/21/2025	DARBY, DEONTAE QUASHAWN..	525.00
			Vendor 04582 - DARBY, DEONTAE QUASHAWN Total:	**525.00**
Vendor: 04391 - JERRY WALLS				
JERRY WALLS	Case 24-7276	11/18/2025	Restitution Case # 24-7276 S…	20.00
			Vendor 04391 - JERRY WALLS Total:	**20.00**
Vendor: 01469 - JOSHUA DOUGLASS				
JOSHUA DOUGLASS	12.2.2025	11/25/2025	PAYMENT-TWICE MONTHLY	3,229.16
			Vendor 01469 - JOSHUA DOUGLASS Total:	**3,229.16**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036042	11/18/2025	701 N JEFFERSON	144.68
			Vendor 043271 - KANSAS GAS SERVICE Total:	**144.68**
Vendor: 04581 - MENDEZ, JULIANNA CASTELLANOS				
MENDEZ, JULIANNA CASTELL…	INV0036079	11/20/2025	Bond Refund Case #2025-000…	475.00
			Vendor 04581 - MENDEZ, JULIANNA CASTELLANOS Total:	**475.00**
Vendor: 02501 - WALMART				
WALMART	Rest Case #25-6981Johnson	11/25/2025	Restitution Case #25-6981	120.00
			Vendor 02501 - WALMART Total:	**120.00**
			Department 030 - MUNICIPAL COURT Total:	**6,176.91**
Department: 040 - C.L. HOOVER OPERA HOUSE				
Vendor: 043802 - EVERGY				
EVERGY	INV0036056	11/19/2025	135 W 7TH-(OPERA)	3,477.69
			Vendor 043802 - EVERGY Total:	**3,477.69**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 03795 - JOHNSON CONTROLS US HOLDING LLC				
JOHNSON CONTROLS US HOLD..	25053286	11/24/2025	ANNUAL FIRE ALARM TEST A...	1,545.76
			Vendor 03795 - JOHNSON CONTROLS US HOLDING LLC Total:	**1,545.76**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036189	11/25/2025	133 W 7TH-(OPERA)	157.46
			Vendor 043271 - KANSAS GAS SERVICE Total:	**157.46**
			Department 040 - C.L. HOOVER OPERA HOUSE Total:	**5,180.91**
Department: 048 - RECREATION DEPARTMENT				
Vendor: 04246 - ANDREW DARROW				
ANDREW DARROW	INV0036048	11/18/2025	MILES FOR TOPEKA TRAVEL	465.50
			Vendor 04246 - ANDREW DARROW Total:	**465.50**
Vendor: 04517 - BRIANNA HARBIN				
BRIANNA HARBIN	INV0036200	11/25/2025	Instructor Pay	45.00
			Vendor 04517 - BRIANNA HARBIN Total:	**45.00**
Vendor: 04551 - DEVYN ALYUS DEROSIA				
DEVYN ALYUS DEROSIA	INV0036217	11/26/2025	Esports Online Coaching	60.00
			Vendor 04551 - DEVYN ALYUS DEROSIA Total:	**60.00**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036066	11/19/2025	1002 W 12th St	258.12
			Vendor 043271 - KANSAS GAS SERVICE Total:	**258.12**
Vendor: 02040 - LATONJA ANDREWS				
LATONJA ANDREWS	INV0036196	11/25/2025	Instructor Pay	75.00
			Vendor 02040 - LATONJA ANDREWS Total:	**75.00**
Vendor: 03496 - MARITZA RINEHART				
MARITZA RINEHART	INV0036195	11/25/2025	Instructor Pay	30.00
			Vendor 03496 - MARITZA RINEHART Total:	**30.00**
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L...	IV00812790	11/25/2025	QUARTERLY INSPECTION, 12T...	215.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**215.00**
Vendor: 03301 - TATIANA FERRACIOLI-SILVA				
TATIANA FERRACIOLI-SILVA	INV0036194	11/25/2025	Instructor Pay	165.00
			Vendor 03301 - TATIANA FERRACIOLI-SILVA Total:	**165.00**
			Department 048 - RECREATION DEPARTMENT Total:	**1,313.62**
			Fund 001 - GENERAL FUND Total:	**1,396,227.10**
Fund: 002 - GRANT FUND				
Department: 210 - PARK PROJECTS				
Vendor: 039599 - INTERSTATE GLASS CO.				
INTERSTATE GLASS CO.	J59974	11/25/2025	J59974-SafetyDoorRecods.CA...	2,473.13
			Vendor 039599 - INTERSTATE GLASS CO. Total:	**2,473.13**
			Department 210 - PARK PROJECTS Total:	**2,473.13**
			Fund 002 - GRANT FUND Total:	**2,473.13**
Fund: 014 - WATER UTILITY FUND				
Department: 000 - NON-DEPARTMENTAL				
Vendor: 043380 - ADVANCE LIFE INSURANCE				
ADVANCE LIFE INSURANCE	INV0036118	11/28/2025	CITY OF JC EMPLOYER PD LIFE	10.04
ADVANCE LIFE INSURANCE	INV0036119	11/28/2025	ADVANCE LIFE INSURANCE BE...	39.61
ADVANCE LIFE INSURANCE	INV0036225	11/28/2025	CITY OF JC EMPLOYER PD LIFE	0.80
			Vendor 043380 - ADVANCE LIFE INSURANCE Total:	**50.45**
Vendor: 03161 - ADVANCE SHORT TERM DISABILITY				
ADVANCE SHORT TERM DISAB...	INV0036161	11/28/2025	CITY OF JC EMPLOYER PAID S...	29.16
ADVANCE SHORT TERM DISAB...	INV0036234	11/28/2025	CITY OF JC EMPLOYER PAID S...	1.95
			Vendor 03161 - ADVANCE SHORT TERM DISABILITY Total:	**31.11**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY				
AMERICAN FAMILY LIFE ASSU...	INV0036121	11/28/2025	AFLAC BEFORE TAX	52.79
			Vendor 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY Total:	**52.79**
Vendor: 007921 - BLUE CROSS BLUE SHIELD OF KS INC				
BLUE CROSS BLUE SHIELD OF ...	CM0001610	11/28/2025	BLUE CROSS BLUE SHIELD	-624.07
BLUE CROSS BLUE SHIELD OF ...	CM0001611	11/28/2025	BLUE CROSS BLUE SHIELD	-35.11
BLUE CROSS BLUE SHIELD OF ...	INV0036125	11/28/2025	BLUE CROSS BLUE SHIELD	128.62
BLUE CROSS BLUE SHIELD OF ...	INV0036126	11/28/2025	BLUE CROSS BLUE SHIELD	33.46
BLUE CROSS BLUE SHIELD OF ...	INV0036127	11/28/2025	BLUE CROSS BLUE SHIELD	125.95
BLUE CROSS BLUE SHIELD OF ...	INV0036130	11/28/2025	BLUE CROSS BLUE SHIELD	15.62
BLUE CROSS BLUE SHIELD OF ...	INV0036131	11/28/2025	BLUE CROSS BLUE SHIELD	773.45
BLUE CROSS BLUE SHIELD OF ...	INV0036132	11/28/2025	BLUE CROSS BLUE SHIELD	1,119.23
BLUE CROSS BLUE SHIELD OF ...	INV0036133	11/28/2025	BLUE CROSS BLUE SHIELD	485.99
BLUE CROSS BLUE SHIELD OF ...	INV0036134	11/28/2025	BLUE CROSS BLUE SHIELD	848.32
BLUE CROSS BLUE SHIELD OF ...	INV0036135	11/28/2025	BLUE CROSS BLUE SHIELD	100.08
BLUE CROSS BLUE SHIELD OF ...	INV0036136	11/28/2025	BLUE CROSS BLUE SHIELD	92.05
BLUE CROSS BLUE SHIELD OF ...	INV0036226	11/28/2025	BLUE CROSS BLUE SHIELD	130.14
BLUE CROSS BLUE SHIELD OF ...	INV0036227	11/28/2025	BLUE CROSS BLUE SHIELD	8.07
			Vendor 007921 - BLUE CROSS BLUE SHIELD OF KS INC Total:	**3,201.80**
Vendor: 044005 - CITY OF JC FLEX SPENDING ACCT 1074334				
CITY OF JC FLEX SPENDING AC...	INV0036142	11/28/2025	FLEX SPENDING-1074334	224.85
CITY OF JC FLEX SPENDING AC...	INV0036228	11/28/2025	FLEX SPENDING-1074334	5.00
			Vendor 044005 - CITY OF JC FLEX SPENDING ACCT 1074334 Total:	**229.85**
Vendor: 012130 - CITY OF JUNCTION CITY				
CITY OF JUNCTION CITY	INV0036143	11/28/2025	CITY OF JUNCTION CITY (G-FEE)	3.77
CITY OF JUNCTION CITY	INV0036160	11/28/2025	TELEPHONE REIMBURSEMENT	21.23
			Vendor 012130 - CITY OF JUNCTION CITY Total:	**25.00**
Vendor: 01944 - EMPOWER RETIREMENT LLC				
EMPOWER RETIREMENT LLC	INV0036154	11/28/2025	EMPOWER FINANCIAL SERVIC...	218.96
			Vendor 01944 - EMPOWER RETIREMENT LLC Total:	**218.96**
Vendor: 001010 - INTERNAL REVENUE SERVICE				
INTERNAL REVENUE SERVICE	INV0036176	11/28/2025	SOCIAL SECURITY WITHHOLDI...	3,019.02
INTERNAL REVENUE SERVICE	INV0036177	11/28/2025	FEDERAL WITHHOLDING	1,545.19
INTERNAL REVENUE SERVICE	INV0036178	11/28/2025	MEDICARE WITHHOLDING	706.42
INTERNAL REVENUE SERVICE	INV0036181	11/28/2025	SOCIAL SECURITY WITHHOLDI...	12.06
INTERNAL REVENUE SERVICE	INV0036182	11/28/2025	FEDERAL WITHHOLDING	10.74
INTERNAL REVENUE SERVICE	INV0036183	11/28/2025	MEDICARE WITHHOLDING	2.82
INTERNAL REVENUE SERVICE	INV0036238	11/28/2025	SOCIAL SECURITY WITHHOLDI...	265.76
INTERNAL REVENUE SERVICE	INV0036239	11/28/2025	FEDERAL WITHHOLDING	78.26
INTERNAL REVENUE SERVICE	INV0036240	11/28/2025	MEDICARE WITHHOLDING	62.28
			Vendor 001010 - INTERNAL REVENUE SERVICE Total:	**5,702.55**
Vendor: 00973 - KANSAS DEPARTMENT OF LABOR				
KANSAS DEPARTMENT OF LA...	INV0036174	11/28/2025	QUARTERLY UNEMPLOYMENT ..	24.46
KANSAS DEPARTMENT OF LA...	INV0036179	11/28/2025	QUARTERLY UNEMPLOYMENT ..	0.12
KANSAS DEPARTMENT OF LA...	INV0036236	11/28/2025	QUARTERLY UNEMPLOYMENT ..	2.23
			Vendor 00973 - KANSAS DEPARTMENT OF LABOR Total:	**26.81**
Vendor: 042540 - KANSAS DEPT OF REVENUE				
KANSAS DEPT OF REVENUE	INV0036175	11/28/2025	STATE WITHHOLDING	1,074.75
KANSAS DEPT OF REVENUE	INV0036180	11/28/2025	STATE WITHHOLDING	5.40
KANSAS DEPT OF REVENUE	INV0036237	11/28/2025	STATE WITHHOLDING	67.13
			Vendor 042540 - KANSAS DEPT OF REVENUE Total:	**1,147.28**
Vendor: 014435 - KANSAS PAYMENT CENTER				
KANSAS PAYMENT CENTER	INV0036148	11/28/2025	INCOME WITHHOLDING ORD...	81.51
KANSAS PAYMENT CENTER	INV0036149	11/28/2025	GARNISHMENT	96.88
			Vendor 014435 - KANSAS PAYMENT CENTER Total:	**178.39**
Vendor: 043859 - KANSAS PUBLIC EMPLOYEES				
KANSAS PUBLIC EMPLOYEES	INV0036151	11/28/2025	KPERS #1	340.77

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
KANSAS PUBLIC EMPLOYEES	INV0036152	11/28/2025	KPERS #2	295.91
KANSAS PUBLIC EMPLOYEES	INV0036153	11/28/2025	KPERS #3	3,303.43
KANSAS PUBLIC EMPLOYEES	INV0036155	11/28/2025	KPERS INSURANCE	179.48
KANSAS PUBLIC EMPLOYEES	INV0036230	11/28/2025	KPERS #1	124.11
KANSAS PUBLIC EMPLOYEES	INV0036231	11/28/2025	KPERS #2	56.27
KANSAS PUBLIC EMPLOYEES	INV0036232	11/28/2025	KPERS #3	157.15
KANSAS PUBLIC EMPLOYEES	INV0036233	11/28/2025	KPERS INSURANCE	0.50
			Vendor 043859 - KANSAS PUBLIC EMPLOYEES Total:	**4,457.62**
Vendor: 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY				
UNITED WAY OF JUNCTION CI...	INV0036163	11/28/2025	UNITED WAY	2.60
			Vendor 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY Total:	**2.60**
Vendor: 03938 - VSP INSURANCE CO.				
VSP INSURANCE CO.	INV0036164	11/28/2025	VSP Vision Insurance Pre-Tax	1.36
VSP INSURANCE CO.	INV0036165	11/28/2025	VSP PREMIUM SINGLE	11.23
VSP INSURANCE CO.	INV0036166	11/28/2025	VSP PREMIUM SPOUSE	3.34
VSP INSURANCE CO.	INV0036167	11/28/2025	VSP PREMIUM CHILD(REN)	8.16
VSP INSURANCE CO.	INV0036168	11/28/2025	VSP VISION PREMIUM FAMILY	15.36
VSP INSURANCE CO.	INV0036169	11/28/2025	VSP INSURANCE	22.41
VSP INSURANCE CO.	INV0036170	11/28/2025	VSP VISION INSURANCE SPOU...	1.48
VSP INSURANCE CO.	INV0036172	11/28/2025	VSP VISION INSURANCE STAN...	16.88
VSP INSURANCE CO.	INV0036235	11/28/2025	VSP INSURANCE	2.30
			Vendor 03938 - VSP INSURANCE CO. Total:	**82.52**
			Department 000 - NON-DEPARTMENTAL Total:	**15,407.73**
Department: 532 - WATER DISTRIBUTION SYSTEM				
Vendor: 006660 - BAYER CONSTRUCTION CO.				
BAYER CONSTRUCTION CO.	SMS697655	11/21/2025	35.130 TONS 25% RAP	2,824.45
BAYER CONSTRUCTION CO.	SMS697729	11/21/2025	6,399 TONS FILTER WASHED 5...	168.84
			Vendor 006660 - BAYER CONSTRUCTION CO. Total:	**2,993.29**
Vendor: 067805 - CARD CENTER				
CARD CENTER	R IBARRA OCTOBER 2025	11/24/2025	R IBARRA VISA OCTOBER 2025	65.82
			Vendor 067805 - CARD CENTER Total:	**65.82**
Vendor: 02719 - CORE & MAIN LP				
CORE & MAIN LP	Y006820	11/25/2025	RISERS, RINGS	607.85
CORE & MAIN LP	Y006820	11/25/2025	RISERS, RINGS	258.00
CORE & MAIN LP	Y006820	11/25/2025	RISERS, RINGS	274.32
CORE & MAIN LP	Y057705	11/21/2025	PW HYD ADPTR	42.36
			Vendor 02719 - CORE & MAIN LP Total:	**1,182.53**
Vendor: 029110 - GLENN'S PLUMBING				
GLENN'S PLUMBING	55141	11/21/2025	PW SHOP SINK WASTE MACH...	520.12
			Vendor 029110 - GLENN'S PLUMBING Total:	**520.12**
Vendor: 038040 - J & K CONTRACTING L.C.				
J & K CONTRACTING L.C.	111425-1	11/21/2025	EMERGENCY REPAIR 16" WAT...	5,335.00
J & K CONTRACTING L.C.	A25D227.4	11/24/2025	MCFARLAND RD UTILITY ADJU...	61,269.98
			Vendor 038040 - J & K CONTRACTING L.C. Total:	**66,604.98**
Vendor: 01514 - MIDWEST CONCRETE MATERIALS				
MIDWEST CONCRETE MATERI...	724129	11/19/2025	8TH & WASHINGTON 4.50 CY...	1,040.75
MIDWEST CONCRETE MATERI...	724703	11/21/2025	PW 4.89 TN FILL SAND	50.37
			Vendor 01514 - MIDWEST CONCRETE MATERIALS Total:	**1,091.12**
Vendor: 01554 - MSC INDUSTRIAL SUPPLY CO				
MSC INDUSTRIAL SUPPLY CO	8076264001	11/19/2025	TIGER GRIP GLOVES	165.13
			Vendor 01554 - MSC INDUSTRIAL SUPPLY CO Total:	**165.13**
Vendor: 02699 - PETROCHOICE HOLDINGS INC				
PETROCHOICE HOLDINGS INC	52074620	11/21/2025	PW FLEET OIL	99.99
			Vendor 02699 - PETROCHOICE HOLDINGS INC Total:	**99.99**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L...	IV00812826	11/21/2025	PW QUARTERLY FIRST AID SU...	95.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**95.00**
Vendor: 066189 - REEVES-WIEDEMAN CO.				
REEVES-WIEDEMAN CO.	6677575	11/24/2025	GALV COMPRESSION UNION	48.29
REEVES-WIEDEMAN CO.	6677575	11/24/2025	GALV COMPRESSION UNION	18.29
			Vendor 066189 - REEVES-WIEDEMAN CO. Total:	**66.58**
Vendor: 04370 - SHELBYVILLE LAUNDRY, INC.				
SHELBYVILLE LAUNDRY, INC.	52510	11/21/2025	PW MAT SERVICE 11-9 TO 11-...	9.21
			Vendor 04370 - SHELBYVILLE LAUNDRY, INC. Total:	**9.21**
Vendor: 01167 - STAPLES ADVANTAGE				
STAPLES ADVANTAGE	6048014784	11/19/2025	PW OFFICE SUPPLIES (NOTEB...	5.18
			Vendor 01167 - STAPLES ADVANTAGE Total:	**5.18**
Vendor: 00654 - ULINE				
ULINE	200227820	11/21/2025	PW FLEET STOCK SECURE GRIP...	140.85
			Vendor 00654 - ULINE Total:	**140.85**
Vendor: 01345 - WOODRIVER ENERGY LLC				
WOODRIVER ENERGY LLC	470877	11/18/2025	PUBLIC WORKS-2324 N JACKS...	21.24
			Vendor 01345 - WOODRIVER ENERGY LLC Total:	**21.24**
			Department 532 - WATER DISTRIBUTION SYSTEM Total:	**73,061.04**
Department: 533 - WATER PLANT OPERATIONS				
Vendor: 043802 - EVERGY				
EVERGY	INV0036055	11/19/2025	902 W Spruce	910.22
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 20	936.32
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 3	28.86
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 8	168.66
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 19	1,835.87
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 1	48.75
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 7	48.37
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 5	43.98
EVERGY	INV0036192	11/25/2025	2101 N Jackson St Plant	25,198.38
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 4	28.86
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 9	996.61
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 6	903.36
EVERGY	INV0036192	11/25/2025	2101 N Jackson St 2	36.87
EVERGY	INV0036199	11/25/2025	920 W Spruce	77.72
			Vendor 043802 - EVERGY Total:	**31,262.83**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036044	11/18/2025	2101 N Jackson St	104.69
			Vendor 043271 - KANSAS GAS SERVICE Total:	**104.69**
			Department 533 - WATER PLANT OPERATIONS Total:	**31,367.52**
Department: 534 - WATER ADMINISTRATION				
Vendor: 01662 - HDR ENGINEERING INC				
HDR ENGINEERING INC	1200774352	11/18/2025	WASTEWATER TREATMENT P...	123,950.70
HDR ENGINEERING INC	1200774353	11/18/2025	WATER TREATMENT PLANT C...	3,830.00
			Vendor 01662 - HDR ENGINEERING INC Total:	**127,780.70**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036076	11/20/2025	900 W Spruce - 510021949 15...	48.48
KANSAS GAS SERVICE	INV0036077	11/20/2025	2232 W Ash	90.10
KANSAS GAS SERVICE	INV0036067	11/19/2025	900 W Spruce - 510021949 15...	45.57
KANSAS GAS SERVICE	INV0036069	11/19/2025	2232 W Ash	45.57
			Vendor 043271 - KANSAS GAS SERVICE Total:	**229.72**
Vendor: 00970 - VERIZON WIRELESS				
VERIZON WIRELESS	INV0036041	11/18/2025	785-307-4403-JUNCTION CITY...	40.01

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
VERIZON WIRELESS	INV0036041	11/18/2025	785-307-7019--JUNCTION CITY..	40.01
			Vendor 00970 - VERIZON WIRELESS Total:	**80.02**
			Department 534 - WATER ADMINISTRATION Total:	**128,090.44**
			Fund 014 - WATER UTILITY FUND Total:	**247,926.73**
Fund: 015 - WASTEWATER UTILITY FUND				
Department: 000 - NON-DEPARTMENTAL				
Vendor: 043380 - ADVANCE LIFE INSURANCE				
ADVANCE LIFE INSURANCE	INV0036118	11/28/2025	CITY OF JC EMPLOYER PD LIFE	10.32
ADVANCE LIFE INSURANCE	INV0036119	11/28/2025	ADVANCE LIFE INSURANCE BE...	39.61
ADVANCE LIFE INSURANCE	INV0036225	11/28/2025	CITY OF JC EMPLOYER PD LIFE	0.80
			Vendor 043380 - ADVANCE LIFE INSURANCE Total:	**50.73**
Vendor: 03161 - ADVANCE SHORT TERM DISABILITY				
ADVANCE SHORT TERM DISAB...	INV0036161	11/28/2025	CITY OF JC EMPLOYER PAID S...	30.25
ADVANCE SHORT TERM DISAB...	INV0036234	11/28/2025	CITY OF JC EMPLOYER PAID S...	1.94
			Vendor 03161 - ADVANCE SHORT TERM DISABILITY Total:	**32.19**
Vendor: 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY				
AMERICAN FAMILY LIFE ASSU...	INV0036121	11/28/2025	AFLAC BEFORE TAX	54.11
			Vendor 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY Total:	**54.11**
Vendor: 007921 - BLUE CROSS BLUE SHIELD OF KS INC				
BLUE CROSS BLUE SHIELD OF ...	CM0001610	11/28/2025	BLUE CROSS BLUE SHIELD	-802.32
BLUE CROSS BLUE SHIELD OF ...	CM0001611	11/28/2025	BLUE CROSS BLUE SHIELD	-45.14
BLUE CROSS BLUE SHIELD OF ...	INV0036125	11/28/2025	BLUE CROSS BLUE SHIELD	128.62
BLUE CROSS BLUE SHIELD OF ...	INV0036126	11/28/2025	BLUE CROSS BLUE SHIELD	36.65
BLUE CROSS BLUE SHIELD OF ...	INV0036127	11/28/2025	BLUE CROSS BLUE SHIELD	125.95
BLUE CROSS BLUE SHIELD OF ...	INV0036130	11/28/2025	BLUE CROSS BLUE SHIELD	15.62
BLUE CROSS BLUE SHIELD OF ...	INV0036131	11/28/2025	BLUE CROSS BLUE SHIELD	803.66
BLUE CROSS BLUE SHIELD OF ...	INV0036132	11/28/2025	BLUE CROSS BLUE SHIELD	1,184.19
BLUE CROSS BLUE SHIELD OF ...	INV0036133	11/28/2025	BLUE CROSS BLUE SHIELD	410.45
BLUE CROSS BLUE SHIELD OF ...	INV0036134	11/28/2025	BLUE CROSS BLUE SHIELD	803.36
BLUE CROSS BLUE SHIELD OF ...	INV0036135	11/28/2025	BLUE CROSS BLUE SHIELD	95.79
BLUE CROSS BLUE SHIELD OF ...	INV0036136	11/28/2025	BLUE CROSS BLUE SHIELD	95.95
BLUE CROSS BLUE SHIELD OF ...	INV0036226	11/28/2025	BLUE CROSS BLUE SHIELD	130.13
BLUE CROSS BLUE SHIELD OF ...	INV0036227	11/28/2025	BLUE CROSS BLUE SHIELD	8.07
			Vendor 007921 - BLUE CROSS BLUE SHIELD OF KS INC Total:	**2,990.98**
Vendor: 044005 - CITY OF JC FLEX SPENDING ACCT 1074334				
CITY OF JC FLEX SPENDING AC...	INV0036142	11/28/2025	FLEX SPENDING-1074334	224.82
CITY OF JC FLEX SPENDING AC...	INV0036228	11/28/2025	FLEX SPENDING-1074334	5.00
			Vendor 044005 - CITY OF JC FLEX SPENDING ACCT 1074334 Total:	**229.82**
Vendor: 012130 - CITY OF JUNCTION CITY				
CITY OF JUNCTION CITY	INV0036143	11/28/2025	CITY OF JUNCTION CITY (G-FEE)	3.75
CITY OF JUNCTION CITY	INV0036160	11/28/2025	TELEPHONE REIMBURSEMENT	21.88
			Vendor 012130 - CITY OF JUNCTION CITY Total:	**25.63**
Vendor: 01944 - EMPOWER RETIREMENT LLC				
EMPOWER RETIREMENT LLC	INV0036154	11/28/2025	EMPOWER FINANCIAL SERVIC...	218.96
			Vendor 01944 - EMPOWER RETIREMENT LLC Total:	**218.96**
Vendor: 001010 - INTERNAL REVENUE SERVICE				
INTERNAL REVENUE SERVICE	INV0036176	11/28/2025	SOCIAL SECURITY WITHHOLDI...	3,092.42
INTERNAL REVENUE SERVICE	INV0036177	11/28/2025	FEDERAL WITHHOLDING	1,576.31
INTERNAL REVENUE SERVICE	INV0036178	11/28/2025	MEDICARE WITHHOLDING	723.16
INTERNAL REVENUE SERVICE	INV0036181	11/28/2025	SOCIAL SECURITY WITHHOLDI...	15.50
INTERNAL REVENUE SERVICE	INV0036182	11/28/2025	FEDERAL WITHHOLDING	13.80
INTERNAL REVENUE SERVICE	INV0036183	11/28/2025	MEDICARE WITHHOLDING	3.60
INTERNAL REVENUE SERVICE	INV0036238	11/28/2025	SOCIAL SECURITY WITHHOLDI...	264.26
INTERNAL REVENUE SERVICE	INV0036239	11/28/2025	FEDERAL WITHHOLDING	82.41
INTERNAL REVENUE SERVICE	INV0036240	11/28/2025	MEDICARE WITHHOLDING	61.70
			Vendor 001010 - INTERNAL REVENUE SERVICE Total:	**5,833.16**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 00973 - KANSAS DEPARTMENT OF LABOR				
KANSAS DEPARTMENT OF LA...	INV0036174	11/28/2025	QUARTERLY UNEMPLOYMENT ..	24.84
KANSAS DEPARTMENT OF LA...	INV0036179	11/28/2025	QUARTERLY UNEMPLOYMENT ..	0.13
KANSAS DEPARTMENT OF LA...	INV0036236	11/28/2025	QUARTERLY UNEMPLOYMENT ..	2.18
			Vendor 00973 - KANSAS DEPARTMENT OF LABOR Total:	**27.15**
Vendor: 042540 - KANSAS DEPT OF REVENUE				
KANSAS DEPT OF REVENUE	INV0036175	11/28/2025	STATE WITHHOLDING	1,102.82
KANSAS DEPT OF REVENUE	INV0036180	11/28/2025	STATE WITHHOLDING	6.93
KANSAS DEPT OF REVENUE	INV0036237	11/28/2025	STATE WITHHOLDING	56.35
			Vendor 042540 - KANSAS DEPT OF REVENUE Total:	**1,166.10**
Vendor: 014435 - KANSAS PAYMENT CENTER				
KANSAS PAYMENT CENTER	INV0036148	11/28/2025	INCOME WITHHOLDING ORD...	81.49
KANSAS PAYMENT CENTER	INV0036149	11/28/2025	GARNISHMENT	96.88
			Vendor 014435 - KANSAS PAYMENT CENTER Total:	**178.37**
Vendor: 043859 - KANSAS PUBLIC EMPLOYEES				
KANSAS PUBLIC EMPLOYEES	INV0036151	11/28/2025	KPERS #1	340.73
KANSAS PUBLIC EMPLOYEES	INV0036152	11/28/2025	KPERS #2	268.74
KANSAS PUBLIC EMPLOYEES	INV0036153	11/28/2025	KPERS #3	3,419.52
KANSAS PUBLIC EMPLOYEES	INV0036155	11/28/2025	KPERS INSURANCE	185.64
KANSAS PUBLIC EMPLOYEES	INV0036230	11/28/2025	KPERS #1	124.11
KANSAS PUBLIC EMPLOYEES	INV0036231	11/28/2025	KPERS #2	52.81
KANSAS PUBLIC EMPLOYEES	INV0036232	11/28/2025	KPERS #3	158.63
KANSAS PUBLIC EMPLOYEES	INV0036233	11/28/2025	KPERS INSURANCE	0.50
			Vendor 043859 - KANSAS PUBLIC EMPLOYEES Total:	**4,550.68**
Vendor: 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY				
UNITED WAY OF JUNCTION CI...	INV0036163	11/28/2025	UNITED WAY	2.44
			Vendor 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY Total:	**2.44**
Vendor: 03938 - VSP INSURANCE CO.				
VSP INSURANCE CO.	INV0036164	11/28/2025	VSP Vision Insurance Pre-Tax	1.36
VSP INSURANCE CO.	INV0036165	11/28/2025	VSP PREMIUM SINGLE	12.03
VSP INSURANCE CO.	INV0036166	11/28/2025	VSP PREMIUM SPOUSE	3.34
VSP INSURANCE CO.	INV0036167	11/28/2025	VSP PREMIUM CHILD(REN)	9.52
VSP INSURANCE CO.	INV0036168	11/28/2025	VSP VISION PREMIUM FAMILY	15.34
VSP INSURANCE CO.	INV0036169	11/28/2025	VSP INSURANCE	22.96
VSP INSURANCE CO.	INV0036170	11/28/2025	VSP VISION INSURANCE SPOU...	1.48
VSP INSURANCE CO.	INV0036172	11/28/2025	VSP VISION INSURANCE STAN...	15.84
VSP INSURANCE CO.	INV0036235	11/28/2025	VSP INSURANCE	2.30
			Vendor 03938 - VSP INSURANCE CO. Total:	**84.17**
			Department 000 - NON-DEPARTMENTAL Total:	**15,444.49**
Department: 540 - WASTEWATER DISTRIBUTION SYSTEM				
Vendor: 067805 - CARD CENTER				
CARD CENTER	R IBARRA OCTOBER 2025	11/24/2025	R IBARRA VISA OCTOBER 2025	65.82
			Vendor 067805 - CARD CENTER Total:	**65.82**
Vendor: 029110 - GLENN'S PLUMBING				
GLENN'S PLUMBING	55141	11/21/2025	PW SHOP SINK WASTE MACH...	520.12
			Vendor 029110 - GLENN'S PLUMBING Total:	**520.12**
Vendor: 038040 - J & K CONTRACTING L.C.				
J & K CONTRACTING L.C.	110701-1	11/20/2025	SEWER SERVICE 1410 N EISEN...	5,572.00
J & K CONTRACTING L.C.	A25D227.4	11/24/2025	MCFARLAND RD UTILITY ADJU...	61,269.99
J & K CONTRACTING L.C.	A25D2390.1	11/18/2025	SANITARY SEWER EXTENSION	34,400.00
			Vendor 038040 - J & K CONTRACTING L.C. Total:	**101,241.99**
Vendor: 01554 - MSC INDUSTRIAL SUPPLY CO				
MSC INDUSTRIAL SUPPLY CO	8076264001	11/19/2025	TIGER GRIP GLOVES	165.13
			Vendor 01554 - MSC INDUSTRIAL SUPPLY CO Total:	**165.13**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 02699 - PETROCHOICE HOLDINGS INC				
PETROCHOICE HOLDINGS INC	52074620	11/21/2025	PW FLEET OIL	99.99
			Vendor 02699 - PETROCHOICE HOLDINGS INC Total:	**99.99**
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L...	IV00812826	11/21/2025	PW QUARTERLY FIRST AID SU...	95.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**95.00**
Vendor: 04370 - SHELBYVILLE LAUNDRY, INC.				
SHELBYVILLE LAUNDRY, INC.	52510	11/21/2025	PW MAT SERVICE 11-9 TO 11-...	9.21
			Vendor 04370 - SHELBYVILLE LAUNDRY, INC. Total:	**9.21**
Vendor: 01167 - STAPLES ADVANTAGE				
STAPLES ADVANTAGE	6048014784	11/19/2025	PW OFFICE SUPPLIES (NOTEB...	5.18
			Vendor 01167 - STAPLES ADVANTAGE Total:	**5.18**
Vendor: 00654 - ULINE				
ULINE	200227820	11/21/2025	PW FLEET STOCK SECURE GRIP...	140.85
			Vendor 00654 - ULINE Total:	**140.85**
			Department 540 - WASTEWATER DISTRIBUTION SYSTEM Total:	**102,343.29**
Department: 547 - WASTEWATER PLANT OPERATIONS				
Vendor: 03463 - CROSSLAND HEAVY CONTRACTORS, INC.				
CROSSLAND HEAVY CONTRAC...	25	11/24/2025	WASTEWATER TREATMENT P...	1,827,402.75
			Vendor 03463 - CROSSLAND HEAVY CONTRACTORS, INC. Total:	**1,827,402.75**
Vendor: 043802 - EVERGY				
EVERGY	INV0036193	11/25/2025	427 Grant Ave	10,679.61
EVERGY	INV0036193	11/25/2025	427 Grant Ave South Pump	0.01
			Vendor 043802 - EVERGY Total:	**10,679.62**
Vendor: 043271 - KANSAS GAS SERVICE				
KANSAS GAS SERVICE	INV0036197	11/25/2025	3200 Industrial	110.92
KANSAS GAS SERVICE	INV0036197-R	11/25/2025	3200 Industrial	-110.92
KANSAS GAS SERVICE	INV0036198	11/25/2025	3200 Industrial	45.71
KANSAS GAS SERVICE	INV0036198-R	11/25/2025	3200 Industrial	-45.71
KANSAS GAS SERVICE	INV0036045	11/18/2025	427 Grant Ave	322.79
KANSAS GAS SERVICE	INV0036068	11/19/2025	3200 Industrial	110.92
			Vendor 043271 - KANSAS GAS SERVICE Total:	**433.71**
			Department 547 - WASTEWATER PLANT OPERATIONS Total:	**1,838,516.08**
			Fund 015 - WASTEWATER UTILITY FUND Total:	**1,956,303.86**
Fund: 018 - STORM WATER UTILITY FUND				
Department: 000 - NON-DEPARTMENTAL				
Vendor: 043380 - ADVANCE LIFE INSURANCE				
ADVANCE LIFE INSURANCE	INV0036118	11/28/2025	CITY OF JC EMPLOYER PD LIFE	1.29
ADVANCE LIFE INSURANCE	INV0036119	11/28/2025	ADVANCE LIFE INSURANCE BE...	33.82
			Vendor 043380 - ADVANCE LIFE INSURANCE Total:	**35.11**
Vendor: 03161 - ADVANCE SHORT TERM DISABILITY				
ADVANCE SHORT TERM DISAB...	INV0036161	11/28/2025	CITY OF JC EMPLOYER PAID S...	3.60
			Vendor 03161 - ADVANCE SHORT TERM DISABILITY Total:	**3.60**
Vendor: 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY				
AMERICAN FAMILY LIFE ASSU...	INV0036121	11/28/2025	AFLAC BEFORE TAX	12.03
			Vendor 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY Total:	**12.03**
Vendor: 007921 - BLUE CROSS BLUE SHIELD OF KS INC				
BLUE CROSS BLUE SHIELD OF ...	CM0001610	11/28/2025	BLUE CROSS BLUE SHIELD	-89.13
BLUE CROSS BLUE SHIELD OF ...	CM0001611	11/28/2025	BLUE CROSS BLUE SHIELD	-5.03
BLUE CROSS BLUE SHIELD OF ...	INV0036125	11/28/2025	BLUE CROSS BLUE SHIELD	51.45
BLUE CROSS BLUE SHIELD OF ...	INV0036126	11/28/2025	BLUE CROSS BLUE SHIELD	9.57
BLUE CROSS BLUE SHIELD OF ...	INV0036130	11/28/2025	BLUE CROSS BLUE SHIELD	3.47
BLUE CROSS BLUE SHIELD OF ...	INV0036131	11/28/2025	BLUE CROSS BLUE SHIELD	75.85
BLUE CROSS BLUE SHIELD OF ...	INV0036132	11/28/2025	BLUE CROSS BLUE SHIELD	91.08
BLUE CROSS BLUE SHIELD OF ...	INV0036134	11/28/2025	BLUE CROSS BLUE SHIELD	79.94
BLUE CROSS BLUE SHIELD OF ...	INV0036135	11/28/2025	BLUE CROSS BLUE SHIELD	7.53

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
BLUE CROSS BLUE SHIELD OF ...	INV0036136	11/28/2025	BLUE CROSS BLUE SHIELD	10.52
			Vendor 007921 - BLUE CROSS BLUE SHIELD OF KS INC Total:	**235.25**
Vendor: 044005 - CITY OF JC FLEX SPENDING ACCT 1074334				
CITY OF JC FLEX SPENDING AC...	INV0036142	11/28/2025	FLEX SPENDING-1074334	46.51
			Vendor 044005 - CITY OF JC FLEX SPENDING ACCT 1074334 Total:	**46.51**
Vendor: 012130 - CITY OF JUNCTION CITY				
CITY OF JUNCTION CITY	INV0036143	11/28/2025	CITY OF JUNCTION CITY (G-FEE)	0.50
CITY OF JUNCTION CITY	INV0036160	11/28/2025	TELEPHONE REIMBURSEMENT	2.63
			Vendor 012130 - CITY OF JUNCTION CITY Total:	**3.13**
Vendor: 01944 - EMPOWER RETIREMENT LLC				
EMPOWER RETIREMENT LLC	INV0036154	11/28/2025	EMPOWER FINANCIAL SERVIC...	103.86
			Vendor 01944 - EMPOWER RETIREMENT LLC Total:	**103.86**
Vendor: 001010 - INTERNAL REVENUE SERVICE				
INTERNAL REVENUE SERVICE	INV0036176	11/28/2025	SOCIAL SECURITY WITHHOLDI...	773.24
INTERNAL REVENUE SERVICE	INV0036177	11/28/2025	FEDERAL WITHHOLDING	364.94
INTERNAL REVENUE SERVICE	INV0036178	11/28/2025	MEDICARE WITHHOLDING	180.82
INTERNAL REVENUE SERVICE	INV0036181	11/28/2025	SOCIAL SECURITY WITHHOLDI...	1.76
INTERNAL REVENUE SERVICE	INV0036182	11/28/2025	FEDERAL WITHHOLDING	1.55
INTERNAL REVENUE SERVICE	INV0036183	11/28/2025	MEDICARE WITHHOLDING	0.40
INTERNAL REVENUE SERVICE	INV0036238	11/28/2025	SOCIAL SECURITY WITHHOLDI...	35.34
INTERNAL REVENUE SERVICE	INV0036239	11/28/2025	FEDERAL WITHHOLDING	9.55
INTERNAL REVENUE SERVICE	INV0036240	11/28/2025	MEDICARE WITHHOLDING	8.26
			Vendor 001010 - INTERNAL REVENUE SERVICE Total:	**1,375.86**
Vendor: 042540 - KANSAS DEPT OF REVENUE				
KANSAS DEPT OF REVENUE	INV0036175	11/28/2025	STATE WITHHOLDING	285.72
KANSAS DEPT OF REVENUE	INV0036180	11/28/2025	STATE WITHHOLDING	0.79
KANSAS DEPT OF REVENUE	INV0036237	11/28/2025	STATE WITHHOLDING	4.21
			Vendor 042540 - KANSAS DEPT OF REVENUE Total:	**290.72**
Vendor: 014435 - KANSAS PAYMENT CENTER				
KANSAS PAYMENT CENTER	INV0036149	11/28/2025	GARNISHMENT	38.76
			Vendor 014435 - KANSAS PAYMENT CENTER Total:	**38.76**
Vendor: 043859 - KANSAS PUBLIC EMPLOYEES				
KANSAS PUBLIC EMPLOYEES	INV0036151	11/28/2025	KPERS #1	60.83
KANSAS PUBLIC EMPLOYEES	INV0036152	11/28/2025	KPERS #2	93.58
KANSAS PUBLIC EMPLOYEES	INV0036153	11/28/2025	KPERS #3	832.58
KANSAS PUBLIC EMPLOYEES	INV0036155	11/28/2025	KPERS INSURANCE	46.17
KANSAS PUBLIC EMPLOYEES	INV0036230	11/28/2025	KPERS #1	1.57
KANSAS PUBLIC EMPLOYEES	INV0036231	11/28/2025	KPERS #2	21.21
KANSAS PUBLIC EMPLOYEES	INV0036232	11/28/2025	KPERS #3	22.05
			Vendor 043859 - KANSAS PUBLIC EMPLOYEES Total:	**1,077.99**
Vendor: 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY				
UNITED WAY OF JUNCTION CI...	INV0036163	11/28/2025	UNITED WAY	1.00
			Vendor 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY Total:	**1.00**
Vendor: 03938 - VSP INSURANCE CO.				
VSP INSURANCE CO.	INV0036164	11/28/2025	VSP Vision Insurance Pre-Tax	0.65
VSP INSURANCE CO.	INV0036165	11/28/2025	VSP PREMIUM SINGLE	2.52
VSP INSURANCE CO.	INV0036166	11/28/2025	VSP PREMIUM SPOUSE	1.34
VSP INSURANCE CO.	INV0036167	11/28/2025	VSP PREMIUM CHILD(REN)	2.04
VSP INSURANCE CO.	INV0036168	11/28/2025	VSP VISION PREMIUM FAMILY	2.19
VSP INSURANCE CO.	INV0036169	11/28/2025	VSP INSURANCE	1.61
VSP INSURANCE CO.	INV0036172	11/28/2025	VSP VISION INSURANCE STAN...	6.50
			Vendor 03938 - VSP INSURANCE CO. Total:	**16.85**
			Department 000 - NON-DEPARTMENTAL Total:	**3,240.67**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Department: 619 - STORM WATER DISTRIBUTION				
Vendor: 01514 - MIDWEST CONCRETE MATERIALS				
MIDWEST CONCRETE MATERI...	724822	11/21/2025	PW 1.25 70/30 11TH & EISEN...	328.88
			Vendor 01514 - MIDWEST CONCRETE MATERIALS Total:	**328.88**
Vendor: 04345 - OLGOONIK ENTERPRISES, LLC				
OLGOONIK ENTERPRISES, LLC	A24D1965.3 FINAL	11/25/2025	2024 STORMWATER IMPROV...	137,367.76
			Vendor 04345 - OLGOONIK ENTERPRISES, LLC Total:	**137,367.76**
			Department 619 - STORM WATER DISTRIBUTION Total:	**137,696.64**
			Fund 018 - STORM WATER UTILITY FUND Total:	**140,937.31**
Fund: 019 - ECONOMIC DEVELOPMENT FUND				
Department: 120 - ECONOMIC DEVELOPMENT				
Vendor: 01223 - EMPRISE BANK				
EMPRISE BANK	12.2025	11/25/2025	Loan 22334130	29,930.58
EMPRISE BANK	12.2025	11/25/2025	Loan 22334130	4,098.16
			Vendor 01223 - EMPRISE BANK Total:	**34,028.74**
			Department 120 - ECONOMIC DEVELOPMENT Total:	**34,028.74**
			Fund 019 - ECONOMIC DEVELOPMENT FUND Total:	**34,028.74**
Fund: 023 - SANITATION FUND				
Department: 000 - NON-DEPARTMENTAL				
Vendor: 043380 - ADVANCE LIFE INSURANCE				
ADVANCE LIFE INSURANCE	INV0036118	11/28/2025	CITY OF JC EMPLOYER PD LIFE	8.42
ADVANCE LIFE INSURANCE	INV0036119	11/28/2025	ADVANCE LIFE INSURANCE BE...	99.27
			Vendor 043380 - ADVANCE LIFE INSURANCE Total:	**107.69**
Vendor: 03161 - ADVANCE SHORT TERM DISABILITY				
ADVANCE SHORT TERM DISAB...	INV0036161	11/28/2025	CITY OF JC EMPLOYER PAID S...	23.16
			Vendor 03161 - ADVANCE SHORT TERM DISABILITY Total:	**23.16**
Vendor: 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY				
AMERICAN FAMILY LIFE ASSU...	INV0036120	11/28/2025	AFLAC	25.26
AMERICAN FAMILY LIFE ASSU...	INV0036121	11/28/2025	AFLAC BEFORE TAX	99.93
			Vendor 066230 - AMERICAN FAMILY LIFE ASSURANCE COMPANY Total:	**125.19**
Vendor: 007921 - BLUE CROSS BLUE SHIELD OF KS INC				
BLUE CROSS BLUE SHIELD OF ...	CM0001610	11/28/2025	BLUE CROSS BLUE SHIELD	-267.44
BLUE CROSS BLUE SHIELD OF ...	CM0001611	11/28/2025	BLUE CROSS BLUE SHIELD	-15.00
BLUE CROSS BLUE SHIELD OF ...	INV0036125	11/28/2025	BLUE CROSS BLUE SHIELD	51.44
BLUE CROSS BLUE SHIELD OF ...	INV0036126	11/28/2025	BLUE CROSS BLUE SHIELD	14.25
BLUE CROSS BLUE SHIELD OF ...	INV0036127	11/28/2025	BLUE CROSS BLUE SHIELD	125.89
BLUE CROSS BLUE SHIELD OF ...	INV0036130	11/28/2025	BLUE CROSS BLUE SHIELD	10.42
BLUE CROSS BLUE SHIELD OF ...	INV0036131	11/28/2025	BLUE CROSS BLUE SHIELD	727.79
BLUE CROSS BLUE SHIELD OF ...	INV0036132	11/28/2025	BLUE CROSS BLUE SHIELD	715.74
BLUE CROSS BLUE SHIELD OF ...	INV0036134	11/28/2025	BLUE CROSS BLUE SHIELD	119.91
BLUE CROSS BLUE SHIELD OF ...	INV0036135	11/28/2025	BLUE CROSS BLUE SHIELD	9.98
BLUE CROSS BLUE SHIELD OF ...	INV0036136	11/28/2025	BLUE CROSS BLUE SHIELD	99.30
			Vendor 007921 - BLUE CROSS BLUE SHIELD OF KS INC Total:	**1,592.28**
Vendor: 044005 - CITY OF JC FLEX SPENDING ACCT 1074334				
CITY OF JC FLEX SPENDING AC...	INV0036142	11/28/2025	FLEX SPENDING-1074334	135.89
			Vendor 044005 - CITY OF JC FLEX SPENDING ACCT 1074334 Total:	**135.89**
Vendor: 012130 - CITY OF JUNCTION CITY				
CITY OF JUNCTION CITY	INV0036143	11/28/2025	CITY OF JUNCTION CITY (G-FEE)	10.48
CITY OF JUNCTION CITY	INV0036160	11/28/2025	TELEPHONE REIMBURSEMENT	4.61
			Vendor 012130 - CITY OF JUNCTION CITY Total:	**15.09**
Vendor: 01944 - EMPOWER RETIREMENT LLC				
EMPOWER RETIREMENT LLC	INV0036154	11/28/2025	EMPOWER FINANCIAL SERVIC...	153.86
			Vendor 01944 - EMPOWER RETIREMENT LLC Total:	**153.86**
Vendor: 001010 - INTERNAL REVENUE SERVICE				
INTERNAL REVENUE SERVICE	INV0036176	11/28/2025	SOCIAL SECURITY WITHHOLDI...	2,143.68
INTERNAL REVENUE SERVICE	INV0036177	11/28/2025	FEDERAL WITHHOLDING	1,335.33

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
INTERNAL REVENUE SERVICE	INV0036178	11/28/2025	MEDICARE WITHHOLDING	501.10
INTERNAL REVENUE SERVICE	INV0036181	11/28/2025	SOCIAL SECURITY WITHHOLDI...	5.12
INTERNAL REVENUE SERVICE	INV0036182	11/28/2025	FEDERAL WITHHOLDING	4.55
INTERNAL REVENUE SERVICE	INV0036183	11/28/2025	MEDICARE WITHHOLDING	1.22
INTERNAL REVENUE SERVICE	INV0036238	11/28/2025	SOCIAL SECURITY WITHHOLDI...	205.34
INTERNAL REVENUE SERVICE	INV0036239	11/28/2025	FEDERAL WITHHOLDING	36.29
INTERNAL REVENUE SERVICE	INV0036240	11/28/2025	MEDICARE WITHHOLDING	47.98
			Vendor 001010 - INTERNAL REVENUE SERVICE Total:	**4,280.61**
Vendor: 00973 - KANSAS DEPARTMENT OF LABOR				
KANSAS DEPARTMENT OF LA...	INV0036174	11/28/2025	QUARTERLY UNEMPLOYMENT ..	17.06
KANSAS DEPARTMENT OF LA...	INV0036179	11/28/2025	QUARTERLY UNEMPLOYMENT ..	0.02
KANSAS DEPARTMENT OF LA...	INV0036236	11/28/2025	QUARTERLY UNEMPLOYMENT ..	1.41
			Vendor 00973 - KANSAS DEPARTMENT OF LABOR Total:	**18.49**
Vendor: 042540 - KANSAS DEPT OF REVENUE				
KANSAS DEPT OF REVENUE	INV0036175	11/28/2025	STATE WITHHOLDING	766.15
KANSAS DEPT OF REVENUE	INV0036180	11/28/2025	STATE WITHHOLDING	2.36
KANSAS DEPT OF REVENUE	INV0036237	11/28/2025	STATE WITHHOLDING	22.91
			Vendor 042540 - KANSAS DEPT OF REVENUE Total:	**791.42**
Vendor: 014435 - KANSAS PAYMENT CENTER				
KANSAS PAYMENT CENTER	INV0036148	11/28/2025	INCOME WITHHOLDING ORD...	246.00
KANSAS PAYMENT CENTER	INV0036149	11/28/2025	GARNISHMENT	243.72
			Vendor 014435 - KANSAS PAYMENT CENTER Total:	**489.72**
Vendor: 043859 - KANSAS PUBLIC EMPLOYEES				
KANSAS PUBLIC EMPLOYEES	INV0036151	11/28/2025	KPERS #1	60.87
KANSAS PUBLIC EMPLOYEES	INV0036152	11/28/2025	KPERS #2	902.85
KANSAS PUBLIC EMPLOYEES	INV0036153	11/28/2025	KPERS #3	1,817.39
KANSAS PUBLIC EMPLOYEES	INV0036155	11/28/2025	KPERS INSURANCE	132.90
KANSAS PUBLIC EMPLOYEES	INV0036230	11/28/2025	KPERS #1	1.57
KANSAS PUBLIC EMPLOYEES	INV0036231	11/28/2025	KPERS #2	175.29
KANSAS PUBLIC EMPLOYEES	INV0036232	11/28/2025	KPERS #3	83.20
			Vendor 043859 - KANSAS PUBLIC EMPLOYEES Total:	**3,174.07**
Vendor: 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY				
UNITED WAY OF JUNCTION CI...	INV0036163	11/28/2025	UNITED WAY	1.50
			Vendor 079629 - UNITED WAY OF JUNCTION CITY-GEARY COUNTY Total:	**1.50**
Vendor: 03938 - VSP INSURANCE CO.				
VSP INSURANCE CO.	INV0036164	11/28/2025	VSP Vision Insurance Pre-Tax	0.58
VSP INSURANCE CO.	INV0036165	11/28/2025	VSP PREMIUM SINGLE	12.93
VSP INSURANCE CO.	INV0036166	11/28/2025	VSP PREMIUM SPOUSE	1.30
VSP INSURANCE CO.	INV0036167	11/28/2025	VSP PREMIUM CHILD(REN)	3.40
VSP INSURANCE CO.	INV0036168	11/28/2025	VSP VISION PREMIUM FAMILY	3.28
VSP INSURANCE CO.	INV0036169	11/28/2025	VSP INSURANCE	16.50
VSP INSURANCE CO.	INV0036170	11/28/2025	VSP VISION INSURANCE SPOU...	1.44
VSP INSURANCE CO.	INV0036172	11/28/2025	VSP VISION INSURANCE STAN...	1.18
			Vendor 03938 - VSP INSURANCE CO. Total:	**40.61**
			Department 000 - NON-DEPARTMENTAL Total:	**10,949.58**
Department: 644 - SANITATION OPERATIONS				
Vendor: 067805 - CARD CENTER				
CARD CENTER	R IBARRA OCTOBER 2025	11/24/2025	R IBARRA VISA OCTOBER 2025	65.82
			Vendor 067805 - CARD CENTER Total:	**65.82**
Vendor: 029110 - GLENN'S PLUMBING				
GLENN'S PLUMBING	55141	11/21/2025	PW SHOP SINK WASTE MACH...	520.14
			Vendor 029110 - GLENN'S PLUMBING Total:	**520.14**
Vendor: 02910 - INLAND TRUCK PARTS COMPANY				
INLAND TRUCK PARTS COMP...	IN-1908659	11/21/2025	PW FLEET BRAKE PARTS CAM ...	341.78
INLAND TRUCK PARTS COMP...	IN-1908659	11/21/2025	PW FLEET BRAKE PARTS CAM...	649.30
			Vendor 02910 - INLAND TRUCK PARTS COMPANY Total:	**991.08**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Vendor: 01585 - KEY EQUIPMENT				
KEY EQUIPMENT	KC219618	11/20/2025	CART TIPPER	7,798.37
			Vendor 01585 - KEY EQUIPMENT Total:	**7,798.37**
Vendor: 01554 - MSC INDUSTRIAL SUPPLY CO				
MSC INDUSTRIAL SUPPLY CO	8076264001	11/19/2025	TIGER GRIP GLOVES	132.10
			Vendor 01554 - MSC INDUSTRIAL SUPPLY CO Total:	**132.10**
Vendor: 02699 - PETROCHOICE HOLDINGS INC				
PETROCHOICE HOLDINGS INC	52074620	11/21/2025	PW FLEET OIL	79.99
			Vendor 02699 - PETROCHOICE HOLDINGS INC Total:	**79.99**
Vendor: 04165 - PYE-BARKER FIRE & SAFETY, LLC				
PYE-BARKER FIRE & SAFETY, L...	IV00812826	11/21/2025	PW QUARTERLY FIRST AID SU...	95.00
			Vendor 04165 - PYE-BARKER FIRE & SAFETY, LLC Total:	**95.00**
Vendor: 04370 - SHELBYVILLE LAUNDRY, INC.				
SHELBYVILLE LAUNDRY, INC.	52510	11/21/2025	PW MAT SERVICE 11-9 TO 11-...	9.22
			Vendor 04370 - SHELBYVILLE LAUNDRY, INC. Total:	**9.22**
Vendor: 01167 - STAPLES ADVANTAGE				
STAPLES ADVANTAGE	6048014784	11/19/2025	PW OFFICE SUPPLIES (NOTEB...	5.18
			Vendor 01167 - STAPLES ADVANTAGE Total:	**5.18**
			Department 644 - SANITATION OPERATIONS Total:	**9,696.90**
			Fund 023 - SANITATION FUND Total:	**20,646.48**
Fund: 025 - CAPITAL IMPROVEMENT FUND				
Department: 800 - CAPITAL IMPROVEMENT				
Vendor: 041197 - JCAT				
JCAT	901 S WASHINGTON	11/21/2025	901 S WASHINGTON PURCHA...	366,065.22
			Vendor 041197 - JCAT Total:	**366,065.22**
			Department 800 - CAPITAL IMPROVEMENT Total:	**366,065.22**
			Fund 025 - CAPITAL IMPROVEMENT FUND Total:	**366,065.22**
Fund: 035 - EMPLOYEE BENEFITS FUND				
Department: 140 - EMPLOYEE BENEFITS				
Vendor: 02155 - FREEDOM CLAIMS MGT.INC CLAIMS ACCOUNT				
FREEDOM CLAIMS MGT.INC C...	911152-11-21-25	11/25/2025	CLAIMS WEEK OF 11.21.25	209.88
			Vendor 02155 - FREEDOM CLAIMS MGT.INC CLAIMS ACCOUNT Total:	**209.88**
Vendor: 04583 - USI INSURANCE SERVICES LLC				
USI INSURANCE SERVICES LLC	5730770	11/24/2025	USI INSURANCE POLICY	20,000.00
			Vendor 04583 - USI INSURANCE SERVICES LLC Total:	**20,000.00**
			Department 140 - EMPLOYEE BENEFITS Total:	**20,209.88**
			Fund 035 - EMPLOYEE BENEFITS FUND Total:	**20,209.88**
Fund: 037 - AMERICAN RESCUE PLAN ACT (ARPA)				
Department: 023 - LAW ENFORCEMENT DEPARTMENT				
Vendor: 02193 - STANION WHOLESALE ELECTRIC CO				
STANION WHOLESALE ELECTR...	6014913-00	11/25/2025	6014913-00-Electric Supplies-...	46.45
			Vendor 02193 - STANION WHOLESALE ELECTRIC CO Total:	**46.45**
Vendor: 082680 - WATERS TRUE VALUE				
WATERS TRUE VALUE	533320/2	11/25/2025	533320/2-Joint Compound-JC...	18.99
WATERS TRUE VALUE	533323/2	11/25/2025	533323/2-Drywall Sandpaper...	11.06
			Vendor 082680 - WATERS TRUE VALUE Total:	**30.05**
			Department 023 - LAW ENFORCEMENT DEPARTMENT Total:	**76.50**
			Fund 037 - AMERICAN RESCUE PLAN ACT (ARPA) Total:	**76.50**

Vendor Name	Payable Number	Post Date	Description (Item)	Amount
Fund: 050 - SPECIAL LAW ENFORCEMENT TRUST FUND				
Department: 440 - SPECIAL LAW ENFORCEMENT				
Vendor: 039599 - INTERSTATE GLASS CO.				
INTERSTATE GLASS CO.	J59974	11/25/2025	J59974-SafetyDoorRecods.CA...	5,222.87
			Vendor 039599 - INTERSTATE GLASS CO. Total:	**5,222.87**
			Department 440 - SPECIAL LAW ENFORCEMENT Total:	**5,222.87**
			Fund 050 - SPECIAL LAW ENFORCEMENT TRUST FUND Total:	**5,222.87**
			Grand Total:	**4,190,117.82**

Report Summary

Fund Summary

Fund	Payment Amount
001 - GENERAL FUND	1,396,227.10
002 - GRANT FUND	2,473.13
014 - WATER UTILITY FUND	247,926.73
015 - WASTEWATER UTILITY FUND	1,956,303.86
018 - STORM WATER UTILITY FUND	140,937.31
019 - ECONOMIC DEVELOPMENT FUND	34,028.74
023 - SANITATION FUND	20,646.48
025 - CAPITAL IMPROVEMENT FUND	366,065.22
035 - EMPLOYEE BENEFITS FUND	20,209.88
037 - AMERICAN RESCUE PLAN ACT (ARPA)	76.50
050 - SPECIAL LAW ENFORCEMENT TRUST FUND	5,222.87
Grand Total:	**4,190,117.82**

Account Summary

Account Number	Account Name	Payment Amount
001-2-00000-0250	F.I.T PAYABLE	47,193.28
001-2-00000-0251	FICA PAYABLE	46,154.18
001-2-00000-0252	SIT PAYABLE	27,437.66
001-2-00000-0254	UNITED WAY PAYABLE	13.46
001-2-00000-0255	KPERS PAYABLE	34,712.41
001-2-00000-0256	KPFR PAYABLE	119,602.82
001-2-00000-0257	EMP MEDICAL INS PAYA…	64,800.43
001-2-00000-0259	GARNISHMENTS PAYABLE	2,687.22
001-2-00000-0260	JCPOA UNION DUES PAY…	960.00
001-2-00000-0261	AETNA DEFERRED COMP…	10,566.73
001-2-00000-0267	DENTAL INSURANCE PAY	5,205.27
001-2-00000-0275	I.A.F.F.	1,716.00
001-2-00000-0276	FIREMANS RELIEF ASSN	496.23
001-2-00000-0279	GARNISHMENT FEE	26.50
001-2-00000-0735	TELEPHONE REIMBURS…	161.65
001-2-00000-1282	AFLAC	2,159.15
001-2-00000-1287	ADVANCE LIFE	1,410.19
001-2-00000-2377	MED REIMB/DEP CARE	4,700.45
001-2-00000-2380	P & F INS. ASSOCATION	735.57
001-2-01000-0280	GYMNASIUM DEPOSITS	110.00
001-2-03000-0198	CBK COLLECTION FEES	1,563.07
001-2-03000-9203	COURT REFUNDS	1,240.00
001-4-01700-0000-0369	MEMBERSHIP DUES	212.10
001-4-01700-0000-0374	CART RENTAL	169.65
001-5-00200-0000-0765	TRAVEL & TRAINING EXP…	314.82
001-5-00300-0000-0667	OFFICE SUPPLIES	151.70
001-5-00300-0000-0710	SOFTWARE MAINTENAN…	4,250.00
001-5-00300-0000-0737	GAS UTILITIES	70.89
001-5-00300-0000-0749	OTHER SERVICES	34,101.00
001-5-00300-0000-0765	TRAVEL & TRAINING EXP…	6.72
001-5-00300-0000-0773	PROPERTY TAX	55,261.05
001-5-00800-0000-0603	BUILDING MAINTENANC…	734.80
001-5-00800-0000-0670	MISC. & SAFETY SUPPLIES	215.00
001-5-00800-0000-0749	OTHER SERVICES	340.07
001-5-01000-0000-0603	BUILDING MAINTENANC…	857.26
001-5-01000-0000-0640	PLUMBING SUPPLIES	8.59
001-5-01000-0000-0646	OPERATIONAL SUPPLIES	1,223.07
001-5-01000-0000-0651	PARTS FOR VEHICLES, E…	730.00
001-5-01000-0000-0670	MISC. & SAFETY SUPPLIES	455.00
001-5-01000-0000-0736	ELECTRIC UTILITIES	191.05
001-5-01000-0000-0737	GAS UTILITIES	44.52
001-5-01000-0000-0749	OTHER SERVICES	111,810.16

Account Summary

Account Number	Account Name	Payment Amount
001-5-01000-0000-0797	CONTRACT OPERATIONS	6,285.00
001-5-01000-0000-0798	CONTRACT MOWING	63,160.00
001-5-01000-0000-0835	CAPITAL EQUIPMENT	20,819.91
001-5-01100-0000-0670	MISC. & SAFETY SUPPLIES	190.00
001-5-01100-0000-0737	GAS UTILITIES	59.28
001-5-01300-0000-0670	MISC. & SAFETY SUPPLIES	215.00
001-5-01300-0000-0737	GAS UTILITIES	124.22
001-5-01400-0000-0737	GAS UTILITIES	396.90
001-5-01400-0000-0749	OTHER SERVICES	398,500.75
001-5-01400-0000-0797	CONTRACT OPERATIONS	850.00
001-5-01400-0000-0798	CONTRACT MOWING	11,144.00
001-5-01700-0000-0632	STREET MAINTENANCE(…	944.65
001-5-01700-0000-0651	PARTS FOR VEHICLES, E…	515.55
001-5-01700-0000-0673	FOOD SUPPLIES	2,415.24
001-5-01700-0000-0675	SUNDRIES/ BEER PURCH…	770.29
001-5-01700-0000-0703	ADVERTISEMENTS & PRI…	350.00
001-5-01800-0000-0646	OPERATIONAL SUPPLIES	156.17
001-5-01800-0000-0659	MEDICAL SUPPLIES	1,468.72
001-5-01800-0000-0682	UNIFORMS	1,750.09
001-5-01800-0000-0683	PROTECTIVE GEAR	1,045.96
001-5-01900-0000-0616	ANIMAL MED SUPPLIES …	683.98
001-5-01900-0000-0646	CLEANING & OP SUPPLIES	29.99
001-5-01900-0000-0737	GAS UTILITIES	96.18
001-5-02200-0000-0646	OPERATIONAL SUPPLIES	4.84
001-5-02200-0000-0667	OFFICE SUPPLIES	50.40
001-5-02200-0000-0744	BLIGHT CONDEMNATION	5,600.00
001-5-02300-0000-0603	BUILDING MAINTENANC…	332.17
001-5-02300-0000-0648	MOTOR FUEL	25.46
001-5-02300-0000-0651	PARTS FOR VEHICLES, E…	1,033.61
001-5-02300-0000-0666	SUBSCRIPTIONS, BOOKS…	4,620.00
001-5-02300-0000-0667	OFFICE SUPPLIES	1,263.02
001-5-02300-0000-0703	ADVERTISEMENTS & PRI…	100.00
001-5-02300-0000-0707	TOWING FEES	430.00
001-5-02300-0000-0713	REP. & MAINT. OF COM…	377.00
001-5-02300-0000-0735	TELEPHONE	158.55
001-5-02300-0000-0737	GAS UTILITIES	7.07
001-5-02300-0000-0746	MAINTAIN & REPAIR VEH..	3,418.45
001-5-02400-0000-0646	OPERATIONAL SUPPLIES	156.18
001-5-02400-0000-0682	UNIFORMS	1,950.12
001-5-02400-0000-0737	GAS UTILITIES	180.25
001-5-02400-0000-0746	MAINTAIN & REPAIR VEH..	551.89
001-5-02500-0000-0632	STREET MAINTENANCE(…	6,146.98
001-5-02500-0000-0645	OIL, ANTI-FREEZE, GREA…	119.98
001-5-02500-0000-0651	PARTS FOR VEHICLES, E…	10,417.04
001-5-02500-0000-0667	OFFICE SUPPLIES	70.99
001-5-02500-0000-0670	MISC. & SAFETY SUPPLIES	95.00
001-5-02500-0000-0715	BUILDING MAINT. & RE…	529.33
001-5-02500-0000-0728	ENGINEERING SERVICES	17,887.50
001-5-02500-0000-0737	GAS UTILITIES	116.21
001-5-02500-0000-0749	OTHER SERVICES	167.31
001-5-02500-0000-0751	CENTRAL GARAGE SERVI…	3,637.23
001-5-02500-0000-0762	STREET LIGHTING	132.98
001-5-02500-0000-0769	TRAFFIC LIGHT ELECTRIC…	182.37
001-5-02500-0000-0797	CONTRACT OPERATIONS	228,895.46
001-5-02900-0000-0666	SUBSCRIPTIONS, BOOKS…	802.37
001-5-02900-0000-0667	OFFICE SUPPLIES	127.37
001-5-03000-0000-0702	CONTRACTOR SERVICES …	3,229.16
001-5-03000-0000-0737	GAS UTILITIES	144.68

Account Summary

Account Number	Account Name	Payment Amount
001-5-04000-0000-0715	BUILDING MAINT. & RE…	1,545.76
001-5-04000-0000-0736	ELECTRIC UTILITIES	3,477.69
001-5-04000-0000-0737	GAS UTILITIES	157.46
001-5-04800-0000-0670	MISC. & SAFETY SUPPLIES	215.00
001-5-04800-0000-0720	REC INSTRUCTORS FEE	375.00
001-5-04800-0000-0737	GAS UTILITIES	258.12
001-5-04800-0000-0765	TRAVEL & TRAINING EXP…	465.50
002-5-21000-0000-0749	OTHER SERVICES	2,473.13
014-2-00000-0249	LEASES PAYABLE- CURR…	26.81
014-2-00000-0250	F.I.T PAYABLE	1,634.19
014-2-00000-0251	FICA PAYABLE	4,068.36
014-2-00000-0252	SIT PAYABLE	1,147.28
014-2-00000-0254	UNITED FUND PAYABLE	2.60
014-2-00000-0255	KPERS PAYABLE	4,457.62
014-2-00000-0257	EMP MEDICAL INS PAYA…	2,987.63
014-2-00000-0259	GARNISHMENTS PAYABLE	178.39
014-2-00000-0261	AETNA DEFERRED COMP…	218.96
014-2-00000-0267	DENTAL INSURANCE PAY	214.17
014-2-00000-0279	GARNISHMENT FEE	3.77
014-2-00000-0735	TELEPHONE REIMBURS…	21.23
014-2-00000-1282	AFLAC	135.31
014-2-00000-1287	ADVANCE LIFE	81.56
014-2-00000-2377	MED REIMB/DEP CARE	229.85
014-5-53200-0000-0632	STREET MAINTENANCE	4,084.41
014-5-53200-0000-0645	OIL, ANTI-FREEZE, GREA…	99.99
014-5-53200-0000-0646	OPERATIONAL SUPPLIES	1,249.11
014-5-53200-0000-0651	PARTS FOR VEHICLES, E…	305.98
014-5-53200-0000-0667	OFFICE SUPPLIES	71.00
014-5-53200-0000-0670	MISC. & SAFETY SUPPLIES	95.00
014-5-53200-0000-0715	BUILDING MAINT. & RE…	529.33
014-5-53200-0000-0737	GAS UTILITIES	21.24
014-5-53200-0000-0749	OTHER SERVICES	66,604.98
014-5-53300-0000-0736	ELETRIC UTILITIES	31,262.83
014-5-53300-0000-0737	GAS UTILITIES	104.69
014-5-53400-0000-0735	TELEPHONE	80.02
014-5-53400-0000-0737	GAS UTILITIES	229.72
014-5-53400-0000-0836	CAPITAL IMPROVEMENT	127,780.70
015-2-00000-0249	LEASE PAYABLE-CURRENT	27.15
015-2-00000-0250	F.I.T PAYABLE	1,672.52
015-2-00000-0251	FICA PAYABLE	4,160.64
015-2-00000-0252	SIT PAYABLE	1,166.10
015-2-00000-0254	UNITED FUND PAYABLE	2.44
015-2-00000-0255	KPERS PAYABLE	4,550.68
015-2-00000-0257	EMP MEDICAL INS PAYA…	2,784.04
015-2-00000-0259	GARNISHMENTS PAYABLE	178.37
015-2-00000-0261	AETNA DEFERRED COMP…	218.96
015-2-00000-0267	DENTAL INSURANCE PAY	206.94
015-2-00000-0279	GARNISHMENT FEE	3.75
015-2-00000-0735	TELEPHONE REIMBURS…	21.88
015-2-00000-1282	AFLAC	138.28
015-2-00000-1287	ADVANCE LIFE	82.92
015-2-00000-2377	MED REIMB/DEP CARE	229.82
015-5-54000-0000-0645	OIL, ANTI-FREEZE, GREA…	99.99
015-5-54000-0000-0646	OPERATIONAL SUPPLIES	34,400.00
015-5-54000-0000-0651	PARTS FOR VEHICLES, E…	305.98
015-5-54000-0000-0667	OFFICE SUPPLIES	71.00
015-5-54000-0000-0670	MISC. & SAFETY SUPPLIES	95.00
015-5-54000-0000-0715	BUILDING MAINT. & RE…	529.33

Account Summary

Account Number	Account Name	Payment Amount
015-5-54000-0000-0749	OTHER SERVICES	66,841.99
015-5-54700-0000-0736	ELECTRIC UTILITIES	10,679.62
015-5-54700-0000-0737	GAS UTILITIES	433.71
015-5-54700-0000-0836	CAPITAL IMPROVEMENTS	1,827,402.75
018-2-00000-0250	F.I.T. PAYABLE	376.04
018-2-00000-0251	FICA PAYABLE	999.82
018-2-00000-0252	SIT PAYABLE	290.72
018-2-00000-0254	UNITED FUND PAYALBE	1.00
018-2-00000-0255	KPERS PAYABLE	1,077.99
018-2-00000-0257	EMP MEDICAL INS PAYA…	209.19
018-2-00000-0259	GARNISHMENTS	38.76
018-2-00000-0261	DEFERRED COMP	103.86
018-2-00000-0267	DENTAL INSURANCE PAY	26.06
018-2-00000-0279	GARNISHMENT FEE	0.50
018-2-00000-0735	TELEPHONE REIMBURS…	2.63
018-2-00000-1282	AFLAC	28.88
018-2-00000-1287	ADVANCE LIFE	38.71
018-2-00000-2377	FLEX SPENDING	46.51
018-5-61900-0000-0632	STREET MAINTENANCE …	328.88
018-5-61900-0000-0749	OTHER SERVICES	137,367.76
019-5-12000-0000-0905	BONDS	29,930.58
019-5-12000-0000-0910	INTEREST EXPENSE	4,098.16
023-2-00000-0249	CURRENT LEASES PAYAB…	18.49
023-2-00000-0250	F.I.T PAYABLE	1,376.17
023-2-00000-0251	FICA PAYABLE	2,904.44
023-2-00000-0252	SIT PAYABLE	791.42
023-2-00000-0254	UNITED FUND PAYABLE	1.50
023-2-00000-0255	KPERS PAYABLE	3,174.07
023-2-00000-0257	EMP MEDICAL INS PAYA…	1,473.33
023-2-00000-0259	GARNISHMENTS PAYABLE	489.72
023-2-00000-0261	AETNA DEFERRED COMP…	153.86
023-2-00000-0267	DENTAL INSURANCE PAY	118.95
023-2-00000-0279	GARNISHMENT FEE	10.48
023-2-00000-0735	TELEPHONE REIMBURS…	4.61
023-2-00000-1282	AFLAC	165.80
023-2-00000-1287	ADVANCE LIFE	130.85
023-2-00000-2377	MED REIMB/DEP CARE	135.89
023-5-64400-0000-0645	OIL, ANTI-FREEZE, ETC	79.99
023-5-64400-0000-0651	PARTS FOR VEHICLES	8,921.55
023-5-64400-0000-0667	OFFICE SUPPLIES	71.00
023-5-64400-0000-0670	MISC AND SAFETY SUPPL…	95.00
023-5-64400-0000-0715	BUILDING MAINT. & RE…	529.36
025-5-80000-0000-0803	BUILDING AND STRUCT…	366,065.22
035-5-14000-0000-0749	OTHER SERVICES	20,209.88
037-5-02300-0000-0646	SUPPLIES	76.50
050-5-44000-0000-0646	OPERATIONAL SUPPLIES	5,222.87
	Grand Total:	**4,190,117.82**

Project Account Summary

Project Account Key		Payment Amount
None		4,187,568.19
03750230000000646		76.50
PD2023JAG 00252100000000749		2,473.13
	Grand Total:	**4,190,117.82**

Junction City, KS

Bank Transaction Report

Transaction Detail

Issued Date Range: 11/18/2025 - 12/03/2025

Cleared Date Range: -

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
Accounts Payable							
Outstanding							
Bank Draft							
11/18/2025		DFT0017722	KS STATEBANK	Accounts Payable	Outstanding	Bank Draft	-56,882.99
11/21/2025		DFT0017725	KS STATEBANK	Accounts Payable	Outstanding	Bank Draft	-2,250.09
11/21/2025		DFT0017726	VERIZON WIRELESS	Accounts Payable	Outstanding	Bank Draft	-238.57
11/21/2025		DFT0017727	EVERGY	Accounts Payable	Outstanding	Bank Draft	-4,711.94
11/21/2025		DFT0017728	KANSAS GAS SERVICE	Accounts Payable	Outstanding	Bank Draft	-161.78
11/21/2025		DFT0017729	KANSAS GAS SERVICE	Accounts Payable	Outstanding	Bank Draft	-487.19
11/21/2025		DFT0017730	KANSAS GAS SERVICE	Accounts Payable	Outstanding	Bank Draft	-621.67
11/21/2025		DFT0017731	KANSAS GAS SERVICE	Accounts Payable	Outstanding	Bank Draft	-668.34
11/26/2025		DFT0017842	EVERGY	Accounts Payable	Outstanding	Bank Draft	-30,352.61
11/26/2025		DFT0017843	EVERGY	Accounts Payable	Outstanding	Bank Draft	-10,861.99
11/26/2025		DFT0017844	KANSAS GAS SERVICE	Accounts Payable	Outstanding	Bank Draft	-268.38
11/28/2025		DFT0017732	ADVANCE LIFE INSURANCE	Accounts Payable	Outstanding	Bank Draft	-9.60
11/28/2025		DFT0017733	ADVANCE LIFE INSURANCE	Accounts Payable	Outstanding	Bank Draft	-2.61
11/28/2025		DFT0017734	AMERICAN FAMILY LIFE ASSURANCE COMPANY	Accounts Payable	Outstanding	Bank Draft	-36.99
11/28/2025		DFT0017735	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-1,028.96
11/28/2025		DFT0017736	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-31.84
11/28/2025		DFT0017737	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-545.11
11/28/2025		DFT0017738	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-34.70
11/28/2025		DFT0017739	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-909.84
11/28/2025		DFT0017740	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-260.27
11/28/2025		DFT0017741	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-50.21
11/28/2025		DFT0017742	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-80.70
11/28/2025		DFT0017743	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-708.15
11/28/2025		DFT0017744	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-3,322.49
11/28/2025		DFT0017745	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-203.38
11/28/2025		DFT0017746	ADVANCE SHORT TERM DISABILITY	Accounts Payable	Outstanding	Bank Draft	-21.83
11/28/2025		DFT0017747	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-16.66
11/28/2025		DFT0017748	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-21.92
11/28/2025		DFT0017749	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-13.80
11/28/2025		DFT0017750	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-7.36
11/28/2025		DFT0017751	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-7.51
11/28/2025		DFT0017752	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-24.61
11/28/2025		DFT0017753	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-1,224.36
11/28/2025		DFT0017754	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-3,052.26

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
11/28/2025		DFT0017755	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-2,335.71
11/28/2025		DFT0017756	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-713.86
11/28/2025		DFT0017757	ADVANCE LIFE INSURANCE	Accounts Payable	Outstanding	Bank Draft	-232.94
11/28/2025		DFT0017758	ADVANCE LIFE INSURANCE	Accounts Payable	Outstanding	Bank Draft	-795.61
11/28/2025		DFT0017759	AMERICAN FAMILY LIFE ASSURANCE COMPANY	Accounts Payable	Outstanding	Bank Draft	-92.12
11/28/2025		DFT0017760	AMERICAN FAMILY LIFE ASSURANCE COMPANY	Accounts Payable	Outstanding	Bank Draft	-849.94
11/28/2025		DFT0017761	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-3,441.48
11/28/2025		DFT0017762	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-573.58
11/28/2025		DFT0017763	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-8,746.16
11/28/2025		DFT0017764	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-796.00
11/28/2025		DFT0017765	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-1,259.38
11/28/2025		DFT0017766	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-342.80
11/28/2025		DFT0017767	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-3,270.66
11/28/2025		DFT0017768	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-589.90
11/28/2025		DFT0017769	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-12,994.79
11/28/2025		DFT0017770	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-18,739.44
11/28/2025		DFT0017771	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-5,945.12
11/28/2025		DFT0017772	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-15,719.72
11/28/2025		DFT0017773	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-2,460.29
11/28/2025		DFT0017774	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-1,710.84
11/28/2025		DFT0017775	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-101,763.96
11/28/2025		DFT0017776	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-4,821.04
11/28/2025		DFT0017777	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-4,853.84
11/28/2025		DFT0017778	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-28,724.11
11/28/2025		DFT0017779	EMPOWER RETIREMENT LLC	Accounts Payable	Outstanding	Bank Draft	-8,945.00
11/28/2025		DFT0017780	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-1,643.86
11/28/2025		DFT0017781	EMPOWER RETIREMENT LLC	Accounts Payable	Outstanding	Bank Draft	-1,517.00
11/28/2025		DFT0017782	ADVANCE SHORT TERM DISABILITY	Accounts Payable	Outstanding	Bank Draft	-651.52
11/28/2025		DFT0017783	KAREN COMPTON	Accounts Payable	Outstanding	Bank Draft	-10.83
11/28/2025		DFT0017784	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-31.52
11/28/2025		DFT0017785	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-249.90
11/28/2025		DFT0017786	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-93.24
11/28/2025		DFT0017787	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-108.80
11/28/2025		DFT0017788	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-306.88
11/28/2025		DFT0017789	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-248.40
11/28/2025		DFT0017790	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-73.60
11/28/2025		DFT0017791	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-90.12
11/28/2025		DFT0017792	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-339.08
11/28/2025		DFT0017793	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-553.10
11/28/2025		DFT0017794	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-25,605.23
11/28/2025		DFT0017795	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-31,984.04
11/28/2025		DFT0017796	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-41,994.29
11/28/2025		DFT0017797	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-16,154.38

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
11/28/2025		DFT0017801	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-0.30
11/28/2025		DFT0017802	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-15.48
11/28/2025		DFT0017803	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-34.44
11/28/2025		DFT0017804	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-30.64
11/28/2025		DFT0017805	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-8.04
11/28/2025		DFT0017814	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-0.27
11/28/2025		DFT0017815	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-14.88
11/28/2025		DFT0017816	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-32.01
11/28/2025		DFT0017817	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-7.74
11/28/2025		DFT0017827	ADVANCE LIFE INSURANCE	Accounts Payable	Outstanding	Bank Draft	-1.60
11/28/2025		DFT0017828	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-260.27
11/28/2025		DFT0017829	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-50.21
11/28/2025		DFT0017830	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-1,027.26
11/28/2025		DFT0017831	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-21.92
11/28/2025		DFT0017832	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-3.22
11/28/2025		DFT0017833	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-155.19
11/28/2025		DFT0017834	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-261.25
11/28/2025		DFT0017835	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-93.34
11/28/2025		DFT0017836	EMPOWER RETIREMENT LLC	Accounts Payable	Outstanding	Bank Draft	-375.37
11/28/2025		DFT0017837	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-26.81
11/28/2025		DFT0017838	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-1,303.87
11/28/2025		DFT0017839	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-302.08
11/28/2025		DFT0017840	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-3,826.56
11/28/2025		DFT0017841	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-777.56
11/28/2025		DFT0017852	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-0.06
11/28/2025		DFT0017853	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-3.34
11/28/2025		DFT0017854	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-6.00
11/28/2025		DFT0017855	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-1.74
11/28/2025		DFT0017856	ADVANCE LIFE INSURANCE	Accounts Payable	Outstanding	Bank Draft	-3.20
11/28/2025		DFT0017857	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-260.27
11/28/2025		DFT0017858	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-16.14
11/28/2025		DFT0017859	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-14,855.89
11/28/2025		DFT0017860	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-1,233.69
11/28/2025		DFT0017861	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-780.78
11/28/2025		DFT0017862	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-1,676.49
11/28/2025		DFT0017863	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-4.94
11/28/2025		DFT0017864	ADVANCE SHORT TERM DISABILITY	Accounts Payable	Outstanding	Bank Draft	-3.89
11/28/2025		DFT0017865	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-9.20
11/28/2025		DFT0017866	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-70.25
11/28/2025		DFT0017867	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-2,226.09
11/28/2025		DFT0017868	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-2,955.50
11/28/2025		DFT0017869	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-3,165.78
11/28/2025		DFT0017870	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-2,036.38

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
11/28/2025		DFT0017876	ADVANCE LIFE INSURANCE	Accounts Payable	Outstanding	Bank Draft	-3.20
11/28/2025		DFT0017877	AMERICAN FAMILY LIFE ASSURANCE COMPANY	Accounts Payable	Outstanding	Bank Draft	-41.16
11/28/2025		DFT0017878	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-34.70
11/28/2025		DFT0017879	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-303.28
11/28/2025		DFT0017880	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-799.32
11/28/2025		DFT0017881	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-50.21
11/28/2025		DFT0017882	BLUE CROSS BLUE SHIELD OF KS INC	Accounts Payable	Outstanding	Bank Draft	-16.14
11/28/2025		DFT0017883	KANSAS PUBLIC EMPLOYEES	Accounts Payable	Outstanding	Bank Draft	-2,982.97
11/28/2025		DFT0017884	EMPOWER RETIREMENT LLC	Accounts Payable	Outstanding	Bank Draft	-425.00
11/28/2025		DFT0017885	ADVANCE SHORT TERM DISABILITY	Accounts Payable	Outstanding	Bank Draft	-9.00
11/28/2025		DFT0017886	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-7.36
11/28/2025		DFT0017887	VSP INSURANCE CO.	Accounts Payable	Outstanding	Bank Draft	-12.11
11/28/2025		DFT0017888	KANSAS DEPARTMENT OF LABOR	Accounts Payable	Outstanding	Bank Draft	-8.95
11/28/2025		DFT0017889	KANSAS DEPT OF REVENUE	Accounts Payable	Outstanding	Bank Draft	-439.93
11/28/2025		DFT0017890	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-861.21
11/28/2025		DFT0017891	INTERNAL REVENUE SERVICE	Accounts Payable	Outstanding	Bank Draft	-259.42
						Bank Draft Total: (136)	**-515,688.69**
Check							
11/18/2025		388647	ADDAIR LAW	Accounts Payable	Outstanding	Check	-1,500.00
11/18/2025		388648	AIR AND FIRE SYSTEMS	Accounts Payable	Outstanding	Check	-64.80
11/18/2025		388649	AIR FILTER PLUS INC	Accounts Payable	Outstanding	Check	-734.80
11/18/2025		388650	ALL COPY PRODUCTS, INC.	Accounts Payable	Outstanding	Check	-644.36
11/18/2025		388651	AMERICAN DIGITAL SECURITY, LLC	Accounts Payable	Outstanding	Check	-1,042.96
11/18/2025		388652	AMERICAN EQUIPMENT CO	Accounts Payable	Outstanding	Check	-11,046.82
11/18/2025		388653	BAYER CONSTRUCTION CO.	Accounts Payable	Outstanding	Check	-6,707.87
11/18/2025		388654	BOUND TREE MEDICAL, LLC	Accounts Payable	Outstanding	Check	-3,083.76
11/18/2025		388655	BRETT STEWART	Accounts Payable	Outstanding	Check	-117.39
11/18/2025		388656	BRIANNA HARBIN	Accounts Payable	Outstanding	Check	-60.00
11/18/2025		388657	CASH-WA DISTRIBUTING	Accounts Payable	Outstanding	Check	-1,805.33
11/18/2025		388658	CATLETT AUTOMOTIVE, INC.	Accounts Payable	Outstanding	Check	-2,709.34
11/18/2025		388659	CHRIS BOOTH	Accounts Payable	Outstanding	Check	-76.35
11/18/2025		388660	CHRISTOPHER SOLANO	Accounts Payable	Outstanding	Check	-189.28
11/18/2025		388661	COLLECTION BUREAU OF KANSAS INC	Accounts Payable	Outstanding	Check	-569.40
11/18/2025		388662	CONNOR BUDZINSKI	Accounts Payable	Outstanding	Check	-400.00
11/18/2025		388663	CORE & MAIN LP	Accounts Payable	Outstanding	Check	-2,847.00
11/18/2025		388664	CROSSLAND HEAVY CONTRACTORS, INC.	Accounts Payable	Outstanding	Check	-2,446,630.80
11/18/2025		388665	CROWN DISTRIBUTORS, INC.	Accounts Payable	Outstanding	Check	-149.80
11/18/2025		388666	DAVID MORTIMER	Accounts Payable	Outstanding	Check	-176.99
11/18/2025		388667	ELLIOTT EQUIPMENT CO.	Accounts Payable	Outstanding	Check	-1,544.57
11/18/2025		388668	EXPRESS SERVICES INC.	Accounts Payable	Outstanding	Check	-1,551.53
11/18/2025		388669	FACTORY MOTOR PARTS	Accounts Payable	Outstanding	Check	-364.34
11/18/2025		388670	FIRESTONE MASTER CAR SERV	Accounts Payable	Outstanding	Check	-32.32

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
11/18/2025		388671	FLINT HILLS BEVERAGE LLC	Accounts Payable	Outstanding	Check	-201.02
11/18/2025		388672	FLINT HILLS NEUROPSYCHOLOGY, LLC	Accounts Payable	Outstanding	Check	-400.00
11/18/2025		388673	FRONTIER SPIRITS	Accounts Payable	Outstanding	Check	-316.22
11/18/2025		388674	GEARY COUNTY PUBLIC WORKS	Accounts Payable	Outstanding	Check	-46,223.52
11/18/2025		388675	GEARY COUNTY RWD #4	Accounts Payable	Outstanding	Check	-451.17
11/18/2025		388676	GEARY COUNTY SHERIFF	Accounts Payable	Outstanding	Check	-31,001.43
11/18/2025		388677	GODFREY'S INDOOR SHOOTING AND ARCHERY RANGES, LL	Accounts Payable	Outstanding	Check	-2,479.58
11/18/2025		388678	HAMPEL OIL DISTRIBUTORS INC	Accounts Payable	Outstanding	Check	-750.00
11/18/2025		388679	HAYS FIRE AND RESCUE SALES AND SERVICE, LLC	Accounts Payable	Outstanding	Check	-390.83
11/18/2025		388680	HEARTLAND COCA-COLA BOTTLING COMAPNY LLC	Accounts Payable	Outstanding	Check	-330.58
11/18/2025		388681	IDEXX DISTRIBUTION, INC.	Accounts Payable	Outstanding	Check	-187.89
11/18/2025		388682	INA ALERT, INC.	Accounts Payable	Outstanding	Check	-12,409.75
11/18/2025		388683	INGA KLUSA-CURIT	Accounts Payable	Outstanding	Check	-96.60
11/18/2025		388684	J & K CONTRACTING L.C.	Accounts Payable	Outstanding	Check	-77,599.69
11/18/2025		388685	JAMES GERMANN	Accounts Payable	Outstanding	Check	-237.50
11/18/2025		388686	JASON SANCHEZ	Accounts Payable	Outstanding	Check	-190.00
11/18/2025		388687	JENNIFER ARNESON, DVM	Accounts Payable	Outstanding	Check	-195.00
11/18/2025		388688	JEREMY SUTTON	Accounts Payable	Outstanding	Check	-200.00
11/18/2025		388689	JERRY OSBOURN	Accounts Payable	Outstanding	Check	-1,900.00
11/18/2025		388690	JIM CLARK AUTO CENTER	Accounts Payable	Outstanding	Check	-937.05
11/18/2025		388691	KA-COMM	Accounts Payable	Outstanding	Check	-300.00
11/18/2025		388692	KANSAS GOLF AND TURF	Accounts Payable	Outstanding	Check	-2,513.75
11/18/2025		388693	KANSAS ONE-CALL SYSTEMS, INC.	Accounts Payable	Outstanding	Check	-424.27
11/18/2025		388694	KAYLEE PATE	Accounts Payable	Outstanding	Check	-62.05
11/18/2025		388695	KEY'AHN TAYLOR	Accounts Payable	Outstanding	Check	-17.62
11/18/2025		388696	KLMM-66 LLC	Accounts Payable	Outstanding	Check	-137.50
11/18/2025		388697	KONZA PRAIRIE COMMUNITY HEALTH CENTER	Accounts Payable	Outstanding	Check	-65.00
11/18/2025		388698	KRISPY CLEAN INC.	Accounts Payable	Outstanding	Check	-528.50
11/18/2025		388699	L&S ELECTRIC LLC	Accounts Payable	Outstanding	Check	-34,496.00
11/18/2025		388700	LEADSONLINE, LLC	Accounts Payable	Outstanding	Check	-3,136.25
11/18/2025		388701	LEXISNEXIS RISK DATA MANAGEMENT INC.	Accounts Payable	Outstanding	Check	-797.19
11/18/2025		388702	LOGAN LEHMKUHL	Accounts Payable	Outstanding	Check	-200.00
11/18/2025		388703	MICHAEL P. HINKIN ATTORNEY-AT-LAW, LLC	Accounts Payable	Outstanding	Check	-2,333.00
11/18/2025		388704	MID-STATES MATERIALS, LLC	Accounts Payable	Outstanding	Check	-631.73
11/18/2025		388705	MIDWEST CONCRETE MATERIALS	Accounts Payable	Outstanding	Check	-536.75
11/18/2025		388706	MIDWEST VETERINARY SUPPLY, INC.	Accounts Payable	Outstanding	Check	-731.68
11/18/2025		388707	MSC INDUSTRIAL SUPPLY CO	Accounts Payable	Outstanding	Check	-1,717.10
11/18/2025		388708	MUNICIPAL SUPPLY, INC. OF WICHITA	Accounts Payable	Outstanding	Check	-11,474.55
11/18/2025		388709	MUNIE GREENCARE PROFESSIONALS	Accounts Payable	Outstanding	Check	-204.00
11/18/2025		388710	NEKOLOCKS	Accounts Payable	Outstanding	Check	-691.70
11/18/2025		388711	OMNI BILLING	Accounts Payable	Outstanding	Check	-749.04
11/18/2025		388712	ONE ACCORD ENTERPRISES, INC.	Accounts Payable	Outstanding	Check	-2,250.00
11/18/2025		388713	O'REILLY AUTO PARTS	Accounts Payable	Outstanding	Check	-170.80

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
11/18/2025		388714	PAUL RABEK	Accounts Payable	Outstanding	Check	-183.00
11/18/2025		388715	PEPSI COLA BOTTLING COMPANY OF MARYSVILLE, INC.	Accounts Payable	Outstanding	Check	-498.50
11/18/2025		388716	PETROCHOICE HOLDINGS INC	Accounts Payable	Outstanding	Check	-1,833.60
11/18/2025		388717	PHILLIPS PINEWOOD MULCH, INC.	Accounts Payable	Outstanding	Check	-2,499.00
11/18/2025		388718	PRAIRIELAND PARTNERS, LLC	Accounts Payable	Outstanding	Check	-1,273.00
11/18/2025		388719	RAM EXTERMINATORS, LLC	Accounts Payable	Outstanding	Check	-166.00
11/18/2025		388720	RICARDO GUTIERREZ	Accounts Payable	Outstanding	Check	-325.40
11/18/2025		388721	RILEY CONSTRUCTION COMPANY INC.	Accounts Payable	Outstanding	Check	-8,100.00
11/18/2025		388722	ROTHWELL LANDSCAPE INC	Accounts Payable	Outstanding	Check	-413.00
11/18/2025		388723	RUSH TRUCK CENTERS OF KANSAS, INC.	Accounts Payable	Outstanding	Check	-622.86
11/18/2025		388724	SALISBURY SUPPLY COMPANY, INC.	Accounts Payable	Outstanding	Check	-499.27
11/18/2025		388725	SEAN CARR	Accounts Payable	Outstanding	Check	-752.23
11/18/2025		388726	SHELBYVILLE LAUNDRY, INC.	Accounts Payable	Outstanding	Check	-32.85
11/18/2025		388727	SHI INTERNATIONAL CORP.	Accounts Payable	Outstanding	Check	-1,758.60
11/18/2025		388728	SKYDIO, INC.	Accounts Payable	Outstanding	Check	-23,325.47
11/18/2025		388729	SMALL'S PLUMBING	Accounts Payable	Outstanding	Check	-171.60
11/18/2025		388730	SPECIALTY VEHICLE SOURCE CORP.	Accounts Payable	Outstanding	Check	-1,665.00
11/18/2025		388731	STANION WHOLESALE ELECTRIC CO	Accounts Payable	Outstanding	Check	-2,212.99
11/18/2025		388732	STORMONT VAIL HEALTH FLINT HILLS LLC	Accounts Payable	Outstanding	Check	-108.89
11/18/2025		388733	STORMONT VAIL HEALTH FLINT HILLS LLC	Accounts Payable	Outstanding	Check	-125.86
11/18/2025		388734	STORMONT VAIL HEALTH FLINT HILLS LLC	Accounts Payable	Outstanding	Check	-10.41
11/18/2025		388735	STORMONT VAIL HEALTH FLINT HILLS LLC	Accounts Payable	Outstanding	Check	-214.28
11/18/2025		388736	STORMONT VAIL HEALTH FLINT HILLS LLC	Accounts Payable	Outstanding	Check	-98.48
11/18/2025		388737	STORMONT VAIL HEALTH FLINT HILLS LLC	Accounts Payable	Outstanding	Check	-1,640.00
11/18/2025		388738	TIMOTHY WARD	Accounts Payable	Outstanding	Check	-1,160.29
11/18/2025		388739	TOWN & COUNTY VETERINARY HOSPITAL P.A.	Accounts Payable	Outstanding	Check	-1,940.39
11/18/2025		388740	TRACKER SOFTWARE CORPORATION	Accounts Payable	Outstanding	Check	-8,022.00
11/18/2025		388741	TRAVIS SCHARDEIN	Accounts Payable	Outstanding	Check	-5,699.23
11/18/2025		388742	TRUSTED TECH TEAM, INC.	Accounts Payable	Outstanding	Check	-9,247.55
11/18/2025		388743	TYLER ROSS	Accounts Payable	Outstanding	Check	-174.00
11/18/2025		388744	ULINE	Accounts Payable	Outstanding	Check	-1,264.85
11/18/2025		388745	UNIQUE BODY & COLOR	Accounts Payable	Outstanding	Check	-8,356.10
11/18/2025		388746	UNITED RENTALS (NORTH AMERICA), INC.	Accounts Payable	Outstanding	Check	-254.68
11/18/2025		388747	VALOR FORD INC	Accounts Payable	Outstanding	Check	-192.00
11/18/2025		388748	VAN DIEST SUPPLY CO	Accounts Payable	Outstanding	Check	-204.75
11/18/2025		388749	VERIZON CONNECT FLEET USA LLC	Accounts Payable	Outstanding	Check	-858.55
11/18/2025		388750	VLP AN EQUIPMENTSHARE COMPANY	Accounts Payable	Outstanding	Check	-372.81
11/18/2025		388751	WATERS TRUE VALUE	Accounts Payable	Outstanding	Check	-250.23
11/18/2025		388752	WHITE STAR	Accounts Payable	Outstanding	Check	-2,262.00
11/18/2025		388753	ZOETIS US LLC	Accounts Payable	Outstanding	Check	-1,497.55
11/18/2025		388754	TIMOTHY WARD	Accounts Payable	Outstanding	Check	-247.44
11/18/2025		388758	CATLETT AUTOMOTIVE, INC.	Accounts Payable	Outstanding	Check	-2,225.34
11/18/2025		388759	CLARENCE BURNETT	Accounts Payable	Outstanding	Check	-100.00

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
11/18/2025		388760	JERRY WALLS	Accounts Payable	Outstanding	Check	-20.00
11/21/2025		388763	MENDEZ, JULIANNA CASTELLANOS	Accounts Payable	Outstanding	Check	-475.00
11/25/2025		388765	JCAT	Accounts Payable	Outstanding	Check	-366,065.22
11/25/2025		388770	DARBY, DEONTAE QUASHAWN	Accounts Payable	Outstanding	Check	-525.00
11/25/2025		388771	WALMART	Accounts Payable	Outstanding	Check	-120.00
11/28/2025		388766	BERGES, TRAVIS	Accounts Payable	Outstanding	Check	-200.00
11/28/2025		388767	DENNIS RADLEY	Accounts Payable	Outstanding	Check	-200.00
11/28/2025		388768	JASON HASLOUER	Accounts Payable	Outstanding	Check	-190.00
11/28/2025		388769	JOHN SHEPEK	Accounts Payable	Outstanding	Check	-82.98
11/28/2025		388858	BUTLER & ASSOCIATES, PA	Accounts Payable	Outstanding	Check	-278.41
11/28/2025		388859	FAMILY SUPPORT PAYMENT CENTER	Accounts Payable	Outstanding	Check	-100.31
11/28/2025		388860	FLEXIBLE SPENDING ACCOUNT #1074334	Accounts Payable	Outstanding	Check	-208.33
11/28/2025		388861	KANSAS PAYMENT CENTER	Accounts Payable	Outstanding	Check	-2,442.00
11/28/2025		388862	LAW OFFICE OF AMBER M. BREHM	Accounts Payable	Outstanding	Check	-278.41
11/28/2025		388863	POLICE & FIREMEN'S INSURANCE ASSOCIATION	Accounts Payable	Outstanding	Check	-735.57
11/28/2025		388864	STATE OF ARKANSAS	Accounts Payable	Outstanding	Check	-173.33
11/28/2025		388865	UNITED WAY OF JUNCTION CITY-GEARY COUNTY	Accounts Payable	Outstanding	Check	-21.00
11/28/2025		388866	W H GRIFFIN, TRUSTEE	Accounts Payable	Outstanding	Check	-300.00
12/02/2025		388780	AIR FILTER PLUS INC	Accounts Payable	Outstanding	Check	-734.80
12/02/2025		388781	ALFRED BENESCH & COMPANY	Accounts Payable	Outstanding	Check	-5,920.56
12/02/2025		388782	AMERICAN DIGITAL SECURITY, LLC	Accounts Payable	Outstanding	Check	-312.35
12/02/2025		388783	AMERICAN EQUIPMENT CO	Accounts Payable	Outstanding	Check	-1,388.09
12/02/2025		388784	ANDREW DARROW	Accounts Payable	Outstanding	Check	-465.50
12/02/2025		388785	ANTHONY JOHN SWIFT	Accounts Payable	Outstanding	Check	-600.00
12/02/2025		388786	ARIANA DIAZ LORENZO	Accounts Payable	Outstanding	Check	-200.00
12/02/2025		388787	BAYER CONSTRUCTION CO.	Accounts Payable	Outstanding	Check	-238,821.58
12/02/2025		388788	BOUND TREE MEDICAL, LLC	Accounts Payable	Outstanding	Check	-1,468.72
12/02/2025		388789	BRADY INDUSTRIES OF KANSAS, LLC	Accounts Payable	Outstanding	Check	-10,177.17
12/02/2025		388790	BRAMLAGE PROPERTIES, LLC	Accounts Payable	Outstanding	Check	-350.00
12/02/2025		388791	BRIANNA HARBIN	Accounts Payable	Outstanding	Check	-45.00
12/02/2025		388792	CASH-WA DISTRIBUTING	Accounts Payable	Outstanding	Check	-1,900.14
12/02/2025		388793	CATHY FAHEY	Accounts Payable	Outstanding	Check	-25.46
12/02/2025		388794	CATLETT AUTOMOTIVE, INC.	Accounts Payable	Outstanding	Check	-126.91
12/02/2025		388795	COLLECTION BUREAU OF KANSAS INC	Accounts Payable	Outstanding	Check	-4,666.84
12/02/2025		388796	COMMISSION ON ACCREDITATION FOR LAW ENFORCEMEN	Accounts Payable	Outstanding	Check	-4,620.00
12/02/2025		388797	CORE & MAIN LP	Accounts Payable	Outstanding	Check	-1,842.63
12/02/2025		388798	CRAFCO, INC.	Accounts Payable	Outstanding	Check	-128.24
12/02/2025		388799	CROSSLAND HEAVY CONTRACTORS, INC.	Accounts Payable	Outstanding	Check	-1,827,402.75
12/02/2025		388800	CROWN DISTRIBUTORS, INC.	Accounts Payable	Outstanding	Check	-223.13
12/02/2025		388801	DEVYN ALYUS DEROSIA	Accounts Payable	Outstanding	Check	-60.00
12/02/2025		388802	EAGLE COMMUNICATIONS	Accounts Payable	Outstanding	Check	-100.00
12/02/2025		388803	ECONOMY ELECTRIC, INC	Accounts Payable	Outstanding	Check	-4,876.07
12/02/2025		388804	FLINT HILLS BEVERAGE LLC	Accounts Payable	Outstanding	Check	-647.82

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
12/02/2025		388805	FRONTIER SPIRITS	Accounts Payable	Outstanding	Check	-122.47
12/02/2025		388806	GEARY COMMUNITY HEALTHCARE FOUNDATION	Accounts Payable	Outstanding	Check	-5,000.00
12/02/2025		388807	GEARY COUNTY TREASURER	Accounts Payable	Outstanding	Check	-55,261.05
12/02/2025		388808	GLENN'S PLUMBING	Accounts Payable	Outstanding	Check	-2,080.50
12/02/2025		388809	GODFREY'S INDOOR SHOOTING AND ARCHERY RANGES, LL	Accounts Payable	Outstanding	Check	-3,027.23
12/02/2025		388810	H & H SPRAY FOAM INSULATION LLC	Accounts Payable	Outstanding	Check	-111,505.68
12/02/2025		388811	HEARTLAND COCA-COLA BOTTLING COMAPNY LLC	Accounts Payable	Outstanding	Check	-291.97
12/02/2025		388812	ICC CODIFICATION INC	Accounts Payable	Outstanding	Check	-250.00
12/02/2025		388813	IDEXX DISTRIBUTION, INC.	Accounts Payable	Outstanding	Check	-101.03
12/02/2025		388814	INLAND TRUCK PARTS COMPANY	Accounts Payable	Outstanding	Check	-829.70
12/02/2025		388815	INTERSTATE GLASS CO.	Accounts Payable	Outstanding	Check	-7,696.00
12/02/2025		388816	J & K CONTRACTING L.C.	Accounts Payable	Outstanding	Check	-167,846.97
12/02/2025		388817	JARED GARETSON	Accounts Payable	Outstanding	Check	-430.00
12/02/2025		388818	JEFFREY ROETHER	Accounts Payable	Outstanding	Check	-3,700.00
12/02/2025		388819	JIM CLARK AUTO CENTER	Accounts Payable	Outstanding	Check	-3,147.79
12/02/2025		388820	JOHN W ANTRIM JR	Accounts Payable	Outstanding	Check	-17,887.50
12/02/2025		388821	JOHNSON CONTROLS US HOLDING LLC	Accounts Payable	Outstanding	Check	-1,545.76
12/02/2025		388822	KA-COMM	Accounts Payable	Outstanding	Check	-377.00
12/02/2025		388823	KATALYST SIGN & GRAFIX, LLC	Accounts Payable	Outstanding	Check	-425.00
12/02/2025		388824	KAYLEE PATE	Accounts Payable	Outstanding	Check	-6.72
12/02/2025		388825	KEY EQUIPMENT	Accounts Payable	Outstanding	Check	-7,798.37
12/02/2025		388826	MASEK GOLF CAR COMPANY	Accounts Payable	Outstanding	Check	-515.55
12/02/2025		388827	MAY EXCAVATING INC.	Accounts Payable	Outstanding	Check	-398,500.75
12/02/2025		388828	MIDWEST CONCRETE MATERIALS	Accounts Payable	Outstanding	Check	-2,364.65
12/02/2025		388829	MIDWEST VETERINARY SUPPLY, INC.	Accounts Payable	Outstanding	Check	-582.95
12/02/2025		388830	MSC INDUSTRIAL SUPPLY CO	Accounts Payable	Outstanding	Check	-1,816.89
12/02/2025		388831	MUNIE GREENCARE PROFESSIONALS	Accounts Payable	Outstanding	Check	-73,704.00
12/02/2025		388832	NATIONAL SIGN COMPANY INC.	Accounts Payable	Outstanding	Check	-2,381.02
12/02/2025		388833	OLGOONIK ENTERPRISES, LLC	Accounts Payable	Outstanding	Check	-137,367.76
12/02/2025		388834	ONE ACCORD ENTERPRISES, INC.	Accounts Payable	Outstanding	Check	-1,900.00
12/02/2025		388835	PAXTON WELDING	Accounts Payable	Outstanding	Check	-96.25
12/02/2025		388836	PEDRO MARTINEZ	Accounts Payable	Outstanding	Check	-110.00
12/02/2025		388837	PETROCHOICE HOLDINGS INC	Accounts Payable	Outstanding	Check	-903.30
12/02/2025		388838	POMP'S TIRE SERVICE, INC.	Accounts Payable	Outstanding	Check	-730.00
12/02/2025		388839	PRAIRIE STONE, INC.	Accounts Payable	Outstanding	Check	-167.31
12/02/2025		388840	PYE-BARKER FIRE & SAFETY, LLC	Accounts Payable	Outstanding	Check	-1,670.00
12/02/2025		388841	REEVES-WIEDEMAN CO.	Accounts Payable	Outstanding	Check	-392.97
12/02/2025		388842	RUSH TRUCK CENTERS OF KANSAS, INC.	Accounts Payable	Outstanding	Check	-3,196.82
12/02/2025		388843	SCHULTE SUPPLY CORP.	Accounts Payable	Outstanding	Check	-304.91
12/02/2025		388844	SHELBYVILLE LAUNDRY, INC.	Accounts Payable	Outstanding	Check	-36.85
12/02/2025		388845	SIR SPEEDY	Accounts Payable	Outstanding	Check	-50.40
12/02/2025		388846	SMITH & LOVELESS, INC	Accounts Payable	Outstanding	Check	-1,475.93
12/02/2025		388847	SPECIALTY VEHICLE SOURCE CORP.	Accounts Payable	Outstanding	Check	-879.27

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
12/02/2025		388848	STANION WHOLESALE ELECTRIC CO	Accounts Payable	Outstanding	Check	-376.37
12/02/2025		388849	THERMAL COMFORT AIR, INC	Accounts Payable	Outstanding	Check	-15,655.69
12/02/2025		388850	TIMOTHY WARD	Accounts Payable	Outstanding	Check	-401.25
12/02/2025		388851	TROY MICHAEL VANNOCKER	Accounts Payable	Outstanding	Check	-11,500.00
12/02/2025		388852	ULINE	Accounts Payable	Outstanding	Check	-956.40
12/02/2025		388853	VALOR FORD INC	Accounts Payable	Outstanding	Check	-6,498.93
12/02/2025		388854	VANDERBILTS	Accounts Payable	Outstanding	Check	-144.99
12/02/2025		388855	VLP AN EQUIPMENTSHARE COMPANY	Accounts Payable	Outstanding	Check	-3,508.99
12/02/2025		388856	WALSH CUSTOMS & COLLISION	Accounts Payable	Outstanding	Check	-208.23
12/02/2025		388857	WATERS TRUE VALUE	Accounts Payable	Outstanding	Check	-88.02
12/02/2025		388867	HILLSIDE GROUP, LLC	Accounts Payable	Outstanding	Check	-27,211.00
						Check Total: (207)	**-6,382,123.68**
EFT							
11/19/2025		10003700	ATHENA ENERGY SERVICES, LLC	Accounts Payable	Outstanding	EFT	-94.58
11/19/2025		10003701	CIVICPLUS, INC	Accounts Payable	Outstanding	EFT	-17,912.23
11/19/2025		10003702	COLUMBIA CAPITAL MANAGEMENT LLC	Accounts Payable	Outstanding	EFT	-5,790.00
11/19/2025		10003703	CONRAD FIRE EQUIPMENT	Accounts Payable	Outstanding	EFT	-9,733.79
11/19/2025		10003704	DARTPOINTS LLC	Accounts Payable	Outstanding	EFT	-459.99
11/19/2025		10003705	JACOB GOLDEN	Accounts Payable	Outstanding	EFT	-1,200.00
11/19/2025		10003706	JOSHUA DOUGLASS	Accounts Payable	Outstanding	EFT	-3,229.16
11/19/2025		10003707	KANSAS STATE TREASURER	Accounts Payable	Outstanding	EFT	-4,746.59
11/19/2025		10003708	KAW VALLEY ENGINEERING, INC	Accounts Payable	Outstanding	EFT	-269,751.76
11/19/2025		10003710	LATONJA ANDREWS	Accounts Payable	Outstanding	EFT	-60.00
11/19/2025		10003711	MARITZA RINEHART	Accounts Payable	Outstanding	EFT	-30.00
11/19/2025		10003712	MES I ACQUISITION INC.	Accounts Payable	Outstanding	EFT	-3,237.81
11/19/2025		10003713	Nomic Networks, INC.	Accounts Payable	Outstanding	EFT	-54,552.00
11/19/2025		10003714	STAPLES ADVANTAGE	Accounts Payable	Outstanding	EFT	-561.75
11/19/2025		10003715	TATIANA FERRACIOLI-SILVA	Accounts Payable	Outstanding	EFT	-90.00
11/19/2025		10003716	TYLER JOE COLLINS	Accounts Payable	Outstanding	EFT	-2,400.00
11/19/2025		10003717	UNDERGROUND VAULTS & STORAGE, INC.	Accounts Payable	Outstanding	EFT	-42.00
11/19/2025		10003718	VEOLIA WATER NORTH AMERICA	Accounts Payable	Outstanding	EFT	-370,337.29
11/19/2025		10003719	VERIFIED FIRST LLC	Accounts Payable	Outstanding	EFT	-272.25
11/19/2025		10003720	VERTEX CORPORATION	Accounts Payable	Outstanding	EFT	-180.00
11/19/2025		10003721	XEROX CORPORATION	Accounts Payable	Outstanding	EFT	-316.88
11/19/2025		10003722	ZOLL MEDICAL CORPORATION	Accounts Payable	Outstanding	EFT	-1,191.68
11/21/2025		10003723	WOODRIVER ENERGY LLC	Accounts Payable	Outstanding	EFT	-99.20
11/24/2025		10003724	CARD CENTER	Accounts Payable	Outstanding	EFT	-5,573.51
11/26/2025		10003743	CITY OF JC FLEX SPENDING ACCT 1074334	Accounts Payable	Outstanding	EFT	-316.66
11/26/2025		10003751	CITY OF JC FLEX SPENDING ACCT 1074334	Accounts Payable	Outstanding	EFT	-75.00
11/26/2025		10003752	JCPOA	Accounts Payable	Outstanding	EFT	-40.00
11/28/2025		10003744	CITY OF JC FLEX SPENDING ACCT 1074334	Accounts Payable	Outstanding	EFT	-4,742.53
11/28/2025		10003745	CITY OF JUNCTION CITY	Accounts Payable	Outstanding	EFT	-257.00

Issued Date	Cleared Date	Number	Description	Module	Status	Type	Amount
11/28/2025		10003746	FIREMEN'S RELIEF ASSOCIATION	Accounts Payable	Outstanding	EFT	-241.23
11/28/2025		10003747	JCPOA	Accounts Payable	Outstanding	EFT	-920.00
11/28/2025		10003748	JUNCTION CITY FIRE FIGHTERS ASSOCIATION LOCAL 3309	Accounts Payable	Outstanding	EFT	-1,716.00
11/28/2025		10003749	JUNCTION CITY FIREFIGHTERS AID ASSOCIATION	Accounts Payable	Outstanding	EFT	-255.00
11/28/2025		10003750	ROLLING MEADOWS GOLF COURSE	Accounts Payable	Outstanding	EFT	-381.75
12/03/2025		10003725	ANGEL TREVINO	Accounts Payable	Outstanding	EFT	-200.00
12/03/2025		10003726	CENTRAL POWER SYSTEMS & SERVICES	Accounts Payable	Outstanding	EFT	-1,566.00
12/03/2025		10003727	COLUMBIA CAPITAL MANAGEMENT LLC	Accounts Payable	Outstanding	EFT	-1,290.00
12/03/2025		10003728	CONRAD FIRE EQUIPMENT	Accounts Payable	Outstanding	EFT	-551.89
12/03/2025		10003729	EMPRISE BANK	Accounts Payable	Outstanding	EFT	-34,028.74
12/03/2025		10003730	FREEDOM CLAIMS MGT.INC CLAIMS ACCOUNT	Accounts Payable	Outstanding	EFT	-209.88
12/03/2025		10003731	GOVERNMENTJOBS.COM,INC.	Accounts Payable	Outstanding	EFT	-4,000.00
12/03/2025		10003732	HDR ENGINEERING INC	Accounts Payable	Outstanding	EFT	-127,780.70
12/03/2025		10003733	JOSHUA DOUGLASS	Accounts Payable	Outstanding	EFT	-3,229.16
12/03/2025		10003734	LATONJA ANDREWS	Accounts Payable	Outstanding	EFT	-75.00
12/03/2025		10003735	MARITZA RINEHART	Accounts Payable	Outstanding	EFT	-30.00
12/03/2025		10003736	MELISSA FLORES	Accounts Payable	Outstanding	EFT	-200.00
12/03/2025		10003737	MES I ACQUISITION INC.	Accounts Payable	Outstanding	EFT	-1,045.96
12/03/2025		10003738	RAVEN AERO SERVICE,INC.	Accounts Payable	Outstanding	EFT	-850.00
12/03/2025		10003739	STAPLES ADVANTAGE	Accounts Payable	Outstanding	EFT	-1,893.01
12/03/2025		10003740	TATIANA FERRACIOLI-SILVA	Accounts Payable	Outstanding	EFT	-165.00
12/03/2025		10003741	TYLER JOE COLLINS	Accounts Payable	Outstanding	EFT	-2,499.00
12/03/2025		10003742	USI INSURANCE SERVICES LLC	Accounts Payable	Outstanding	EFT	-20,000.00
						EFT Total: (52)	**-960,421.98**
						Outstanding Total: (395)	**-7,858,234.35**
						Accounts Payable Total: (395)	**-7,858,234.35**

Payroll

Outstanding

EFT

11/26/2025	EFT0000503	Payroll EFT	Payroll	Outstanding	EFT	-1,500.45
11/28/2025	EFT0000493	Payroll EFT	Payroll	Outstanding	EFT	-17,632.38
11/28/2025	EFT0000494	Payroll EFT	Payroll	Outstanding	EFT	-408,351.24
11/28/2025	EFT0000495	Payroll EFT	Payroll	Outstanding	EFT	-210.14
11/28/2025	EFT0000496	Payroll EFT	Payroll	Outstanding	EFT	-215.92
11/28/2025	EFT0000497	Payroll EFT	Payroll	Outstanding	EFT	-2,504.59
11/28/2025	EFT0000498	Payroll EFT	Payroll	Outstanding	EFT	-20,766.79
11/28/2025	EFT0000499	Payroll EFT	Payroll	Outstanding	EFT	-49.58
11/28/2025	EFT0000500	Payroll EFT	Payroll	Outstanding	EFT	-57,554.93
11/28/2025	EFT0000501	Payroll EFT	Payroll	Outstanding	EFT	-247.89
11/28/2025	EFT0000502	Payroll EFT	Payroll	Outstanding	EFT	-6,379.30
					EFT Total: (11)	**-515,413.21**

Issued Date Range: -

Outstanding Total: (11)	**-515,413.21**
Payroll Total: (11)	**-515,413.21**
Report Total: (406)	**-8,373,647.56**

Summary

Bank Account		Count	Amount
1074318 POOLED CASH MASTER		406	-8,373,647.56
	Report Total:	**406**	**-8,373,647.56**

Cash Account		Count	Amount
999 999-1-00000-0101 POOLED CASH MASTER		406	-8,373,647.56
	Report Total:	**406**	**-8,373,647.56**

Transaction Type		Count	Amount
Bank Draft		136	-515,688.69
Check		207	-6,382,123.68
EFT		63	-1,475,835.19
	Report Total:	**406**	**-8,373,647.56**

City of Junction City

City Commission

Agenda Memo

December 2, 2025

From: **Chris Srackangast, Community Development Director**

To: **Governing Body**

Subject: **Special Event Permit – Junction City Main Street Hometown Christmas**

Objective: The consideration and approval of the Junction City Main Street Hometown Christmas Special Event Permit Application and the waiver of the permit fee.

Explanation of Issue: The Building and Codes Department has received a Special Event Permit application for the Junction City Main Street Hometown Christmas. The event will take place on Saturday, December 6th, from 4:00–8:00 PM in downtown Junction City. Last year's event drew nearly 4,000 attendees, and a similar turnout is expected. Activities will be spread across several downtown locations, including the Municipal Building, which will host snowball fights, student artwork, children's crafts, refreshments, performances, and interactive games. The Bartell House will feature musical performances, Santa photos, hot chocolate, and popcorn, while the C.L. Hoover Opera House will offer a Cookie Carnival, a *White Christmas* performance, and concessions from the JC Arts Council. Additional activities include family-friendly offerings at Highwind Brewing Co., a sensory-friendly Santa experience at Activated Arts, and an outdoor Main Street Christmas Market with vendors, food trucks, holiday attractions, and a Letters to Santa station. The city parking lot across from the fire department will be fully activated with a Living Nativity, petting zoo, Boy Scouts' firepits and s'mores, and carriage ride loading. An additional paid carriage ride will operate from 5th & Jefferson without requiring extra closures. The event is supported by full barricading, volunteer staffing, and safety coordination with JCPD and JCFD. Overall, Hometown Christmas remains a major community event designed to promote local engagement, support small businesses, and provide safe, festive holiday activities for all ages.

Budget Impact: This event is a type 3 event which is $75.00. **A fee waiver request has been submitted.**

Alternatives:

1. Approve Junction City Main Street Hometown Christmas Special Event Permit Application and the waiver of the permit fee.

2. Disapprove Junction City Main Street Hometown Christmas Special Event Permit Application and the waiver of the permit fee.

3. Modify the request.

4. Table the request.

Recommendation: Staff recommends a motion to approve the Junction City Main Street Hometown Christmas Special Event Permit Application and the waiver of the permit fee.

Enclosures: Special Event Permit Application, Map of Street Closure & Carriage Rides, Map of Activity Hubs, Fee Waiver Request

APPLICATION OVERVIEW

License Type: Special Event Permit
ID # 25-000047 | **Started** August 25, 2025
Status: In Review

Address

129 W 7th St, Junction City, KS USA 66441

Legal

Jct City Pl , Block 28 , E 19' Lots 8-9-10 & W 22' Lot 7
Section 12 Township 12 Range 05

INFORMATION FIELDS

Type of Permit - Special Event
Type 1 - Non-commercial events by non-profits

Applicant Information - Special Event

Applicant Name
Makena Krause

Applicant Address
129 W 7th St, Junction City, KS 66441

Applicant Email Address
events@junctioncitymainstreet.org

Applicant Phone (Home)
8189415940

Applicant Phone (Office)
7852093775

Applicant Phone (Cellular)
8189415940

Applicant Fax
-

Additional Applicant Information - Special Event

Applicant Name
-

Applicant Address
127 W 7th, Junction City, KS 66441

Applicant Email Address
events@junctioncitymainstreet.org

Applicant Phone (Home)
8189415940

Applicant Phone (Office)
-

Applicant Phone (Cellular)
-

Applicant Fax
-

Organization Information

Organization Name
Junction City Main Street

Organization Address
129 W 7th St, Junction City, KS 66441

Organization Phone Number
7852093775

Organization Fax
Junction City Main Street

Event On-Site Contact Person Information

Name
Makena Krause

Phone Number (Home)
8189415940

Phone Number (Office
-

Phone number (Cellular)
8189415940

Event Name
Hometown Christmas

Event Location
Downtown Junction City

Event Start Date
12/06/2025

Event Start Time
4:00 PM

Event End Date
12/06/2025

Event End Time
8:00 PM

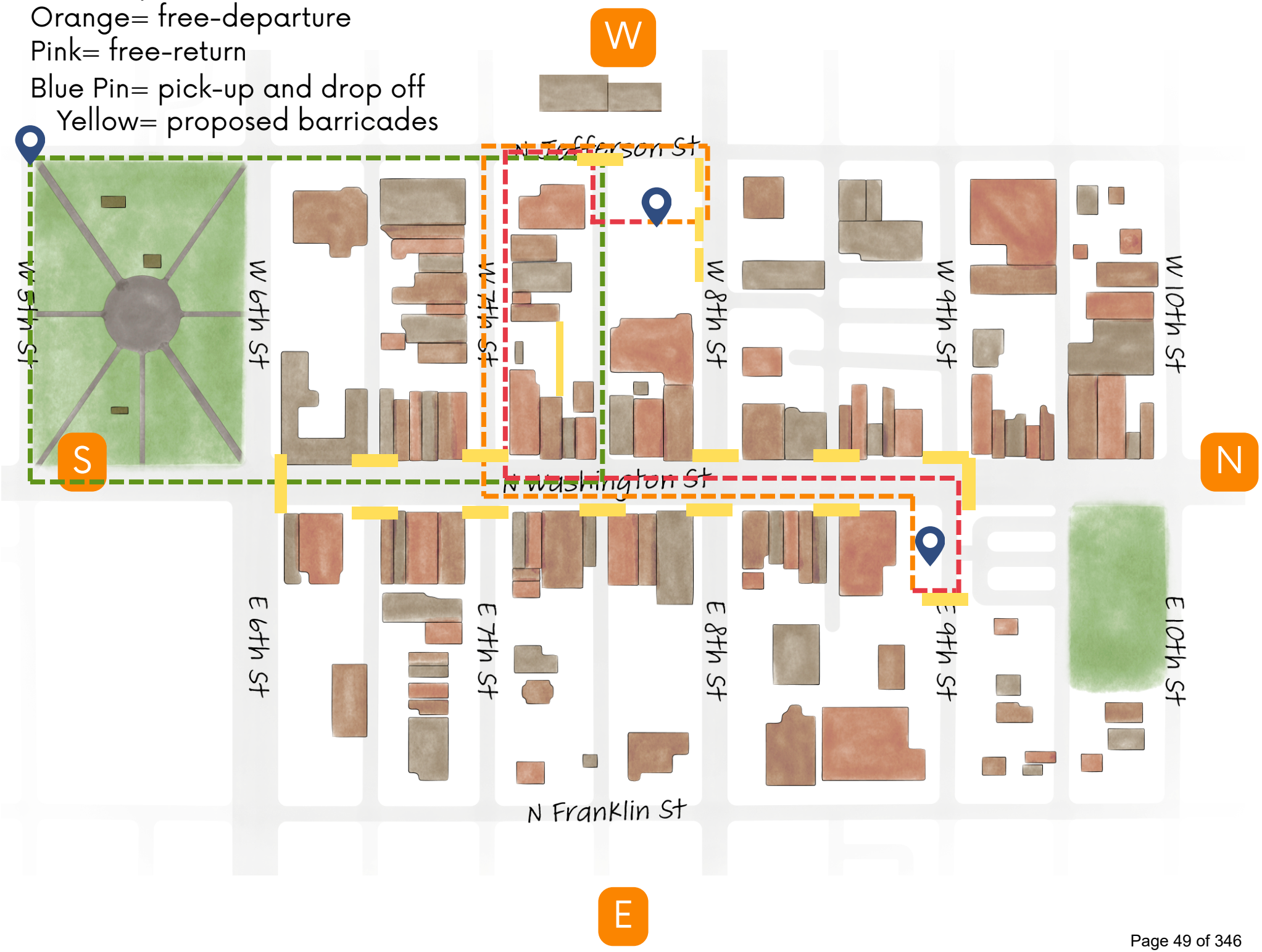
Estimated Number of Attendees
4000

Event Description
Special Event Permit Explanation – Hometown Christmas Event Date & Time: Hometown Christmas will take place on Saturday, December 6th, from 4:00–8:00 PM in downtown Junction City. Last year, Hometown Christmas brought nearly 4,000 attendees downtown, creating a festive, family-friendly evening filled with holiday cheer. We anticipate a similar turnout this year and have coordinated with businesses, churches, and community organizations to ensure a safe, joyful, and well-managed celebration. Event Highlights by Location Municipal Building The Municipal Building will once again serve as a major hub of activity. Snowball Fights: Designated area for family-friendly snowball battles. Elementary Artwork Display: Local schools will showcase student holiday artwork. First Baptist Church: Punch & cookies station. Dorothy Bramlage Library: Arts and crafts for children. JCNaz: Hot cocoa & cookies. JC Middle School: Open chess play for youth and families. Performances & Games: Activated Arts and Next Step Dance will both perform. Additional interactive Christmas party games will take place throughout the evening. Stage Use: The stage will only be used for games and announcements. Dance groups will perform on the auditorium floor using their own speakers. Municipal Building Performance Schedule: 4:00–4:55 PM: Snowball fights 5:00–5:55 PM: Dance recital (Next Step Dance) 6:00–6:25 PM: Christmas games and/or snowball fights 6:30–7:00 PM: Activated Arts (30-minute performance requested) 7:00–8:00 PM: Christmas games, snowball fights, and closing remarks Logistics: Paper towels and mops will be on hand to manage hot chocolate spills. Bartell House The Bartell House will feature musical performances and refreshments. JC Ukestra performance United Methodist Church Ding-a-lings bell choir performance First Presbyterian Church performance Santa Photos available for families Refreshments: United Way or the Fort Riley Spouses Club will serve hot chocolate. CASA of the 8th Judicial District will provide popcorn. C.L. Hoover Opera House The Opera House will be active with multiple offerings: Cookie Carnival for children and families Little Theater: White Christmas performance scheduled that evening JC Arts Council: Cider, popcorn, and t-shirt sales Highwind Brewing Co. Highwind Brewing Co. will host a family-friendly activity as well as participate in the Wine & Wassail Walk taking place during Hometown Christmas. Sensory Santa A Sensory Santa experience will be hosted at Activated Arts (location to be confirmed). This will allow children with sensory sensitivities to enjoy a calm, welcoming Santa visit. Main Street Christmas Market Held outdoors in the downtown area, this market will feature: Local vendors selling holiday goods and handmade items Food trucks serving festive snacks and meals Reindeer or Inflatable Wonderland (TBD) for family enjoyment Letters to Santa station hosted at Key Office Living Nativity & City Parking Lot Activities The city parking lot across from the fire department will be fully activated for holiday activities. Lane 1: Living Nativity with a small petting zoo for children and families Lane 2: Boy Scouts with firepits and s'mores (in consultation with Chief Lankas of JCFD) Lane 3: Horse & carriage ride loading/unloading area for the free carriage rides taking place throughout the evening Additional Carriage Ride: A paid horse and carriage ride fundraiser will begin at the corner of 5th & Jefferson (Heritage Park). This ride will not require additional street closures. Safety & Barricades: The parking lot will be fully barricaded to ensure pedestrian safety. Minus the one privately owned lane. Volunteers will staff barricades throughout the event. Barricade timeline: In place by 2:00 PM Cars cleared by 3:30 PM Event begins at 4:00 PM Barricades removed and streets reopened by 9:00 PM Safety & Responsibility All activities have been coordinated in consultation with the Junction City Fire Department (JCFD) and Junction City Police Department (JCPD) to ensure public safety. Multiple barricades and volunteer support will control traffic and crowd flow. Businesses and volunteers will help ensure that refreshments (hot chocolate, popcorn, cider, wine samples) are consumed only inside their designated premises. The layout of activities has been designed to avoid crowding and provide safe spacing between attractions. Community & Holiday Impact Hometown Christmas is a cornerstone community event, designed to bring residents together, support small businesses, and celebrate the season with joy. With live performances, festive activities for all ages, and opportunities to shop small, this event creates a vibrant, welcoming downtown experience that showcases the best of Junction City.

Copy of Written Authorization from Property Owner
205 Main Street Fee Waiver Request.pdf

Copy of Site Plan - Special Event
HTC HC.pdf, HTC.pdf

Green= paid
Orange= free-departure
Pink= free-return
Blue Pin= pick-up and drop off
Yellow= proposed barricades



All private properties will be contacted to seek permission to barricade/and or use their areas.

On behalf of Junction City Main Street, I would like to formally request a fee waiver for city-related costs associated with hosting the following downtown events:

- **Cups of Culture - May 2nd, 2025**
- **International Food Tour – May 3rd, 2025**
- **Freedom on Wheels – July 5th, 2025**
- **Boos and Brews - October 17th & 24th, 2025**
- **Wine and Wassail Walk - December 6th, 2025**
- **Hometown Christmas – December 6th, 2025**

As you know, our organization is dedicated to revitalizing and enhancing our downtown district through events that bring the community together, support local businesses, and encourage tourism. The City of Junction City has been a valued partner and investor in our mission, and we truly appreciate your continued support.

These three events are the primary occasions where city resources are needed. Otherwise, our events take place within individual downtown businesses. By waiving the associated fees, the city will further its commitment to fostering community engagement and supporting the economic growth of our historic downtown.

We appreciate your time and consideration and look forward to your response. Please let us know if there are any additional steps or documentation required to facilitate this request.

Thank you for your support of Junction City Main Street and our shared vision for a thriving downtown.

-Makena Krause, Events Coordinator and Community Outreach Specialist

City of Junction City – City Commission
Agenda Memo

From: HR
To: Mayor and Commissioners
Subject: Payroll #23 & #24 2025

Objective: The consideration and approval of Payroll #23 & #24 for the month of November 2025.

Explanation of Issue: The payroll for November was calculated as the attachment outlines.

Alternatives: The City Commission has the following alternatives concerning the issues at hand,

Approve, disapprove, or table the Payroll #23 & #24

Recommendation: City Staff recommends the City Commission approve the November 2025 Payrolls.

Enclosures:

1. Calculation of Employer Expenses for Payroll #23 & #24
2. General Ledger Totals

EMPLOYEE FULL NAME	TITLE	PAY FROM	PAY TO	PAY AMOUNT
ADAMS, ARIANA	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$ 2,611.56
AGUILAR, LEEJ	MAINT. WORKER I	10/27/2025	11/9/2025	$ 1,973.85
AGUILAR, VICTOR S	BUILDING MAINTENANCE II	10/27/2025	11/9/2025	$ 2,293.65
AGUIRRE, ANTHONY MIGUEL	RECREATION SUPERVISOR	10/27/2025	11/9/2025	$ 378.75
AGUON, NOAH	CART ATTENDANT	10/27/2025	11/9/2025	$ 168.00
ALLEN, JOSHUA G	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$ 2,787.04
ANTHONY, RUBEN	POLICE OFFICER	10/27/2025	11/9/2025	$ 2,968.80
ARMS, JOEY	POLICE OFFICER	10/27/2025	11/9/2025	$ 3,079.85
ARNOLD, CLINTON R	DETECTIVE	10/27/2025	11/9/2025	$ 3,484.89
AVINA, KAIYA	LEGAL ASSISTANT	10/27/2025	11/9/2025	$ 1,348.83
BABCOCK, ALVIN R	INVESTIGATIONS DETECTIVE	10/27/2025	11/9/2025	$ 3,476.28
BATES, ROBERT LEE	MAINT. WORKER I	10/27/2025	11/9/2025	$ 1,795.34
BELL, YERIELA E	FIREFIGHTER/PARAMEDIC	10/27/2025	11/9/2025	$ 3,790.66
BERGES, TRAVIS M	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$ 2,640.13
BERGMAN, JUSTIN R	STREETS & TRAFFIC SUPERVISOR	10/27/2025	11/9/2025	$ 2,888.05
BERGMAN, KYLE D	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$ 3,656.80
BLAKE, NICHOLAS J	DETECTIVE	10/27/2025	11/9/2025	$ 4,282.23
BLISS, KAYLYNN K	DETECTIVE	10/27/2025	11/9/2025	$ 2,476.81
BLOOMDAHL, JADON	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$ 2,084.40
BOGENHAGEN, TODD A	FF/PARAMEDIC	10/27/2025	11/9/2025	$ 2,997.60
BOHANAN, TERRY R	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$ 3,390.66
BOLAND, BRIAN T	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$ 2,225.61
BOLTZ, KAITLYNN M	POLICE OFFICER	10/27/2025	11/9/2025	$ 2,582.08
BOOTH, CHRISTOPHER J	CAPTAIN/AEMT	10/27/2025	11/9/2025	$ 3,324.37
BORGES, ELIEL	SERGEANT	10/27/2025	11/9/2025	$ 4,229.11
BOSWELL, JACE	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$ 1,962.82
BREIDENSTEIN, CHRISTOPHER L	PATROL LIEUTENANT	10/27/2025	11/9/2025	$ 3,773.67
BRENNAN, NOAH	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$ 2,680.52
BROWN , CALEB	POLICE OFFICER	10/27/2025	11/9/2025	$ 2,145.44
BROWN, HERBERT	MAINT. WORKER I	10/27/2025	11/9/2025	$ 1,601.35
BRUZINA, KRISTOPHER R	FF ENGINEER/AEMT	10/27/2025	11/9/2025	$ 3,362.40
BUDZINSKI, CONNOR	POLICE OFFICER	10/27/2025	11/9/2025	$ 1,996.80
BUNKER, ALEXA	KENNEL TECHNICIAN	10/27/2025	11/9/2025	$ 1,520.00
BYRD, RAMAR	MAINT. WORKER I	10/27/2025	11/9/2025	$ 1,744.19
CAMPBELL JR., GLENN	DETECTIVE SERGEANT	10/27/2025	11/9/2025	$ 3,291.60
CAMPBELL, AUBRIANNA	ANIMAL SHELTER ASSISTANT DIRECTOR	10/27/2025	11/9/2025	$ 2,155.84
CARR, SEAN S	FF/PARAMEDIC	10/27/2025	11/9/2025	$ 5,119.33
CATHEY, DOUGLAS G	POLICE LIEUTENANT	10/27/2025	11/9/2025	$ 3,865.17
CHIASSON, CARTER	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$ 2,099.22
CHILSON, SYDNEY A	POLICE OFFICER	10/27/2025	11/9/2025	$ 2,852.26
CLARK, BLAKE C	MAINT. WORKER I	10/27/2025	11/9/2025	$ 1,600.00
CLAYBORN, DARRYL C	LEAD SUPERVISOR	10/27/2025	11/9/2025	$ 450.00
COLE, MATHEW E	ASSISTANT CODES ADMINISTRATOR	10/27/2025	11/9/2025	$ 2,080.00
COLEMAN, LYNDSAY E	COURT ADMIN	10/27/2025	11/9/2025	$ 2,310.18
CONTRERAS , MICHAEL	POLICE OFFICER	10/27/2025	11/9/2025	$ 2,880.30
CRABLE, COLTON	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$ 2,515.03
CRAIG, DANIEL B	MAINT. WORKER II	10/27/2025	11/9/2025	$ 2,040.01
CRITES, CLIFFORD	PRO SHOP CLERK	10/27/2025	11/9/2025	$ 114.00
CROWLEY, NEIL	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$ 2,308.48
CRUZ, VIRGINIA	CUSTODIAN	10/27/2025	11/9/2025	$ 1,581.75
DARROW, ANDREW	DIRECTOR - IT	10/27/2025	11/9/2025	$ 4,634.62
DAUBIG, CHASE A	UTILITY MAINT SUPR.	10/27/2025	11/9/2025	$ 2,810.66
DAVENPORT, CHARLES	KENNEL TECHNICIAN	10/27/2025	11/9/2025	$ 612.00
DAVIS, DERRICK T	DETECTIVE	10/27/2025	11/9/2025	$ 2,990.46
DELPERDANG, RUSSELL	GROUNDSKEEPER - PT	10/27/2025	11/9/2025	$ 55.25
DEW, CLARISSA	PARKS MAINTENANCE I	10/27/2025	11/9/2025	$ 1,467.00
DEWITT, JACK THOMAS	POLICE OFFICER	10/27/2025	11/9/2025	$ 2,299.61
DIAZ LORENZO DE BARRETO, ARIANA	CITY CLERK	10/27/2025	11/9/2025	$ 3,153.85
DILL, TERRY W	GROUNDSKEEPER - PT	10/27/2025	11/9/2025	$ 378.00
DOWNS, MICHAEL B	SANITATION DRIVER	10/27/2025	11/9/2025	$ 2,909.75
DRAPER, BRADLEY	POLICE OFFICER	10/27/2025	11/9/2025	$ 4,018.39
DRISCOLL, RYLIE JAYMES	CSI EVIDENCE CUSTODIAN	10/27/2025	11/9/2025	$ 2,046.00
DUPREE, MARIONNEAUX	ESPORTS SUPERVISOR	10/27/2025	11/9/2025	$ 911.25

DUSSEAULT, MASON	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	-
EDDINGS ANDERSEN, HEATHER C	PATROL SERGEANT	10/27/2025	11/9/2025	$	3,421.65
EDDINGTON, JALEN	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,318.83
EGYIR, CHARLES	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,600.00
ELBELAU, MASON	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,600.00
FAHEY, CATHY L	ADMIN. SECRETARY II	10/27/2025	11/9/2025	$	2,060.23
FARR, JAMES C	FF/PARAMEDIC	10/27/2025	11/9/2025	$	4,101.43
FERRELL, JOSHUA	POLICE OFFICER	10/27/2025	11/9/2025	$	2,114.97
FINE, KEITH L	ASSISTANT CLUBHOUSE SUPERVISOR	10/27/2025	11/9/2025	$	680.00
FLORES, MELISSA	CUSTOMER SERVICE REP	10/27/2025	11/9/2025	$	1,680.98
FULMORE, ADRIAN	IT HELP DESK TECHNICIAN	10/27/2025	11/9/2025	$	1,694.00
GASTON, HUNTER	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	3,157.83
GEORGE, CHRISTOPHER R	FF/PARAMEDIC	10/27/2025	11/9/2025	$	3,121.62
GOODRUM, GARRICK	CART ATTENDANT	10/27/2025	11/9/2025	$	345.00
GRAHAM, SARAH A	ADMIN. SECRETARY II	10/27/2025	11/9/2025	$	2,200.00
GRAY, JOSHUA B	PARKS & REC DIRECTOR/DEPUTY PUBLIC WORKS DIRECTOR	10/27/2025	11/9/2025	$	3,466.39
GRAY, RACHEL	PERMIT TECHNICIAN	10/27/2025	11/9/2025	$	1,347.25
GRAY, VANESSA	ANIMAL SHELTER DIRECTOR	10/27/2025	11/9/2025	$	2,560.98
GRITTON, COLE	ASSISTANT GOLF SUPERINTENDENT	10/27/2025	11/9/2025	$	1,840.00
HAMILTON, CORY	POLICE OFFICER	10/27/2025	11/9/2025	$	2,084.49
HAMILTON, ELIZABETH	CUSTOMER SERVICE MANAGER	10/27/2025	11/9/2025	$	2,884.62
HANLON, CERSI	CUSTOMER SERVICE LEAD	10/27/2025	11/9/2025	$	1,920.00
HANLON, RANDOLPH E	PARKS MAINTENANCE SUPERVISOR	10/27/2025	11/9/2025	$	2,203.82
HARRIS, STANLEY R	GROUDSKEEPER - PT	10/27/2025	11/9/2025	$	60.00
HASLOUER, JASON W	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	3,002.50
HAUG, ZACHARY L	POLICE OFFICER	10/27/2025	11/9/2025	$	2,379.30
HAYDEN, JESSICA	PARKS MAINTENANCE I	10/27/2025	11/9/2025	$	1,204.89
HEINDEL, KELLY A	ADMIN. SECRETARY II	10/27/2025	11/9/2025	$	2,720.00
HERNANDEZ, ROBERT	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,600.00
HESS, BRANDON L	FLEET MECHANIC I	10/27/2025	11/9/2025	$	2,030.12
HESTER, JORDI D	FLEET & FACILITIES MANAGER	10/27/2025	11/9/2025	$	2,289.60
HICKEY, NAYOMIE	KENNEL TECHNICIAN	10/27/2025	11/9/2025	$	1,520.00
HINKIN, MICHAEL	ASSISTANT CITY ATTORNEY/PROSECUTOR	10/27/2025	11/9/2025	$	3,846.15
HOLBERT, IZABELLA	CUSTOMER SERVICE REP	10/27/2025	11/9/2025	$	1,200.00
HUNT, MEGAN	MECHANIC I	10/27/2025	11/9/2025	$	1,615.00
HURST, LON J	DETECTIVE	10/27/2025	11/9/2025	$	2,496.90
HYNES, TYLER	POLICE OFFICER	10/27/2025	11/9/2025	$	2,737.88
IBARRA, RAY J	DIRECTOR, PW	10/27/2025	11/9/2025	$	4,678.22
IRWIN, JACOB	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	2,379.21
JACKSON, ANTONIO	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,600.00
JACKSON, JASMIN N	POLICE OFFICER	10/27/2025	11/9/2025	$	2,128.78
JACOBS, JUSTIN	GROUNDSKEEPER	10/27/2025	11/9/2025	$	2,110.46
JEFFERSON, MICHAEL L	COURT SECURITY OFFICER	10/27/2025	11/9/2025	$	762.50
JOHNSON, JASMIN	MAINT. WORKER I	10/27/2025	11/9/2025	$	136.00
JONES, ALLEN	GROUNDSKEEPER - PT	10/27/2025	11/9/2025	$	54.15
KELLER, TARYN	ADMIN. SECRETARY I	10/27/2025	11/9/2025	$	909.55
KINGSBURY, KRISTA	HR DIRECTOR	10/27/2025	11/9/2025	$	3,461.53
KLUSA-CURIT, INGA	PAYROLL SPECIALIST	10/27/2025	11/9/2025	$	2,216.32
KRAJKOSKI, STEVE	CODES ENFORCEMENT OFFICER II	10/27/2025	11/9/2025	$	2,028.14
LAFEVER, SHELBIE	KENNEL TECHNICIAN	10/27/2025	11/9/2025	$	1,520.00
LAMAR, HEATHER	RECREATION SUPERVISOR	10/27/2025	11/9/2025	$	383.50
LANCASTER, KAY	ADMIN. SECRETARY I	10/27/2025	11/9/2025	$	1,965.00
LANKAS, JASON E	FIRE CHIEF	10/27/2025	11/9/2025	$	4,557.60
LEHMKUHL, LOGAN D	FIREFIGHTER/PARAMEDIC	10/27/2025	11/9/2025	$	2,985.79
LEWIS, GEOFFERY J	MECHANIC II	10/27/2025	11/9/2025	$	2,888.42
LINGLE, JACQUELINE	PROSHOP CLERK	10/27/2025	11/9/2025	$	2,115.38
LOVELESS, ALICIA D	RECORDS CLERK I	10/27/2025	11/9/2025	$	1,494.00
LOW, CHRISTOPHER	POLICE OFFICER	10/27/2025	11/9/2025	$	2,384.03
MARSTON, DOUGLAS D	MAINT. WORKER II	10/27/2025	11/9/2025	$	2,414.90
MARSTON, MITCHELL L	POLICE LIEUTENANT	10/27/2025	11/9/2025	$	3,499.05
MARTINEZ, EVAN	PROSHOP CLERK	10/27/2025	11/9/2025	$	135.00
MARTINEZ, IRENE	RECORDS CLERK I	10/27/2025	11/9/2025	$	1,787.32
MAU, BRANDON	PATROL LIEUTENANT	10/27/2025	11/9/2025	$	4,813.97
MCCALLUM, JEREMY R	CAPTAIN/PARAMEDIC	10/27/2025	11/9/2025	$	4,286.69

MCCORMICK, MICHAEL	GROUNDSKEEPER - PT	10/27/2025	11/9/2025	$	26.00
MCCORMICK, SOMMER	ADMIN. SECRETARY I	10/27/2025	11/9/2025	$	1,956.00
MCINTOSH, BRANDON	PROSHOP CLERK	10/27/2025	11/9/2025	$	348.00
MCKIM, JENNIFER J	COURT CLERK	10/27/2025	11/9/2025	$	1,629.99
MCKONE, MICHAEL P	MUN. COURT JUDGE	10/27/2025	11/9/2025	$	3,253.87
MCKONE, SEAN	CART ATTENDANT	10/27/2025	11/9/2025	$	117.00
MCNABB, JOHN R	FIREFIGHTER/PARAMEDIC	10/27/2025	11/9/2025	$	2,907.60
MELIA, PATRICK W	FF ENGINEER/AEMT	10/27/2025	11/9/2025	$	3,379.54
MENEFEE, BECKY	COURT LIAISON/COURT BAILIFF	10/27/2025	11/9/2025	$	1,791.62
MILLER, CARISSA	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,066.75
MILLER, ISAIAH	MAINT. WORKER I	10/27/2025	11/9/2025	$	51.00
MILLER, SCOTT	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,657.24
MONSER, TANYA	CITY TREASURER	10/27/2025	11/9/2025	$	2,900.98
MORGAN, BRANDON	ANIMAL CONTROL	10/27/2025	11/9/2025	$	1,494.00
MORGAN, NICOLE	KENNEL TECHNICIAN	10/27/2025	11/9/2025	$	544.00
MORTIMER, DAVID M	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	4,100.16
MOWERY, SHANE	POLICE OFFICER	10/27/2025	11/9/2025	$	2,977.50
MULLER, MAYGAN E	DEPUTY CITY CLERK/EXECUTIVE ASSISTANT	10/27/2025	11/9/2025	$	2,082.36
MUNGER, LEVI C	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,920.00
MURPHY, DUSTIN L	CAPTAIN OF INVESTIGATIONS	10/27/2025	11/9/2025	$	3,993.03
MYERS, DONOVAN	SUPERVISOR	10/27/2025	11/9/2025	$	408.00
NABUS, RANDAL A	CAPTAIN/AEMT	10/27/2025	11/9/2025	$	3,837.60
NELSON, DAVID L	FIRE MARSHAL	10/27/2025	11/9/2025	$	3,505.53
NEWEY, ANDREW	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,810.00
NICHOLS, KIRT D	POLICE CHIEF	10/27/2025	11/9/2025	$	4,892.31
NOLTING, DAVID J	PATROL SERGEANT	10/27/2025	11/9/2025	$	2,951.97
NORTH, NOAH B	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,680.00
NUTTER, NICHOLAS A	CAPTAIN/AEMT	10/27/2025	11/9/2025	$	4,257.90
OBERMEYER, BRICE	CITY GRANT WRITER	10/27/2025	11/9/2025	$	2,615.39
O'BRIEN, KARA	RECORDS CLERK I	10/27/2025	11/9/2025	$	480.00
ODELL, CORY D	ASSISTANT POLICE CHIEF	10/27/2025	11/9/2025	$	4,482.22
OLSON, EMILY	SERGEANT DETECTIVE	10/27/2025	11/9/2025	$	3,156.56
O'SHEA, KATHERINE	PUBLIC INFORMATION OFFICER	10/27/2025	11/9/2025	$	2,640.00
PAINTIN, SHAWNA	POLICE OFFICER	10/27/2025	11/9/2025	$	2,182.40
PAQUETTE, MATTHEW R	CAPTAIN OF OPERATIONS	10/27/2025	11/9/2025	$	3,993.03
PAREDES, CARLOS	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,848.76
PARKER, ELIZABETH A	PERMIT TECHNICIAN	10/27/2025	11/9/2025	$	1,312.22
PATE, KAYLEE A	HR ASSISTANT	10/27/2025	11/9/2025	$	1,960.00
PEREZ GAUBECA, ARTURO R	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	2,733.60
PETERSON, NATHAN	ADMINISTRATIVE ASSISTANT II	10/27/2025	11/9/2025	$	2,119.14
PICKING, SHELLY S	SUPERVISOR	10/27/2025	11/9/2025	$	2,504.67
PICOU-WARD, TANARIKA S	COMMISIONER	10/27/2025	11/9/2025	$	213.75
PORTER, DAVID	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,047.75
POWERS, ADAM R	FF/PARAMEDIC	10/27/2025	11/9/2025	$	3,645.88
QUIJADA, HAILIE	KENNEL TECHNICIAN	10/27/2025	11/9/2025	$	1,520.00
RABEK, PAUL A	FIREFIGHTER/PARAMEDIC	10/27/2025	11/9/2025	$	2,888.40
RADLEY, DENNIS P	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	3,055.20
RATLIFF, KATELYNN	BUILDING INSPECTOR I	10/27/2025	11/9/2025	$	2,080.00
RAUB, MATTHEW W	FF ENGINEER/PARAMEDIC	10/27/2025	11/9/2025	$	4,294.04
RILEY, SHARON K	DIRECTOR, PD COMM	10/27/2025	11/9/2025	$	2,836.80
RIVERS, MICHAEL A	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	2,794.82
ROBBINS, DONNA	PROSHOP CLERK	10/27/2025	11/9/2025	$	1,280.00
ROLLINS, BRANDY K.	CODES ENFORCEMENT OFFICER I	10/27/2025	11/9/2025	$	1,500.00
ROSS, JEREMY L	CAPTAIN/AEMT	10/27/2025	11/9/2025	$	3,562.80
ROSS, TYLER J	FIREFIGHTER ENGINEER/AEMT	10/27/2025	11/9/2025	$	2,552.49
RUBASH, CALEB	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	2,486.40
RUBLE, TIMOTHY	GOLF SUPERINTENDENT	10/27/2025	11/9/2025	$	2,695.20
RUIZ-CALDERON, GERARDO	POLICE OFFICER	10/27/2025	11/9/2025	$	2,407.97
SANCHEZ, JASON S.	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	2,348.46
SANCHEZ-SOTO, GEAN P	PATROL SERGEANT	10/27/2025	11/9/2025	$	2,736.28
SANNER, CADIN D	CRIME ANALYST	10/27/2025	11/9/2025	$	2,110.40
SAUNDERS, JAKOBI	CART ATTENDANT	10/27/2025	11/9/2025	$	201.00
SCHOOLER, JAMES	GROUNDSKEEPER - PT	10/27/2025	11/9/2025	$	63.00
SCHROEDER, BERNARD C	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	2,471.29

SCHULTZ, KATHLEEN	LEAD KENNEL TECHNICIAN	10/27/2025	11/9/2025	$	1,600.00
SCOTT, JOSEPH	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	1,689.74
SEVERSON, KERRY	COURT CLERK	10/27/2025	11/9/2025	$	1,488.69
SHANNON , DIANA	CART ATTENDANT	10/27/2025	11/9/2025	$	192.13
SHARP, SILVIA	ADMIN. SECRETARY II	10/27/2025	11/9/2025	$	1,106.75
SHELTROWN, DONALD AARON	ESPORTS COORDINATOR INTERNSHIP	10/27/2025	11/9/2025	$	1,720.00
SHEPEK, JOHN W	FF ENGINEER/AEMT	10/27/2025	11/9/2025	$	3,971.73
SILVA, ANTHONY	GROUNDSKEEPER	10/27/2025	11/9/2025	$	1,280.00
SINKLIER, CYNTHIA L	ADMIN. SECRETARY II	10/27/2025	11/9/2025	$	3,258.17
SLOAN, DAVID M	POLICE LIEUTENANT	10/27/2025	11/9/2025	$	3,903.94
SMALL, AUBREY E	GROUNDSKEEPER - PT	10/27/2025	11/9/2025	$	183.75
SMITH, FRANK J	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,958.91
SNYDER, SHADD W	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	7,013.76
SOLANO, CHRISTOPHER	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	2,005.84
SPAULDING, LUCAS	GROUDSKEEPER	10/27/2025	11/9/2025	$	1,280.00
SPRANGER, JARRETT	POLICE OFFICER	10/27/2025	11/9/2025	$	2,084.49
SRACKANGAST, CHRISTOPHER	COMMUNITY DEVELOPMENT DIRECTOR	10/27/2025	11/9/2025	$	3,200.00
STAMM, DEVIN J	POLICE OFFICER	10/27/2025	11/9/2025	$	3,902.36
STEDMAN, TIMOTHY C	INTERIM GOLF SUPERINTENDENT	10/27/2025	11/9/2025	$	2,888.74
STEWART, BRETT M	FIREFIGHTER/AEMT	10/27/2025	11/9/2025	$	2,364.90
STITES, BRITAIN D	CITY ATTORNEY/PROSECUTOR	10/27/2025	11/9/2025	$	5,007.62
STOVER, MICHAEL	CITY ELECTRICIAN	10/27/2025	11/9/2025	$	2,160.00
STREMMING, DONALD B	CAPTAIN/AEMT	10/27/2025	11/9/2025	$	3,790.22
STRICKLAND, IAN D	CHIEF OF OPERATIONS	10/27/2025	11/9/2025	$	4,307.20
SUTTON, JEREMY M	FF ENGINEER/AEMT	10/27/2025	11/9/2025	$	3,280.80
TAYLOR, KEY'AHN	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	2,330.52
THOMAS, CASSANDRA E	ADMIN. SECRETARY II	10/27/2025	11/9/2025	$	2,701.06
THOMAS, CYNTHIA M	PROPERTY AND EVIDENCE CUSTODIAN SUPERVISOR	10/27/2025	11/9/2025	$	2,334.19
TILSON, LEETTA	LEGAL ASSISTANT	10/27/2025	11/9/2025	$	1,545.45
TORRES, EDGAR A	PROSHOP CLERK	10/27/2025	11/9/2025	$	4,297.43
TREVINO, ANGEL	CUSTOMER SERVICE REP	10/27/2025	11/9/2025	$	1,520.68
TURNER, MICHAEL S	LIFEGUARD	10/27/2025	11/9/2025	$	2,034.53
TUUU-PENA, TAULEIA	CUSTOMER SERVICE REP	10/27/2025	11/9/2025	$	1,200.00
VACANTI, MICHAEL	IT SPECIALIST-SALARY	10/27/2025	11/9/2025	$	2,843.96
VALLON, MICHAEL A	POLICE OFFICER	10/27/2025	11/9/2025	$	1,347.62
VINCENT, ALEX	POLICE OFFICER	10/27/2025	11/9/2025	$	2,721.99
VOSBURG, KENT W	DIVISION CHIEF OF EMS/TRAINING	10/27/2025	11/9/2025	$	3,505.54
WALKER III, BOBBY	POLICE OFFICER	10/27/2025	11/9/2025	$	2,734.45
WALLACE, MATTHEW	POLICE OFFICER	10/27/2025	11/9/2025	$	2,169.82
WALTANEN-VIRENIUS, ALLIE	KENNEL TECHNICIAN	10/27/2025	11/9/2025	$	1,330.00
WARWICK, LILLIAN	CART ATTENDANT	10/27/2025	11/9/2025	$	1,200.00
WELTER, MATHEW	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,188.00
WHITE, BRADLEY T	FF ENGINEER/PARAMEDIC	10/27/2025	11/9/2025	$	3,536.40
WIETMAN, DUSTIN	PROSHOP CLERK	10/27/2025	11/9/2025	$	235.96
WIGTON, JAY M	DARE/SRO OFFICER	10/27/2025	11/9/2025	$	4,104.78
WILCOX, JAMEL	FINANCE DIRECTOR/DEPUTY CITY MANAGER	10/27/2025	11/9/2025	$	3,877.83
WILKINSON, NATHAN A	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,819.53
WILLIAMS, JOHN	MAINT. WORKER I	10/27/2025	11/9/2025	$	1,920.00
WILLIAMS, LEIGHTON	SANITATION DRIVER	10/27/2025	11/9/2025	$	1,980.00
WILLIAMS, MARVIN	RECREATION SUPERVISOR	10/27/2025	11/9/2025	$	172.25
WING, BRIAN	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	2,487.95
WISDOM, ASHLEY	CART ATTENDANT	10/27/2025	11/9/2025	$	148.32
WOLNIK, DEANNA	RECORDS CLERK I	10/27/2025	11/9/2025	$	1,540.00
WOODARD, DANIEL	FIREFIGHTER/EMT	10/27/2025	11/9/2025	$	2,110.46
YOUNG, GLORIA L	DISCOVERY CLERK I	10/27/2025	11/9/2025	$	725.85
ZANDER, ZACH	MAINT. WORKER II	10/27/2025	11/9/2025	$	2,326.88
ZIEGLER, MARISSA A	PATROL SERGEANT	10/27/2025	11/9/2025	$	2,992.97
ZIMMERMAN, KIM D	CITY MANAGER	10/27/2025	11/9/2025	$	6,261.54
ZISHKA, DAVID	EQUIPMENT OPERATOR	10/27/2025	11/9/2025	$	2,136.05
ZUMBRUNN, CHRISTIAN A	MAINT. WORKER I	10/27/2025	11/9/2025	$	546.44

EMPLOYEE FULL NAME	TITLE	PAY FROM	PAY TO	PAY AMOUNT
ADAMS, ARIANA	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$ 2,557.83
AGUILAR, LEEJ	MAINT. WORKER I	11/10/2025	11/23/2025	$ 2,013.19
AGUILAR, VICTOR S	BUILDING MAINTENANCE II	11/10/2025	11/23/2025	$ 3,030.18
AGUIRRE, ANTHONY MIGUEL	RECREATION SUPERVISOR	11/10/2025	11/23/2025	$ 352.50
AGUON, NOAH	CART ATTENDANT	11/10/2025	11/23/2025	$ 168.00
ALLEN, JOSHUA G	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$ 4,412.04
ANTHONY, RUBEN	POLICE OFFICER	11/10/2025	11/23/2025	$ 2,914.26
APRILL, HAILEY	DISPATCHER I	11/10/2025	11/23/2025	$ 1,738.50
ARMS, JOEY	POLICE OFFICER	11/10/2025	11/23/2025	$ 2,922.52
ARNOLD, CLINTON R	DETECTIVE	11/10/2025	11/23/2025	$ 2,927.10
AVINA, KAIYA	LEGAL ASSISTANT	11/10/2025	11/23/2025	$ 1,448.84
BABCOCK, ALVIN R	INVESTIGATIONS DETECTIVE	11/10/2025	11/23/2025	$ 6,322.60
BATES, ROBERT LEE	MAINT. WORKER I	11/10/2025	11/23/2025	$ 1,995.09
BELL, YERIELA E	FIREFIGHTER/PARAMEDIC	11/10/2025	11/23/2025	$ 3,904.48
BERGES, TRAVIS M	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$ 3,592.80
BERGMAN, JUSTIN R	STREETS & TRAFFIC SUPERVISOR	11/10/2025	11/23/2025	$ 2,988.04
BERGMAN, KYLE D	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$ 3,930.18
BLAKE, NICHOLAS J	DETECTIVE	11/10/2025	11/23/2025	$ 6,318.27
BLISS, KAYLYNN K	DETECTIVE	11/10/2025	11/23/2025	$ 2,490.20
BLOOMDAHL, JADON	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$ 1,667.52
BOGENHAGEN, TODD A	FF/PARAMEDIC	11/10/2025	11/23/2025	$ 3,304.00
BOHANAN, TERRY R	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$ 4,747.03
BOLAND, BRIAN T	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$ 3,112.52
BOLTZ, KAITLYNN M	POLICE OFFICER	11/10/2025	11/23/2025	$ 2,832.76
BOOTH, CHRISTOPHER J	CAPTAIN/AEMT	11/10/2025	11/23/2025	$ 5,994.45
BORGES, ELIEL	SERGEANT	11/10/2025	11/23/2025	$ 5,094.02
BOSWELL, JACE	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$ 2,292.84
BREIDENSTEIN, CHRISTOPHER L	PATROL LIEUTENANT	11/10/2025	11/23/2025	$ 5,512.73
BRENNAN, NOAH	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$ 2,903.51
BROWN , CALEB	POLICE OFFICER	11/10/2025	11/23/2025	$ 2,391.72
BROWN, HERBERT	MAINT. WORKER I	11/10/2025	11/23/2025	$ 2,031.35
BRUZINA, KRISTOPHER R	FF ENGINEER/AEMT	11/10/2025	11/23/2025	$ 5,519.85
BUDZINSKI, CONNOR	POLICE OFFICER	11/10/2025	11/23/2025	$ 2,578.60
BUNKER, ALEXA	KENNEL TECHNICIAN	11/10/2025	11/23/2025	$ 1,653.00
BUNTJER, MATTHEW	HELP DESK TECH	11/10/2025	11/23/2025	$ 1,760.00
BYRD, RAMAR	MAINT. WORKER I	11/10/2025	11/23/2025	$ 1,825.38
CAMPBELL JR., GLENN	DETECTIVE SERGEANT	11/10/2025	11/23/2025	$ 3,538.88
CAMPBELL, AUBRIANNA	ANIMAL SHELTER ASSISTANT DIRECTOR	11/10/2025	11/23/2025	$ 2,255.83
CARR, SEAN S	FF/PARAMEDIC	11/10/2025	11/23/2025	$ 3,072.96
CATHEY, DOUGLAS G	POLICE LIEUTENANT	11/10/2025	11/23/2025	$ 6,301.77
CHIASSON, CARTER	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$ 2,773.84
CHILSON, SYDNEY A	POLICE OFFICER	11/10/2025	11/23/2025	$ 2,813.87
CLARK, BLAKE C	MAINT. WORKER I	11/10/2025	11/23/2025	$ 1,700.00
CLARK, CHELSEA A	DISPATCHER I	11/10/2025	11/23/2025	$ 3,695.59
CLAYBORN, DARRYL C	LEAD SUPERVISOR	11/10/2025	11/23/2025	$ 463.50
COLE, MATHEW E	ASSISTANT CODES ADMINISTRATOR	11/10/2025	11/23/2025	$ 2,180.00
COLEMAN, LYNDSAY E	COURT ADMIN	11/10/2025	11/23/2025	$ 2,410.18
CONTRERAS , MICHAEL	POLICE OFFICER	11/10/2025	11/23/2025	$ 3,354.38
CRABLE, COLTON	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$ 3,424.28
CRAIG, DANIEL B	MAINT. WORKER II	11/10/2025	11/23/2025	$ 2,152.75
CRITES, CLIFFORD	PRO SHOP CLERK	11/10/2025	11/23/2025	$ 66.00
CROWLEY, NEIL	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$ 2,879.93
CRUZ, VIRGINIA	CUSTODIAN	11/10/2025	11/23/2025	$ 1,615.25
DARROW, ANDREW	DIRECTOR - IT	11/10/2025	11/23/2025	$ 4,734.61
DAUBIG, CHASE A	UTILITY MAINT SUPR.	11/10/2025	11/23/2025	$ 2,910.66
DAVENPORT, CHARLES	KENNEL TECHNICIAN	11/10/2025	11/23/2025	$ 612.00
DAVIS, DERRICK T	DETECTIVE	11/10/2025	11/23/2025	$ 2,885.42
DEW, CLARISSA	PARKS MAINTENANCE I	11/10/2025	11/23/2025	$ 1,621.00
DEWITT, JACK THOMAS	POLICE OFFICER	11/10/2025	11/23/2025	$ 3,096.94
DIAZ LORENZO DE BARRETO, ARIANA	CITY CLERK	11/10/2025	11/23/2025	$ 3,253.84

DIESTELKAMP, STEPHEN	PROJECT MANAGER	11/10/2025	11/23/2025	$	3,200.00
DILL, TERRY W	GROUNDSKEEPER - PT	11/10/2025	11/23/2025	$	1,238.50
DOWNS, MICHAEL B	SANITATION DRIVER	11/10/2025	11/23/2025	$	3,350.75
DRAPER, BRADLEY	POLICE OFFICER	11/10/2025	11/23/2025	$	2,609.08
DRISCOLL, RYLIE JAYMES	CSI EVIDENCE CUSTODIAN	11/10/2025	11/23/2025	$	1,970.00
DUPREE, MARIONNEAUX	ESPORTS SUPERVISOR	11/10/2025	11/23/2025	$	1,136.25
DUSSEAULT, MASON	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$	-
EDDINGS ANDERSEN, HEATHER C	PATROL SERGEANT	11/10/2025	11/23/2025	$	3,658.44
EDDINGTON, JALEN	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,448.32
EGYIR, CHARLES	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,946.47
ELBELAU, MASON	MAINT. WORKER I	11/10/2025	11/23/2025	$	2,237.50
FAHEY, CATHY L	ADMIN. SECRETARY II	11/10/2025	11/23/2025	$	3,248.10
FARR, JAMES C	FF/PARAMEDIC	11/10/2025	11/23/2025	$	4,079.50
FERRELL, JOSHUA	POLICE OFFICER	11/10/2025	11/23/2025	$	1,950.40
FINE, KEITH L	ASSISTANT CLUBHOUSE SUPERVISOR	11/10/2025	11/23/2025	$	714.00
FLORES, MELISSA	CUSTOMER SERVICE REP	11/10/2025	11/23/2025	$	1,780.98
FULMORE, ADRIAN	IT HELP DESK TECHNICIAN	11/10/2025	11/23/2025	$	1,860.00
GALDARISI, NICKOLAS	MAINT WORKER I	11/10/2025	11/23/2025	$	752.25
GASTON, HUNTER	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	3,010.07
GEORGE, CHRISTOPHER R	FF/PARAMEDIC	11/10/2025	11/23/2025	$	4,596.87
GLADNEY, AMBER	DISPATCHER I	11/10/2025	11/23/2025	$	2,844.91
GOODRUM, GARRICK	CART ATTENDANT	11/10/2025	11/23/2025	$	324.00
GORDON, AL	COMMISIONER	11/10/2025	11/23/2025	$	700.00
GRAHAM, SARAH A	ADMIN. SECRETARY II	11/10/2025	11/23/2025	$	2,920.00
GRAY, JOSHUA B	PARKS & REC DIRECTOR/DEPUTY PUBLIC WORKS DIRECTOR	11/10/2025	11/23/2025	$	3,907.38
GRAY, RACHEL	PERMIT TECHNICIAN	11/10/2025	11/23/2025	$	1,460.00
GRAY, VANESSA	ANIMAL SHELTER DIRECTOR	11/10/2025	11/23/2025	$	2,660.98
GRITTON, COLE	ASSISTANT GOLF SUPERINTENDENT	11/10/2025	11/23/2025	$	2,034.88
GUTIERREZ, RICARDO	COMMISIONER	11/10/2025	11/23/2025	$	700.00
HAMILTON, CORY	POLICE OFFICER	11/10/2025	11/23/2025	$	1,974.78
HAMILTON, ELIZABETH	CUSTOMER SERVICE MANAGER	11/10/2025	11/23/2025	$	2,984.62
HANLON, CERSI	CUSTOMER SERVICE LEAD	11/10/2025	11/23/2025	$	2,020.00
HANLON, RANDOLPH E	PARKS MAINTENANCE SUPERVISOR	11/10/2025	11/23/2025	$	2,656.82
HASLOUER, JASON W	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$	3,267.44
HAUG, ZACHARY L	POLICE OFFICER	11/10/2025	11/23/2025	$	2,929.58
HAYDEN, JESSICA	PARKS MAINTENANCE I	11/10/2025	11/23/2025	$	1,718.32
HAYES, ANITA	MAINT WORKER I	11/10/2025	11/23/2025	$	527.00
HEINDEL, KELLY A	ADMIN. SECRETARY II	11/10/2025	11/23/2025	$	3,902.00
HERNANDEZ, ROBERT	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,700.00
HESS, BRANDON L	FLEET MECHANIC I	11/10/2025	11/23/2025	$	2,108.24
HESTER, JORDI D	FLEET & FACILITIES MANAGER	11/10/2025	11/23/2025	$	2,389.60
HICKEY, NAYOMIE	KENNEL TECHNICIAN	11/10/2025	11/23/2025	$	1,653.00
HINKIN, MICHAEL	ASSISTANT CITY ATTORNEY/PROSECUTOR	11/10/2025	11/23/2025	$	3,946.16
HOLBERT, IZABELLA	CUSTOMER SERVICE REP	11/10/2025	11/23/2025	$	1,200.00
HUNT, MEGAN	MECHANIC I	11/10/2025	11/23/2025	$	1,707.50
HURST, LON J	DETECTIVE	11/10/2025	11/23/2025	$	2,539.50
HYNES, TYLER	POLICE OFFICER	11/10/2025	11/23/2025	$	2,793.75
IBARRA, RAY J	DIRECTOR, PW	11/10/2025	11/23/2025	$	5,815.23
IRWIN, JACOB	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	1,791.52
JACKSON, ANTONIO	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,545.00
JACKSON, JASMIN N	POLICE OFFICER	11/10/2025	11/23/2025	$	796.62
JACOBS, JUSTIN	GROUNDSKEEPER	11/10/2025	11/23/2025	$	2,501.28
JEFFERSON, MICHAEL L	COURT SECURITY OFFICER	11/10/2025	11/23/2025	$	500.00
KELLER, TARYN	ADMIN. SECRETARY I	11/10/2025	11/23/2025	$	1,901.12
KIM, KERRY A	DEPUTY DIRECTOR OF POLICE COMMUNICATIONS	11/10/2025	11/23/2025	$	1,565.74
KINGSBURY, KRISTA	HR DIRECTOR	11/10/2025	11/23/2025	$	3,561.53
KLUSA-CURIT, INGA	PAYROLL SPECIALIST	11/10/2025	11/23/2025	$	2,316.32
KRAJKOSKI, STEVE	CODES ENFORCEMENT OFFICER II	11/10/2025	11/23/2025	$	2,439.14
LAFEVER, SHELBIE	KENNEL TECHNICIAN	11/10/2025	11/23/2025	$	1,672.00
LAMAR, HEATHER	RECREATION SUPERVISOR	11/10/2025	11/23/2025	$	390.00
LANCASTER, KAY	ADMIN. SECRETARY I	11/10/2025	11/23/2025	$	2,020.00

LANDES, JAMES PATRICK	COMMISIONER	11/10/2025	11/23/2025	$	700.00
LANKAS, JASON E	FIRE CHIEF	11/10/2025	11/23/2025	$	5,307.60
LARSON, RONNA G	COMMISIONER	11/10/2025	11/23/2025	$	700.00
LEHMKUHL, LOGAN D	FIREFIGHTER/PARAMEDIC	11/10/2025	11/23/2025	$	2,690.24
LEWIS, GEOFFERY J	MECHANIC II	11/10/2025	11/23/2025	$	3,371.42
LINGLE, JACQUELINE	PROSHOP CLERK	11/10/2025	11/23/2025	$	2,115.39
LOVELESS, ALICIA D	RECORDS CLERK I	11/10/2025	11/23/2025	$	1,753.50
LOW, CHRISTOPHER	POLICE OFFICER	11/10/2025	11/23/2025	$	2,908.23
MAILEA, ALEXYA R	DISPATCHER II	11/10/2025	11/23/2025	$	3,618.20
MARSTON, DOUGLAS D	MAINT. WORKER II	11/10/2025	11/23/2025	$	3,944.90
MARSTON, MITCHELL L	POLICE LIEUTENANT	11/10/2025	11/23/2025	$	4,799.63
MARTINEZ, EVAN	PROSHOP CLERK	11/10/2025	11/23/2025	$	12.00
MARTINEZ, IRENE	RECORDS CLERK I	11/10/2025	11/23/2025	$	1,677.57
MAU, BRANDON	PATROL LIEUTENANT	11/10/2025	11/23/2025	$	4,502.34
MCCALLUM, JEREMY R	CAPTAIN/PARAMEDIC	11/10/2025	11/23/2025	$	5,440.52
MCCLELLAN, EMMA	DISPATCHER II	11/10/2025	11/23/2025	$	3,016.55
MCCORMICK, MICHAEL	GROUNDSKEEPER - PT	11/10/2025	11/23/2025	$	48.75
MCCORMICK, SOMMER	ADMIN. SECRETARY I	11/10/2025	11/23/2025	$	2,041.00
MCINTOSH, BRANDON	PROSHOP CLERK	11/10/2025	11/23/2025	$	330.00
MCKIM, JENNIFER J	COURT CLERK	11/10/2025	11/23/2025	$	2,304.98
MCKONE, MICHAEL P	MUN. COURT JUDGE	11/10/2025	11/23/2025	$	3,859.87
MCKONE, SEAN	CART ATTENDANT	11/10/2025	11/23/2025	$	313.00
MCNABB, JOHN R	FIREFIGHTER/PARAMEDIC	11/10/2025	11/23/2025	$	3,585.14
MELIA, PATRICK W	FF ENGINEER/AEMT	11/10/2025	11/23/2025	$	3,022.72
MENEFEE, BECKY	COURT LIAISON/COURT BAILIFF	11/10/2025	11/23/2025	$	1,923.49
MILLER, CARISSA	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,460.00
MILLER, SCOTT	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,732.24
MONSER, TANYA	CITY TREASURER	11/10/2025	11/23/2025	$	3,000.98
MORGAN, BRANDON	ANIMAL CONTROL	11/10/2025	11/23/2025	$	1,648.00
MORGAN, NICOLE	KENNEL TECHNICIAN	11/10/2025	11/23/2025	$	612.00
MORTIMER, DAVID M	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$	3,782.64
MOWERY, SHANE	POLICE OFFICER	11/10/2025	11/23/2025	$	2,614.84
MULLER, MAYGAN E	DEPUTY CITY CLERK/EXECUTIVE ASSISTANT	11/10/2025	11/23/2025	$	2,182.36
MUNGER, LEVI C	MAINT. WORKER I	11/10/2025	11/23/2025	$	2,032.00
MURPHY, DUSTIN L	CAPTAIN OF INVESTIGATIONS	11/10/2025	11/23/2025	$	9,614.33
MYERS, DONOVAN	SUPERVISOR	11/10/2025	11/23/2025	$	309.00
NABUS, RANDAL A	CAPTAIN/AEMT	11/10/2025	11/23/2025	$	6,232.36
NELSON, DAVID L	FIRE MARSHAL	11/10/2025	11/23/2025	$	4,390.52
NEWEY, ANDREW	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,727.50
NEWMAN, JAMES E	GROUNDSKEEPER - PT	11/10/2025	11/23/2025	$	55.25
NICHOLS, KIRT D	POLICE CHIEF	11/10/2025	11/23/2025	$	8,601.46
NOLTING, DAVID J	PATROL SERGEANT	11/10/2025	11/23/2025	$	2,958.88
NORIEGA, DANIEL	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	2,318.90
NORTH, NOAH B	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,795.75
NUTTER, NICHOLAS A	CAPTAIN/AEMT	11/10/2025	11/23/2025	$	5,911.02
OBERMEYER, BRICE	CITY GRANT WRITER	11/10/2025	11/23/2025	$	2,715.39
O'BRIEN, KARA	RECORDS CLERK I	11/10/2025	11/23/2025	$	420.00
ODELL, CORY D	ASSISTANT POLICE CHIEF	11/10/2025	11/23/2025	$	13,492.36
OLSON, EMILY	SERGEANT DETECTIVE	11/10/2025	11/23/2025	$	3,309.60
O'SHEA, KATHERINE	PUBLIC INFORMATION OFFICER	11/10/2025	11/23/2025	$	2,740.00
PAINTIN, SHAWNA	POLICE OFFICER	11/10/2025	11/23/2025	$	2,296.04
PAQUETTE, MATTHEW R	CAPTAIN OF OPERATIONS	11/10/2025	11/23/2025	$	9,665.33
PAREDES, CARLOS	MAINT. WORKER I	11/10/2025	11/23/2025	$	1,915.00
PARKER, ELIZABETH A	PERMIT TECHNICIAN	11/10/2025	11/23/2025	$	1,621.22
PATE, KAYLEE A	HR ASSISTANT	11/10/2025	11/23/2025	$	2,060.00
PEREZ GAUBECA, ARTURO R	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$	3,887.89
PETERSON, NATHAN	ADMINISTRATIVE ASSISTANT II	11/10/2025	11/23/2025	$	2,501.28
PICKING, SHELLY S	DEPUTY PARKS DIRECTOR	11/10/2025	11/23/2025	$	2,604.67
PICOU-WARD, TANARIKA S	SUPERVISOR	11/10/2025	11/23/2025	$	255.00
PINAIRE, RICHARD	COMMISIONER	11/10/2025	11/23/2025	$	700.00
PORTER, DAVID	MAINT. WORKER I	11/10/2025	11/23/2025	$	655.88

POWERS, ADAM R	FF/PARAMEDIC	11/10/2025	11/23/2025	$	3,682.55
QUIJADA, HAILIE	KENNEL TECHNICIAN	11/10/2025	11/23/2025	$	1,672.00
RABEK, PAUL A	FIREFIGHTER/PARAMEDIC	11/10/2025	11/23/2025	$	3,998.23
RADLEY, DENNIS P	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$	4,448.97
RATLIFF, KATELYNN	BUILDING INSPECTOR I	11/10/2025	11/23/2025	$	2,180.00
RAUB, MATTHEW W	FF ENGINEER/PARAMEDIC	11/10/2025	11/23/2025	$	4,844.07
RILEY, SHARON K	DIRECTOR, PD COMM	11/10/2025	11/23/2025	$	5,191.20
RIVERS, MICHAEL A	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$	3,332.02
ROBBINS, DONNA	PROSHOP CLERK	11/10/2025	11/23/2025	$	1,280.00
ROLLINS, BRANDY K.	CODES ENFORCEMENT OFFICER I	11/10/2025	11/23/2025	$	1,640.00
ROSS, JEREMY L	CAPTAIN/AEMT	11/10/2025	11/23/2025	$	3,768.11
ROSS, TYLER J	FIREFIGHTER ENGINEER/AEMT	11/10/2025	11/23/2025	$	4,018.58
RUBASH, CALEB	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	2,428.72
RUBLE, TIMOTHY	GOLF SUPERINTENDENT	11/10/2025	11/23/2025	$	2,795.20
RUIZ-CALDERON, GERARDO	POLICE OFFICER	11/10/2025	11/23/2025	$	2,724.00
SANCHEZ, JASON S.	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	2,918.90
SANCHEZ-SOTO, GEAN P	PATROL SERGEANT	11/10/2025	11/23/2025	$	3,519.82
SANNER, CADIN D	CRIME ANALYST	11/10/2025	11/23/2025	$	2,410.40
SAUNDERS, JAKOBI	CART ATTENDANT	11/10/2025	11/23/2025	$	381.00
SCHROEDER, BERNARD C	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$	4,661.54
SCHULTZ, KATHLEEN	LEAD KENNEL TECHNICIAN	11/10/2025	11/23/2025	$	1,860.00
SCOTT, JOSEPH	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	2,852.36
SEVERSON, KERRY	COURT CLERK	11/10/2025	11/23/2025	$	1,588.68
SHANNON , DIANA	CART ATTENDANT	11/10/2025	11/23/2025	$	192.13
SHARP, SILVIA	ADMIN. SECRETARY II	11/10/2025	11/23/2025	$	1,076.00
SHELTROWN, DONALD AARON	ESPORTS COORDINATOR INTERNSHIP	11/10/2025	11/23/2025	$	1,720.00
SHEPEK, JOHN W	FF ENGINEER/AEMT	11/10/2025	11/23/2025	$	3,891.62
SILVA, ANTHONY	GROUNDSKEEPER	11/10/2025	11/23/2025	$	1,280.00
SINKLIER, CYNTHIA L	ADMIN. SECRETARY II	11/10/2025	11/23/2025	$	4,428.93
SLOAN, DAVID M	POLICE LIEUTENANT	11/10/2025	11/23/2025	$	7,230.08
SMALL, AUBREY E	GROUNDSKEEPER - PT	11/10/2025	11/23/2025	$	195.00
SMITH, FRANK J	MAINT. WORKER I	11/10/2025	11/23/2025	$	2,531.91
SOLANO, CHRISTOPHER	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	2,426.25
SPAULDING, LUCAS	GROUDSKEEPER	11/10/2025	11/23/2025	$	1,280.00
SPRANGER, JARRETT	POLICE OFFICER	11/10/2025	11/23/2025	$	1,974.78
SRACKANGAST, CHRISTOPHER	COMMUNITY DEVELOPMENT DIRECTOR	11/10/2025	11/23/2025	$	3,300.00
STAMM, DEVIN J	POLICE OFFICER	11/10/2025	11/23/2025	$	3,388.16
STEDMAN, TIMOTHY C	INTERIM GOLF SUPERINTENDENT	11/10/2025	11/23/2025	$	2,988.74
STEWART, BRETT M	FIREFIGHTER/AEMT	11/10/2025	11/23/2025	$	3,178.63
STITES, BRITAIN D	CITY ATTORNEY/PROSECUTOR	11/10/2025	11/23/2025	$	5,325.62
STOVER, MICHAEL	CITY ELECTRICIAN	11/10/2025	11/23/2025	$	2,260.00
STREMMING, DONALD B	CAPTAIN/AEMT	11/10/2025	11/23/2025	$	4,381.09
STRICKLAND, IAN D	CHIEF OF OPERATIONS	11/10/2025	11/23/2025	$	5,024.20
SUTTON, JEREMY M	FF ENGINEER/AEMT	11/10/2025	11/23/2025	$	3,688.64
TAYLOR, KEY'AHN	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	2,629.28
THOMAS, CASSANDRA E	ADMIN. SECRETARY II	11/10/2025	11/23/2025	$	2,341.66
THOMAS, CYNTHIA M	PROPERTY AND EVIDENCE CUSTODIAN SUPERVISOR	11/10/2025	11/23/2025	$	2,674.05
TILSON, LEETTA	LEGAL ASSISTANT	11/10/2025	11/23/2025	$	1,645.45
TORRES, EDGAR A	PROSHOP CLERK	11/10/2025	11/23/2025	$	4,961.33
TREVINO, ANGEL	CUSTOMER SERVICE REP	11/10/2025	11/23/2025	$	1,620.68
TURNER, MICHAEL S	LIFEGUARD	11/10/2025	11/23/2025	$	2,384.53
TUUU-PENA, TAULEIA	CUSTOMER SERVICE REP	11/10/2025	11/23/2025	$	1,300.00
VACANTI, MICHAEL	IT SPECIALIST-SALARY	11/10/2025	11/23/2025	$	3,269.95
VALLON, MICHAEL A	POLICE OFFICER	11/10/2025	11/23/2025	$	3,228.34
VINCENT, ALEX	POLICE OFFICER	11/10/2025	11/23/2025	$	1,636.17
VOSBURG, KENT W	DIVISION CHIEF OF EMS/TRAINING	11/10/2025	11/23/2025	$	3,865.52
WALKER III, BOBBY	POLICE OFFICER	11/10/2025	11/23/2025	$	2,904.64
WALLACE, MATTHEW	POLICE OFFICER	11/10/2025	11/23/2025	$	2,391.72
WALTANEN-VIRENIUS, ALLIE	KENNEL TECHNICIAN	11/10/2025	11/23/2025	$	1,753.00
WARWICK, LILLIAN	CART ATTENDANT	11/10/2025	11/23/2025	$	1,200.00
WELTER, MATHEW	MAINT. WORKER I	11/10/2025	11/23/2025	$	924.00

WHITE, BRADLEY T	FF ENGINEER/PARAMEDIC	11/10/2025	11/23/2025	$	4,464.40
WIETMAN, DUSTIN	PROSHOP CLERK	11/10/2025	11/23/2025	$	229.21
WIGTON, JAY M	DARE/SRO OFFICER	11/10/2025	11/23/2025	$	4,228.22
WILCOX, JAMEL	FINANCE DIRECTOR/DEPUTY CITY MANAGER	11/10/2025	11/23/2025	$	3,977.83
WILKINSON, NATHAN A	MAINT. WORKER I	11/10/2025	11/23/2025	$	2,095.53
WILLIAMS, JOHN	MAINT. WORKER I	11/10/2025	11/23/2025	$	2,779.73
WILLIAMS, LEIGHTON	SANITATION DRIVER	11/10/2025	11/23/2025	$	2,233.00
WILLIAMS, MARVIN	RECREATION SUPERVISOR	11/10/2025	11/23/2025	$	143.00
WILLIAMSON, LOGAN G	DISPATCHER I	11/10/2025	11/23/2025	$	216.00
WING, BRIAN	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	2,046.32
WISDOM, ASHLEY	CART ATTENDANT	11/10/2025	11/23/2025	$	320.23
WOLNIK, DEANNA	RECORDS CLERK I	11/10/2025	11/23/2025	$	2,035.00
WOODARD, DANIEL	FIREFIGHTER/EMT	11/10/2025	11/23/2025	$	1,854.72
YOUNG, GLORIA L	DISCOVERY CLERK I	11/10/2025	11/23/2025	$	775.85
ZANDER, ZACH	MAINT. WORKER II	11/10/2025	11/23/2025	$	2,465.14
ZIEGLER, MARISSA A	PATROL SERGEANT	11/10/2025	11/23/2025	$	4,067.02
ZIMMERMAN, KIM D	CITY MANAGER	11/10/2025	11/23/2025	$	6,661.53
ZISHKA, DAVID	EQUIPMENT OPERATOR	11/10/2025	11/23/2025	$	2,430.72
ZUMBRUNN, CHRISTIAN A	MAINT. WORKER I	11/10/2025	11/23/2025	$	504.41

Employer Paid Wages & Benefits

	Payroll # 23 2025	Payroll # 24 2025
	[redacted]	
	Retirement Contributions	
KPERS Tier 1	$ 2,877.69	$ 3,742.28
KPERS Tier 2	$ 3,372.73	$ 3,920.32
KPERS Tier 3	$ 18,325.05	$ 20,843.47
KPERS Retired	$ -	$ -
KP&F	$ 79,035.22	$ 88,935.12
Social Security	$ 16,293.48	$ 19,164.16
Medicare	$ 8,299.89	$ 9,802.31
BCBS Dental	$ 5,802.90	$ 5,620.13
Freedom Claims/BCBS	$ 58,279.69	$ 55,495.40
Advance (BCBS)	$ 247.34	$ 240.94
Employee Salary	$ 418,309.52	$ 504,760.88

CITY COMMISSION MINUTES

November 18, 2025 7:00 p.m.

CALL TO ORDER

The following members of the Commission were present: Pat Landes, Al Gordon, Ronna Larson, Richard Pinaire, and Ricardo Gutierrez. Staff present was: City Manager Zimmerman, Finance Director/Deputy City Manager Wilcox, City Clerk Diaz Lorenzo De Barreto, Deputy City Clerk Muller, and City Attorney Stites.

AGENDA COMMENT(S)

N/A

CONSENT AGENDA

Commissioner Gordon moved to pull Item A & Item C and approve the rest of the consent agenda as presented, seconded by Commissioner Pinaire. Ayes: Landes, Larson, Gordon, Gutierrez, & Pinaire. Nays: None. Motion carried.

Commissioner Pinaire moved to approve the consent agenda as originally presented, seconded by Commissioner Gordon. Ayes: Landes, Larson, Gordon, Gutierrez, & Pinaire. Nays: None. Motion carried.

a. Consideration of Appropriation Ordinance A-22 dated – November 4, 2025 – November 19, 2025, in the amount of $3,561,193.15.
b. Consideration & approval of October 2025 ambulance contractual obligation adjustments for $26,235.41 & bad debt adjustment for $27,955.13.
c. Consideration of Change Order #1 for the Insulation Replacement for 12th Street in the amount of $69,691.05 due to additional demolition work, labor, & fees.
d. Consideration of the November 4th, 2025 City Commission Meeting Minutes.

SPECIAL PRESENTATIONS

a. Community Development Director Srackangast presented Sarah Brown with the League of Kansas Municipalities Certificate of Appreciation for her 20 years of dedicated service to the City of Junction City.

b. City Manager Zimmerman and Leon Osborn of Kaw Valley gave details on the Old 40 & Oakridge Drive sewer/water extension. Item will be discussed in a future meeting.

NEW BUSINESS

a. Commissioner Gutierrez moved to approve the Letter of Understanding between the JCFD & the Junction City Fire Fighters Association, Local #3309 dated December 22nd, 2025 through December 17th, 2028, seconded by Commissioner Larson. Ayes: Larson, Landes, Gordon, & Gutierrez. Nays: Pinaire. Motion Carried.

b. Commissioner Gordon moved to approve the award of bid for the 2025 Stormwater Improvements on Eisenhower Drive from Playground Park to 11th Street to Mayer Specialty Services LLC in the amount of $959,329, seconded by Commissioner Pinaire. Ayes: Gordon, Landes, Pinaire, Larson, & Gutierrez. Nays: None. Motion carried.

c. Commissioner Gordon moved to approve the award of bid for the purchase of Bulk Deicing Salt to Independent Salt Co. in the amount of $55,800, seconded by Commissioner Larson. Ayes: Gordon, Landes, Larson, Pinaire, & Gutierrez. Nays: None. Motion carried.

d. Change Order No 10 for the Water Treatment Plant Improvements Phase 2 was removed by City Staff.

e. Commissioner Gordon moved to approve the City Manager's request to declare December 26th, 2025 as a holiday for City Staff, seconded by Commissioner Pinaire. Ayes: Landes, Larson, Gordon, Gutierrez, & Pinaire. Nays: None. Motion carried.

UNFINISHED BUSINESS

a. City Manager Zimmerman & Public Works Director Ibarra gave updates on city projects approved at the May 20th, 2025 City Commission Meeting.

b. City Manager Zimmerman & Public Works Director Ibarra gave updates on Commissioner Pinaire's Top 17 projects list.

c. Commissioner Pinaire moved to table Resolution R-3120 addressing the Grant Avenue cleanup, to remove Section 3, seconded by Commissioner Gordon. Ayes: Gordon, Gutierrez, & Pinaire. Nays: Landes & Larson. Motion carried.

d. Commissioner Larson moved to approve Ordinance No. G-1316, Work-site Utility Vehicle Ordinance, seconded by Commissioner Gutierrez. Ayes: Landes, Larson, & Gutierrez. Nays: Gordon & Pinaire. Motion carried.

PUBLIC COMMENT

Gary Olds, 3308 Frontier Circle, Manhattan Kansas discussed the JCFD IOS rating & the public comment format on the agenda.

CORRESPONDENCE RECEIVED

MAYOR, COMMISSIONER & STAFF COMMENTS

ADJOURNMENT

Commissioner Gordon moved, seconded by Commissioner Larson to adjourn at 8:31 p.m. Ayes: Landes, Larson, Gordon, Gutierrez, & Pinaire. Nays: None. Motion carried.

APPROVED AND ACCEPTED THIS 2ND DAY OF DECEMBER AS THE OFFICIAL COPY OF THE JUNCTION CITY COMMISSION MINUTES FOR NOVEMBER 18TH, 2025.

Ariana Diaz Lorenzo De Barreto, City Clerk Pat Landes, Mayor

City of Junction City

City Commission

Agenda Memo

2 December 2025

From: Christopher Srackangast, Community Development Director

To: Governing Body

Subject: Consider adopting Ordinance No. S-3316

Objective: Consider returning the issue to Planning Commission Ordinance No. S-3316

Explanation of Issue: The Planning Commission received a request to rezone a tract of land on 901 W. 11th Street from MH to RM.

Budget Impact: No impact.

Options: The following actions may be taken.

1. Approve the Ordinance
2. Disapprove the Ordinance
3. Return the issue to the Planning Commission for reconsideration.

Recommendation: Staff recommend a motion to approve the recommendation from the Junction City Planning Commission to rezone the property located at 901 W. 11th Street from MH to RM

Enclosures: Ordinance No. S-3316, packet from Planning Commission, Minutes from the Junction City Planning Commission.

JUNCTION CITY PLANNING COMMISSION
And
BOARD OF ZONING APPEALS

APPLICATION FORM

_____ **DATE:** _____

Case No. _____
(Assigned by Staff)

Applicant/Prop. Owner: Michael Latimore **Phone:** 208-920-3628
(please print name)

Email: Michaellatimore5@gmail.com

Address: 901 W 11th St.
Street/City/State/Zip --- Please Print

Signature: _____ _____
(Printed Signature)

****

Agent (if applicable) _____ **Phone:** _____
Print Name

Address: _____
Street/City/State/Zip --- Please Print

Signature: _____ _____
(Printed Signature)

****

This form MUST be completed and filed at the City Codes Department, located in the Municipal Building at 700 N. Jefferson, Junction City, KS 66441, in accordance with directions on the accompanying instruction sheet. Check the appropriate box below for type of application being submitted.

SECTION 1

This property is located within: _____ Junction City

Planning Commission

X **Zone Change from** MH **to** PDD

____ **Special Use Permit**

____ **Site Plan/Development Plan**

Plat ~ preliminary ___; or final____

____ **Vacation**

___ **Other** _____

Board of Zoning Appeals

____ **Conditional Use Permit**

____ **Variance**

____ **Appeal** ***(e.g. decision/interpretation of Person administering zoning regulations.)***

____ **Special Exception**

____ **Other** _____

Last Updated 10/06/2023

SECTION II

1. Legal description: Peices Add, Block 6, Lot 1-2-3, Acres 2.8, Section 02, Township 12, Range 05
(If appropriate, a meets and bounds description may be attached.)

2. Property is located at (address) 901 W. 11th St which is generally located at (relation to nearest streets/roads) _____

3. Application area contains 2.80 (acres) or square footage.

4. Request filed for the following reasons: Requesting zone change to develop property

(Attach additional sheets, if need; and any supporting documentation {e.g., site plan or drawing} or other applicable information.)

6. Applicant acknowledges receipt of the ***instruction sheet*** explaining the method of submitting this application. Applicant realizes this application cannot be processed unless it is completely filled in; is accompanied by all required documents (e.g., ***written statement explaining reason for request; authorization letter; development plan, etc.);*** and the ***appropriate fee***. Applicant further certifies that the foregoing information is true and correct to the best of his knowledge. Applicant authorizes unannounced inspections of the subject property by City staff for the purpose of collecting information to review and analyze this request. Applicant further acknowledges that the Planning Commission, Board of Zoning Appeals or Governing Body shall have authority to impose such conditions as it deems necessary in order to serve the public interest and welfare. Applicant further acknowledges he has been advised of his ***right to appeal*** a decision of the Board of Zoning Appeals to the District Court.

Signature of applicant or agent or property owner — Date: 8·19·2025

SECTION III - Office Use Only

This application was received at the office of the City Codes Department on the 19 day of August, 2025; at 10:00 *(time)*. This application has been checked and found to be complete and accompanied by the required documents and the appropriate fee of $ 100.00.

Case No. Assigned: _____

Chris Seackengast — Name

Community Development Director — Title

Last Updated 10/06/2023

AUTHORIZATION LETTER

Date: _____

For Case No. _____

Land owner's name and address: (please print)

Name: _____ Phone No. _____

_____ _____

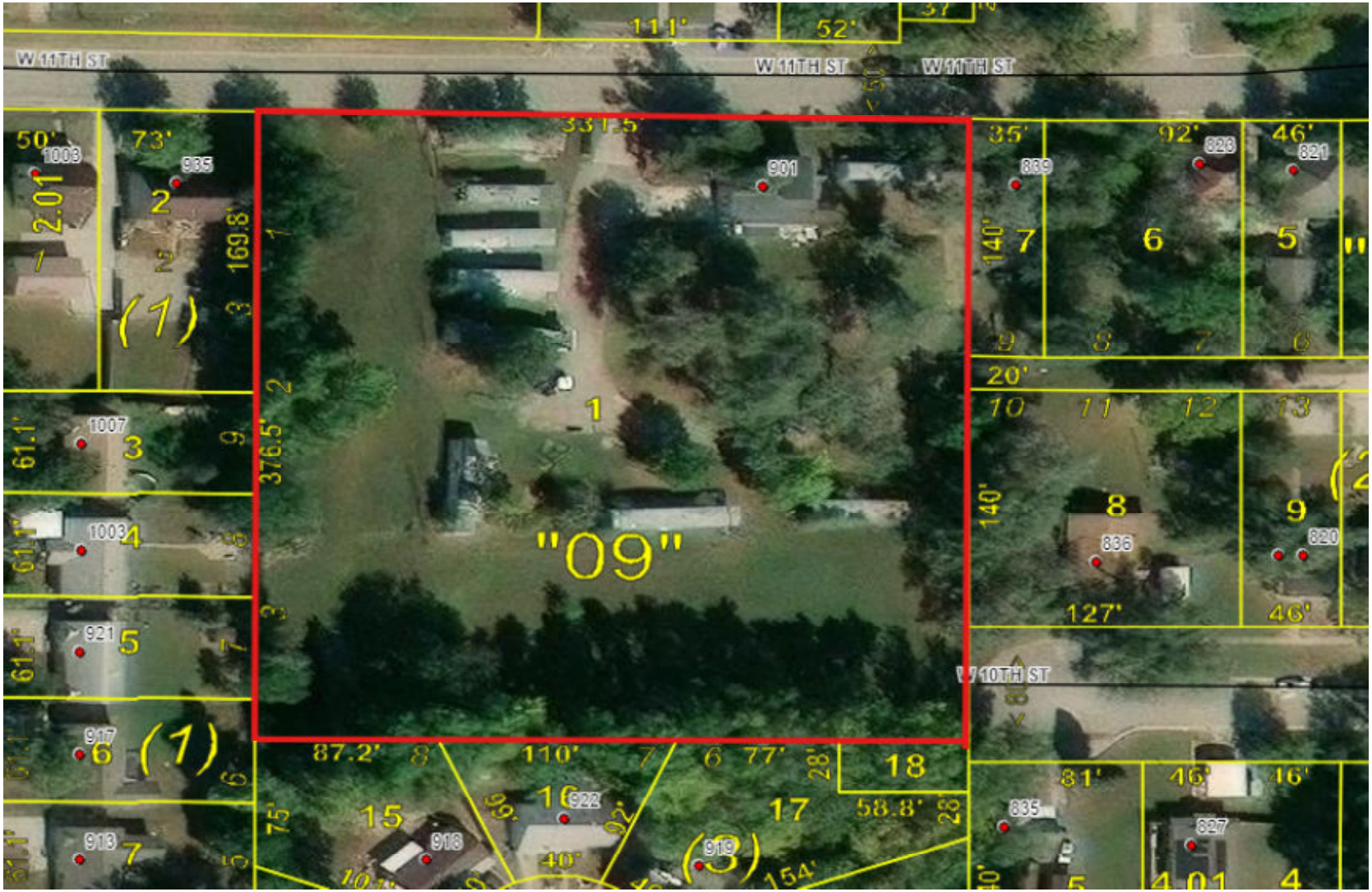
Address: _____

_____
(City/State/Zip)

I, _____ and _____, hereby authorize _____ to act as my agent in the pursuit of a (rezoning/variance/conditional use/special use/other) for my property at _____, Junction City, KS 66441.

_____
Landowner's signature

_____
Landowner's signature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169.8'
61.1'
61.1'
61.1'
61.1'
61.1'
376.5'
87.2'
110'
77'
58.8'
35'
92'
46'
140'
20'
140'
127'
46'
81'
46'
46'
75'
40'
154'

Print

PARCEL ID: 031-111-02-0-30-09-001.00-0 **QUICK REF ID:** R5203 **TAX YEAR:** 2024 **AS OF:** 2/17/2024 6:04:08 PM

OWNER NAME AND MAILING ADDRESS

WINDSONG RENTALS LLC
901 W 11TH ST C/O KARI TODD & DONALD W SHAFFER JUNCTION CITY, KS 66441

PROPERTY SITUS ADDRESS

901 W 11TH ST, Junction City, KS 66441

GENERAL PROPERTY INFORMATION

PROP CLASS:	Residential - R
LIVING UNITS:	0
ZONING:	MH
NEIGHBORHOOD:	114.F
ECONOMIC ADJ FACTOR:	
MAP / ROUTING:	111 /
TAX UNIT GROUP:	001
SECTION:	02
TOWNSHIP:	12
RANGE:	05
ACRES:	2.80
MARKET ACRES:	2.80

LAND BASED CLASSIFICATION SYSTEM

FUNCTION:	Manufactured home park
ACTIVITY:	Household activities
OWNERSHIP:	Private-fee simple
SITE:	Developed site - with buildings
SFX:	1

TRACT DESCRIPTION

PRICES ADD , BLOCK 6 , Lot 1 - 2 & 3 , ACRES 2.8 , SECTION 02 TOWNSHIP 12 RANGE 05

PROPERTY FACTORS

TOPOGRAPHY:	Above Street - 2, Rolling - 4
UTILITIES:	All Public - 1
ACCESS:	Paved Road - 1
FRONTING:	Residential Street - 4
LOCATION:	Neighborhood or Spot - 6
PARKING TYPE:	On and Off Street - 3
PARKING QUANTITY:	Adequate - 2
PARKING PROXIMITY:	On Site - 3
PARKING COVERED:	
PARKING UNCOVERED:	

INSPECTION HISTORY

DATE	TIME	CODE	REASON	APPRAISER	CONTACT	CODE
01/23/2020	11:00AM	1	New	VHH/TML	Owners	1
03/14/2019	10:00AM	1	New	VHH/KM	Windsong Rentals Owner	1
09/12/2017	9:43AM	7	CDU	AJM		
08/11/2017	2:20PM	10	17	AJM		
06/04/2010	9:40AM	7		TLE		
06/04/2010	9:40AM	5		TLE	MRS MOORE	
08/10/2005	10:21AM	5		TLE		

BUILDING PERMITS

NUMBER	AMOUNT	TYPE	ISSUE DATE	STATUS	% COMP
21-P0988	$2,525	Roof	8/20/2021 12:00:00 AM	Closed	%
15690	$600		5/10/2019 12:00:00 AM	Closed	%

RECENT APPEAL HISTORY

TAX YEAR	HEARING DATE	APPEAL LEVEL	CASE NUM	STATUS	FINAL ACTION	RESULTS CODE	HEARING VALUE
2019	03/14/2019	INF-Informal Appeal	INF-1925-2019	Closed - C	A		NOT FOUND
2019	03/14/2019	INF-Informal Appeal	INF-1925-2019	Closed - C	A		NOT FOUND
2019	03/14/2019	INF-Informal Appeal	INF-1925-2019	Closed - C	A		NOT FOUND
2019	03/14/2019	INF-Informal Appeal	INF-1925-2019	Closed - C	A		NOT FOUND
2019	03/14/2019	INF-Informal Appeal	INF-1925-2019	Closed - C	A		NOT FOUND
2019	03/14/2019	INF-Informal Appeal	INF-1925-2019	Closed - C	A		NOT FOUND
2019	03/14/2019	INF-Informal Appeal	INF-1925-2019	Closed - C	A		NOT FOUND

2024 APPRAISED VALUE

CLS	LAND	BUILDING	TOTAL
Residential - R	$42,200	$46,360	$88,560
TOTAL	**$42,200**	**$46,360**	**$88,560**

2024 SALES DATA

DATE	VALIDITY	SALE TYPE	BOOK	PAGE	COV	BUYER NAME	BUYER ADDRESS	TOTAL
07/30/2025			109	1382		Not available		
07/30/2025			123	1597-1598		Not available		
12/28/2018			115	392		Not available		
06/18/2018			114	1333-1335		Not available		

PARCEL COMMENTS

GENCOM:
PROP-NC:
PROP-COM:
OTHCOMP:

MARKET LAND INFORMATION

MTHD	TYPE	ACRE	SQFT	EFF FF	DPTH	D-FACT	INF1	FACT1	INF2	FACT2	OVRD	RSN	CLS	MODL	BASE SZ	BASE VAL	INC VAL	DEC VAL	VALUE EST
Acre	1-Primary Site - 1	2.80	121968.00											1	1.00	$26,000.00	$9,000.00	$9,000.00	$42,200.00
TOTAL MARKET LAND VALUE																		**$42,200**	

PARCEL ID: 031-111-02-0-30-09-001.00-0 **QUICK REF ID:** R5203 **TAX YEAR:** 2024 **AS OF:** 2/17/2024 6:04:08 PM

DWELLING INFORMATION

RES TYPE:	Single-family Residence
QUALITY:	AV
YEAR BUILT:	1952
EST:	
EFF YEAR:	0
MS STYLE:	1 1/2 Story Finished
LBCS STRUCT:	Detached SFR unit
NO. OF UNITS:	0
TOTAL LIVING AREA:	0
CALCULATED AREA:	1721
MAIN FLR LIVING AREA:	1324
UPPER FLR LIVING AREA %:	30 %
CDU:	VP
PHYS/FUNC/ECON:	VP / /
OVR % GD/RSN:	/
REMODEL:	
% COMPLETE:	%
ASSESSMENT CLASS:	
MU CLS/PCT:	/

COMP SALES INFORMATION

ARCH STYLE:	Old Style
BSMT TYPE:	Crawl - 2
TOTAL ROOMS:	5
BEDROOMS:	2
FAMILY ROOMS:	0
FULL BATHROOMS:	1
HALF BATHROOMS:	0
GARAGE CAP:	
FOUNDATION:	Concrete - 2

BUILDING COMMENTS

REMODEL DESC:	
RESIDENTIAL BLDG:	
RESIDENTIAL COMP:	
COMMERCIAL BLDG:	
COMMERCIAL COMP:	

MANUFACTURED HOMES

RES TYPE:	6
STYLE:	13-Singlewide
YEAR BUILT:	1962
EFF YEAR:	0
QUALITY:	
LBCS STRUCT:	Manufactured home - single wide
WIDTH:	10
LENGTH:	45
CDU:	1-UN
CLASS:	
PHYS/FUNC/ECON:	LO- / /
OVR % GD/RSN:	0 /
TAGALONG STYLE:	
TAGALONG WIDTH:	0
TAGALONG LENGTH:	0
POST VALUE:	Yes

FINAL VALUES

VALUE METHOD:	COST
LAND VALUE:	$42,200
BUILDING VALUE:	$46,360
FINAL VALUE:	$88,560
PRIOR VALUE:	$91,230

DWELLING IMPROVEMENT COST SUMMARY

DWELLING RCN:	$169,131
PERCENT GOOD:	12 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$20,300
OTHER IMPROVEMENT RCN:	$0
OTHER IMPROVEMENT VALUE:	$0

MANUFACTURED HOMES IMPROVEMENT COST SUMMARY

DWELLING RCN:	$29,439
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$33,921
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$41,568
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$34,985
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$34,985
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$43,806
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$34,985
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$29,439
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$29,439
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$31,125
PERCENT GOOD:	0 %
MKT ADJ:	100 %

MANUFACTURED HOMES IMPROVEMENT COST SUMMARY

ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$43,315
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$41,790
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0
DWELLING RCN:	$41,790
PERCENT GOOD:	0 %
MKT ADJ:	100 %
ECO ADJ:	100 %
BUILDING VALUE:	$0

CALCULATED VALUES

COST LAND:	$42,200
COST BUILDING:	$20,300
COST TOTAL:	$62,500
INCOME VALUE:	$0
MARKET VALUE:	($9,400)
MRA VALUE:	($14,640)

OTHER BUILDING IMPROVEMENTS

OCCUPANCY	MSCIS	RANK	QTY	YEAR BUILT	EFF YEAR	LBCS	AREA	PERIM	HEIGHT	DIMENSIONS	STORIES	PHYS	FUNC	ECON	OVR %	RSN	CLS	RCN	%GD	VALUE
			0	0	0		0	0	0.0	0 x 0	0				0 %			$0	0 %	$0

DWELLING COMPONENTS

CODE	DESCRIPTION	UNITS	PCT	QUALITY	YEAR
104	Frame, Plywood or Hardboard	0	100	0.00	0
1501	Skirting, Metal or Vinyl, Vertical	110	0	0.00	0
1501	Skirting, Metal or Vinyl, Vertical	114	0	0.00	0
1501	Skirting, Metal or Vinyl, Vertical	124	0	0.00	0
1501	Skirting, Metal or Vinyl, Vertical	130	0	0.00	0
1501	Skirting, Metal or Vinyl, Vertical	136	0	0.00	0
1501	Skirting, Metal or Vinyl, Vertical	144	0	0.00	0
181	Aluminum Sheet	0	100	0.00	0
182	Aluminum Lap	0	100	0.00	0
208	Composition Shingle	0	100	0.00	0
223	Metal, Corrugated or Ribbed	0	100	0.00	0
309	Forced Air Furnace	0	100	0.00	0
351	Warmed & Cooled Air	0	100	0.00	0
601	Plumbing Fixtures	1	0	0.00	0
601	Plumbing Fixtures	3	0	0.00	0
601	Plumbing Fixtures	6	0	0.00	0
602	Plumbing Rough-ins	1	0	0.00	0
602	Plumbing Rough-ins	5	0	0.00	0
641	Single 1-Story Fireplace	1	0	0.00	0
721	Carport, Flat Roof	525	0	0.00	0
905	Raised Slab Porch with Roof	32	0	0.00	0
905	Raised Slab Porch with Roof	56	0	0.00	0

OTHER BUILDING IMPROVEMENT COMPONENTS

CODE	DESCRIPTION	UNITS	PCT	SIZE	OTHER	RANK	YEAR
		0	0	0	0		0

PARCEL ID: 031-111-02-0-30-09-001.00-0 **QUICK REF ID:** R5203 **TAX YEAR:** 2024 **AS OF:** 2/17/2024 6:04:08 PM

GENERAL BUILDING INFORMATION

BLDG # AND NAME: 0 -
LBCS STRUCT CODE: -

IDENTICAL UNITS	# OF UNITS	UNIT TYPE	MS MULT	MS ZIP
0	0			

APARTMENT DATA

0 - 1 2 3 4 5 6 7 8
UNITS:
APT TYPE:
BATHS:

COMMERCIAL IMPROVEMENT COST SUMMARY

BUILDING RCN:	$0
MKT ADJ:	0 %
ECO ADJ:	0 %
BUILDING VALUE:	$0
OTHER IMPROVEMENT RCN:	$0
OTHER IMPROVEMENT VALUE:	$0

COMMERCIAL BUILDING SECTIONS AND BASEMENTS

SEC	OCCUPANCY	MSCLS	RANK	YR BLT	EFF YR	LEVELS	STORIES	AREA	PERIM	HGT	PHYS	FUNC	ECON	OVR%	RSN	INC USE	NET AREA	CLS	RCN	%GD	VALUE
0	-			0	0	/		0	0	0.0									$0	0.0	$0

COMMERCIAL BUILDING SECTION COMPONENTS

SEC	CODE	UNITS	PCT	SIZE	OTHER	RANK	YEAR

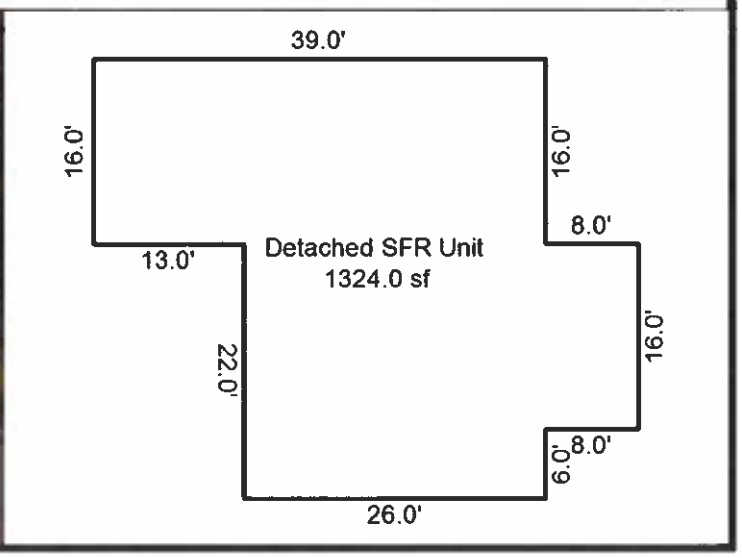
AG SUMMARY

AG ACRES		AG USE VALUE	
DRY LAND:	0.00	DRY LAND:	$0
IRRIGATED:	0.00	IRRIGATED:	$0
NATIVE GRASS:	0.00	NATIVE GRASS:	$0
TAME GRASS:	0.00	TAME GRASS:	$0
TOTAL:	0.00	TOTAL:	$0

AGRICULTURAL LAND

TYPE	ACRES	SOIL	IRR TYPE	WELL DEPTH	ACRE FEET	ACRE FT/AC	ADJ CODE	GOVT PROG	BASE RATE	ADJ RATE	AG VALUE

PARCEL ID: 031-111-02-0-30-09-001.00-0 **QUICK REF ID:** R5203 **TAX YEAR:** 2024 **AS OF:** 2/17/2024 6:04:08 PM



W 11TH ST
W 11TH ST
W 11TH ST
N 10TH ST
"09"

Community Development
www.junctioncity-ks.gov

PO Box 287
700 N Jefferson
Junction City, KS 66441
785-210-2951

(Published in the Junction City Union on Wednesday, September 10, 2025)
Notice of Public Hearing

Junction City Planning Commission

Notice is hereby given that on Wednesday, October 1, 2025, at 5:00 PM, the Junction City Planning Commission will hold a public hearing in the Second Floor Training Room of the Junction City Office, located at 700 N. Jefferson Street, Junction City, KS.

The public hearing will address the following requests:

1. **Michael Latimore**: Request for zoning change from "MH" Mobile Home Park District to "PDD" Planned Development District for property having a legal description of: PRICES ADD, BLOCK 6, Lot 1 - 2 & 3, ACRES 2.8, SECTION 02 TOWNSHIP 12 RANGE 05. This property has a common address of 901 W. 11th Street, Junction City, KS.

All interested parties are encouraged to submit written comments to the Planning Commission prior to the public hearing or to present both written and oral comments during the hearing. After the hearing, the Junction City Planning Commission may either make a recommendation to the City Commission regarding the Special Use Permit or defer the matter for further consideration at a later date without additional notice.

Dated this 4th day of September 2025.

Christopher Srackangast

Community Development Director

City of Junction City

Column

AFFIDAVIT OF PUBLICATION

State of Florida, County of Orange, ss:

Anjana Bhadoriya, being first duly sworn, deposes and says: That (s)he is a duly authorized signatory of Column Software, PBC, duly authorized agent of Junction City Union, a newspaper printed and published in the City of Junction City, County of Geary, State of Kansas, and that this affidavit is Page 1 of 1 with the full text of the sworn-to notice set forth on the pages that follow, and the hereto attached:

Publication Dates:

- Sep 10, 2025

Notice ID: YnsoWjVReUqDxaDrY1yM

Publisher ID: J11137

Notice Name: PUBLIC HEARING 901W 11TH ST 09.04.2025

Publication Fee: $38.99

Anjana Bhadoriya

(signed)_____

VERIFICATION

State of Florida
County of Orange

Subscribed in my presence and sworn to before me on this: 09/10/2025

_____
Notary Public

Notarized remotely online using communication technology via Proof.

JESSICA GORDON-THOMPSON
Notary Public - State of Florida
Commission # HH301656
Expires on August 17, 2026

(Published in The Junction City Union on Wednesday, September 10, 2025)

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Dated this 4th day of September 2025.

Christopher Srackangast
Community Development Director
City of Junction City

J11137

Community Development
www.junctioncity-ks.gov

PO Box 287
700 N Jefferson
Junction City, KS 66441
785-210-2951

Minutes
Junction City Planning Commission/ Board of Zoning Appeals
November 5, 2025

The meeting of Junction City Planning Commission/Board of Appeals was called to order by Chairmen, Kendall Schoenrock on November 5, at 5:00 P.M. in the second Floor Training Room of the City Office. The members present were Kendall Schoenrock, Brad Chauncey, Nils Klem, and Mary Snipes. The staff present was Community Development Director Chris Srackangast.

The minutes from the meetings held on October 1st were reviewed. Commissioner Snipes made a motion to approve the minutes as presented. The motion was seconded by Commissioner Chauncey. Ayes: Schoenrock, Snipes, Klem and Chauncey. Nays: None. Motion Carried

A meeting of the Junction City Planning Commission was called to order Wednesday, November 5th, 2025, with Chairmen Schoenrock presiding.

A public hearing was held to consider a request for the zoning change from “MH” Mobile Home Park District to “RM” Multiple Family Residential District of property located at 901 W. 11th Street, Junction City, KS.

The Commission reviewed a rezoning request submitted for the property located at 901 W. 11th Street, proposing a change from Mobile Home (MH) zoning to “RM” Multiple Family Residential District.

At our last meeting, Commissioners, we presented this item for consideration. At that time, the developer and associated stakeholders who had purchased the property were seeking to rezone it as a Planned Development District (PDD). The Commission elected to defer action because, under Chapter 435, the applicant was required to provide a development plan consistent with PDD regulations. Since that meeting, the developer has returned from Hawaii after consulting with stakeholders and further evaluating the site. They are now requesting to rezone the property from HM (Mobile Home District) to RM (Multi-Residential District), as they believe this zoning classification will adequately support their intended development.

Staff noted that the property has been vacant for approximately nine to ten years and that all former mobile homes have been removed. The site is located directly across from the Twelve Street Community Center. The developer is considering the construction of duplexes and potentially single-family homes to expand housing options

within the community and to create residential opportunities near the community center. Based on these considerations, staff recommends approval of the rezoning request from HM to RM.

Commissioner Chauncey made a motion to approve the request for Re-Zoning of 901 W. 11th Street from “MH” Mobile Home Park District to “RM” Multiple Family Residential District. The motion was seconded by Commissioner Klem. Ayes: Schoenrock, Snipes, Klem, and Chauncey. Nays: None. Motion Carries.

With no other Business, the Junction City Planning Commission was adjourned. Commissioner Savage moved, seconded by Commissioner Snipes. Ayes: Schoenrock, Savage, Chauncey, and Snipes. Nays: None. Motion Carried.

A meeting of the Junction City Board of Zoning Appeals was called to order Wednesday October 1, 2025, with Chairmen Schoenrock presiding.

Public Hearing consider a request for an Administration Lot Merger for the properties located at 225 N. Spring Valley Road, Junction City, KS. Legal description: Lot 4, Quarry Oaks Addition Unit 1 to city of Junction City, KS 66441 and Lot 3 Quarry Oaks Addition, Unit 1 to city of Junction City Kansas 66441

Mr. Dieselkamp is present with us this evening. He is the property owner of 225 North Spring Valley Road and recently came into my office to discuss his intention to purchase, or confirm his purchase of, the adjoining property located directly south of his existing parcel. He is seeking to develop the site with either a workshop or a garage; however, under the zoning code, an accessory structure may only be constructed on a lot that contains a principal building. To comply with the applicable bulk and zoning regulations, he would need to combine the two parcels. Because he now owns both properties, he is requesting a simple lot merger to bring the site into compliance with zoning and code requirements. Staff recommend approval of the administrative lot merger for the property at 225 North Spring Valley Road. I am available to answer any questions, and Mr. Dieselkamp is also here this evening should the Commission wish to speak with him.

Commissioner Chauncey made a motion to approve a Administration Lot Merger for the properties located at 225 N. Spring Valley Road, Junction City, KS. Legal description: Lot 4, Quarry Oaks Addition Unit 1 to city of Junction City, KS 66441 and Lot 3 Quarry Oaks Addition, Unit 1 to city of Junction City Kansas 66441. The motion was seconded by Commissioner Snipes. Ayes: Schoenrock, Snipes, Klem, and Chauncey. Nays: None. Motion Carries.

With no other Business, the Junction City Board of Zoning Appeals was adjourned. Commissioner Chauncey moved, seconded by Commissioner Snipes. Ayes: Schoenrock, Klem, Chauncey, and Snipes. Nays: None. Motion Carried.

APPROVED AND ACCPTED THIS 11TH DAY OF SEPTEMBER AS THE OFFICIAL COPY OF THE JUNCTION CITY PLANNING COMMISSION/BOARD OF ZONING APPEALS MINUTES FOR SEPTEMBER 10, 2025

The next meeting will be held on December 3rd, 2025, at 5:00 P.M.

Chris Srackangast, Community Development Director Kendall Schoenrock, Chairman

Published in the Junction City Union, , 2025

ORDINANCE NO. S-3316

AN ORDINANCE REZONING CERTAIN PROPERTY WITHIN THE CORPORATE LIMITS OF THE CITY OF JUNCTION CITY, KANSAS.

WHEREAS, application has been made by Michael Latimore, owner, to rezone property from "MH" Mobile Home Park District to "RM" Multiple Family Residential District with the common address 901 W. 11th Street and,

WHEREAS, the Planning Commission of Junction City conducted a public hearing on this case, following publication in accordance with K.S.A. 12-741, et. Seq., as amended, on Wednesday November 5, 2025; and

WHEREAS, the Planning Commission has recommended the City Commission of the City of Junction City, Kansas, approve the rezoning of the property located in area from "MH" Mobile Home Park District to "RM" Multiple Family Residential District with the common address 901 W. 11th Street.; and

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COMMISSION OF THE CITY OF JUNCTION CITY, KANSAS, that:

Section 1. The following described property located area be rezoned from "MH" Mobile Home Park District to "RM" Multiple Family Residential District with the common address 901 W. 11th Street with the legal description of PRICES ADD, BLOCK 6, Lot 1 - 2 & 3, ACRES 2.8, SECTION 02 TOWNSHIP 12 RANGE 05 to the City of Junction City, KS.

Section 2. The Zoning Administrator of the City of Junction City, Kansas, is hereby ordered and directed to cause said designation to be made on the Official Zoning Map of said City and to show the property herein described to be zoned as "RM" Multiple Family Residential District

Section 3. This Ordinance shall be in full force and effect upon its publication as required by law.

PASSED AND ADOPTED THIS 2ND DAY OF December 2025

_____
Pat Landes, Mayor

ATTEST:

_____
Ariana Diaz Lorenzo De Barreto, City Clerk

City of Junction City

City Commission

Agenda Memo

12-02-2025

From: Chris Srackangast, Community Development Director

To: Governing Body

Subject: Resolution No. R-3121

Objective: Consider adopting Resolution No. R-3121

Explanation of Issue: On October 16, 2025, the City issued a Notice of Blight for the subject property at 933 W 9th St, due to a tree that fell in the backyard that is blocking part of Cleary Ave. Despite this notification and posting on the property, the property owner has made no effort to address or correct the cited violations.

Since the issuance of the initial notice, the condition of the downed tree has continued to decline and has become unsafe. To date, the property owner has failed to take any corrective action or respond to the City's attempt to secure voluntary compliance.

The initial notice was sent via certified mail on October 16, 2025, and postal records confirmed that the letter was returned on November 10, 2025. A copy of the letter was posted on the property November 19, 2025.

As of this writing, the downed tree remains in an unmaintained and blighted condition. Given the continued noncompliance, absence of owner communication, and worsening state of the downed tree, the City is seeking judicial authorization to intervene and carry out necessary abatement measures in order to restore public health, safety, and welfare.

Budget Impact: The project will be funded through Blight Condemnation in the General Fund. $45,000.00 was budgeted for 2025. Costs will be billed to the property owner of record and will reimburse any charges to this account

Options: The following actions may be taken.

1. Approve the Resolution
2. Disapprove the Resolution

Recommendation: City staff recommend approval of Resolution R-3121 authorizing the public agent or other agents of the City to abate conditions in violation of Section 235.080 of the City Code.

Enclosures: Resolution No. R-3121, Case file for 933 W 9th St, Case pictures, Administrative Warrant.

RETURNED
11/10/25
POSTED
11/19/25

City of Junction City
700 N Jefferson St
Junction City, KS 66441
Phone: (785) 210-2951

NOTICE OF VIOLATION - TREE AND SHRUB

David Bell
1453 Woodland Ave
Liberty, MO 64068-1032

Case No. 25-000568
Issued: October 16, 2025

VIOLATION LOCATION	LEGAL DESCRIPTION
933 W 9th St Junction City, KS 66441	Nw Ext #2 , Block 2 , Lot 2 , Section 02 Township 12 Range 05

An inspection of the above referenced property was made on October 16, 2025. As a result of this inspection, the violation(s) described on page two of this document were observed.

You are hereby notified that you have ten (10) days from receipt of this notice to abate the violation(s). Failure to abate the condition(s) will result in the City abating the violation(s).

If the City abates the nuisance pursuant to Section 245.090, the City will notify the responsible party of the total abatement costs, including administrative expenses. If payment is not made the cost will be assessed as a special assessment against the property. Any unpaid balance will be certified to the County Clerk, added to the property tax roll, and collected as other city taxes.

Your cooperation in this matter is greatly appreciated. If we can be of further assistance to you, or can answer any questions regarding this matter, please contact this office at (785) 210-2951.

Issued By:

Elizabeth Parker, *Code Enforcement Officer*

RECIPIENTS: David Bell

City of Junction City
700 N Jefferson St
Junction City, KS 66441
Phone: (785) 210-2951

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Your cooperation in this matter is greatly appreciated. If we can be of further assistance to you, or can answer any questions regarding this matter, please contact this office at (785) 210-2951.

Issued By:

Elizabeth Parker, *Code Enforcement Officer*

RECIPIENTS: David Bell

Violations Listing

Tree and Shrub [Chapter 245, Article II, Section 245.070]

Reported By: Elizabeth Parker on Oct 16, 2025 at 2:47 PM

It shall be the duty of every owner or occupant of lots abutting upon any sidewalk or public way of the City or adjacent to the street parking area to cultivate trees, shrubbery or hedge in such a manner that the same shall not interfere with the persons or travel upon or along said streets, sidewalks or public ways and it shall further be the duty of all such persons to cut or trim any such trees, shrubbery or hedge so that the branches or limbs thereof shall not extend out over the sidewalk lower than ten (10) feet from the surface thereof, or over the portion of any street, avenue or alley used for vehicles lower than fourteen (14) feet from the surface thereof.

CORRECTION	DESCRIPTION
Case Officer Notes REQUIRED	Notes:
Tree and Shrub REQUIRED	Regularly trim and maintain all trees, shrubs, and hedges on their lots adjacent to sidewalks, public ways, or street parking areas. Branches or limbs must be cut so they do not extend below 10 feet over sidewalks or below 14 feet over streets, avenues, or alleys used by vehicles.

Tree and Shrub Additional Information

Reported By: Elizabeth Parker on Oct 16, 2025 at 2:47 PM

This ordinance regulates trees, shrubbery, or hedges, which interfere with the use or safety of the street, parking area, or public way of the City. It is the duty of the property owner or occupant to keep trees, shrubbery, and hedges trimmed or cut so that they do not protrude into or obstruct the public way.

CORRECTION	DESCRIPTION
Pick Up REQUIRED	The property owner of record will be charged for abatement fees in the event the City has to abate this nuisance. Garbage, trash pick-up, and special pick-up service questions may be directed to the Customer Service Center at 785-238-3103. If charges are incurred and not paid, the charges will be assessed to the property taxes.

933 W 9th St

Commission Meeting – December 2, 2025

Oct 16, 2025 at 11:14:18 AM
Junction City, KS

Oct 16, 2025 at 11:14:21 AM
Junction City, KS

Oct 16, 2025 at 11:14:23 AM
Junction City, KS

Oct 16, 2025 at 11:15:58 AM
Junction City, KS
933

Nov 19, 2025 at 9:56:48 AM
Junction City, KS
NOTICE OF VIOLATION - TREE AND SHRUB
VIOLATION LOCATION
LEGAL DESCRIPTION
MAIL

Nov 19, 2025 at 9:56:50 AM
Junction City, KS
933

Nov 24, 2025 at 8:31:02 AM
Junction City, KS

700 N Jefferson St

CERTIFIED MAIL®

KANSAS CITY 640

9414 8118 9956 1949 8053 59

$8.86 0
US POSTAGE IMI
FIRST-CLASS
FROM 66441
10/16/2025
Stamps.com

06SS00014876

City of Junction City
Building & Codes
PO Box 287
Junction City,KS 66441

RECEIVED
NOV 10 2025
By

BELL, DAVID
1453 WOODLAND AVE
LIBERTY MO 64068-1032

NIXIE 641 FE 1 0011/05/25
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 6544828787 *1328-10454-18-37

FWD
64068-1032B

568

RESOLUTION NO. R-3121

A RESOLUTION AUTHORIZING THE PUBLIC OFFICER OR OTHER AGENTS OF THE CITY TO ABATE CONDITIONS IN VIOLATION OF SECTION 235.010 OF THE CITY CODE

WHEREAS, the governing body of the City of Junction City, Kansas, a municipal corporation, finds that certain conditions existing on the property located at NW EXT #2, BLOCK 2, LOT 2, SECTION 02 TOWNSHIP 12 RANGE 05 with a common address of 933 W 9th Street, Junction City, KS 66441 constitute a violation of Section 235.090 of the City Code; and

WHEREAS, notice of such violation was duly provided to the person responsible pursuant to Section 235.060, and the time period specified in Section 235.070 for either remedying the violation or requesting a hearing has expired without corrective action or request for hearing by said person; and

WHEREAS, the City is authorized under Section 235.080 and/or Section 235.090 to abate said conditions as an alternative or in addition to prosecution, after passage of a resolution by the governing body which correspond with K.S.A. 12-1617e, 12-1617f, and 12-1617g; and

WHEREAS, the costs incurred by the City in abating the conditions causing the violation shall be collected as provided by K.S.A. 12-1,115 and amendments thereto, or shall be assessed as special assessments and charged against the lot or parcel of land on which the nuisance was located in accordance with Section 235.110 of the City Code.

NOW, THEREFORE, BE IT RESOLVED BY THE GOVERNING BODY OF THE CITY OF JUNCTION CITY, KANSAS:

SECTION 1. The public officer or other agents of the City are hereby authorized to abate the conditions causing the violation of Section 235.080 of the City Code on the property located at NW EXT #2, BLOCK 2, LOT 2, SECTION 02 TOWNSHIP 12 RANGE 05 with a common address of 933 W 9th Street, Junction City, KS 66441.

SECTION 2. Such abatement may commence no sooner than seven (7) days after the passage of this Resolution.

SECTION 3. The costs incurred by the City in such abatement shall be recovered in the manner provided by K.S.A. 12-1,115 and amendments thereto, or assessed as a special assessment against the lot or parcel of land on which the nuisance was located, as set forth in Section 235.110.

SECTION 4. A copy of this Resolution shall be served upon the person in violation in one of the following manners:

- (1) Personal service;
- (2) Certified mail, return receipt requested;
- (3) If the whereabouts of such person are unknown, by affidavit and publication once each week for two (2) consecutive weeks in the official city newspaper and posting on the premises;
- (4) If the owner or agent has previously failed to accept delivery within the past twenty-four (24) months, by alternate means including but not limited to door hangers, conspicuous posting, personal notification, telephone communication, or first-class mail.

ADOPTED BY THE CITY OF JUNCTION CITY COMMISSION and signed, as authorized by the City Commission, by the Mayor this 2nd day of December, 2025.

_____,
Pat Landes
Mayor

ATTEST:

_____,
Ariana Diaz Lorenzo De Barreto
City Clerk

(SEAL)

City of Junction City

City Commission

Agenda Memo

November 26, 2025

From: Ray Ibarra, Public Works Director

To: Kim Zimmerman, City Manager and City Commission

Subject: **Approval to Award Sanitary Sewer Cleaning Program for Segment #4 to ACE Pipe Cleaning**

Objective: The consideration and approval to award Sanitary Sewer Cleaning for Segment #4 to ACE Pipe Cleaning, Kansas City, MO in the amount of $415,050.00.

Explanation of Issue: On June 6th, the City Commission approved the award of the City's sanitary sewer cleaning to Ace Pipe Cleaning of Kansas City Mo. The total bid amount was $1,642,900.00 for 4 years. The work consisted of cleaning, televising, and inventorying four (4) segments of the City's sanitary sewer mains which are in the Southeast, Northeast, Southwest and Northwest.

Public Works is requesting approval to award the fourth phase of the sanitary sewer cleaning to ACE Pipe Cleaning in the amount of $415,050.00. The price of $415,050.00 would clean and televise approximately 173,000 linear feet of various sanitary sewer mains ranging from 6-inch to 24-inch pipes in the northeast section of the city.

Budget Impact: The monies have been budgeted in 2025 for cleaning the City's sanitary sewer lines in the Wastewater fund.

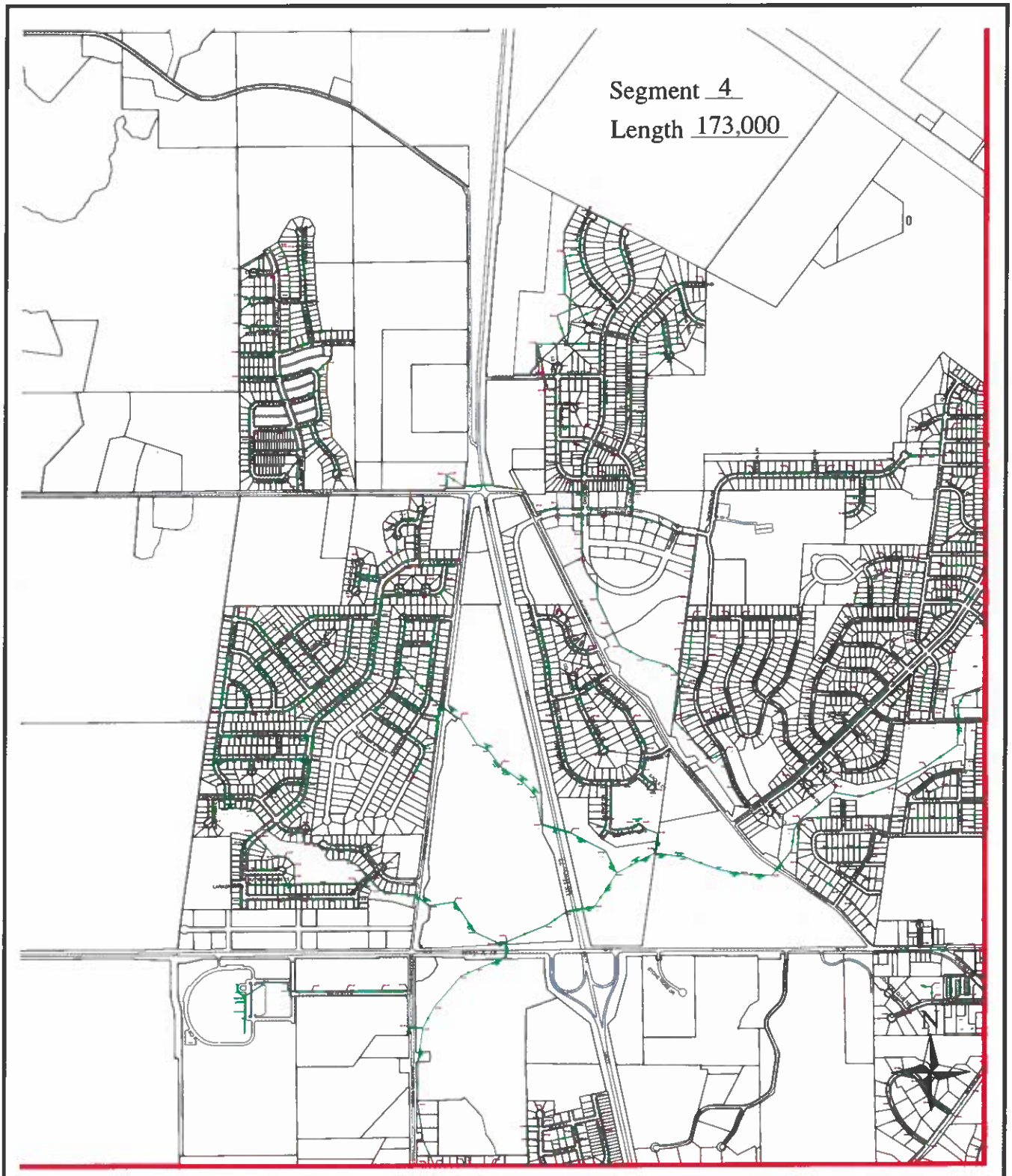
Alternatives: The Commission may approve, table, modify and not approve this item

Recommendation: Staff City recommends the City Commission's approval of awarding the Sanitary Sewer Cleaning for Segment #4 in the amount of $415,050.00 to ACE Pipe Cleaning, as presented.

Suggested Motion: Commissioner _____ moves to approve the award for the Sanitary Sewer cleaning for segment #4 to Ace Pipe Cleaning, Inc. Kansas City, MO in the amount not to exceed $415,050.00, as presented.

Commissioner _____ seconded the motion.

Enclosures: Map of all 4 Segments, Map of Segment #4, and linear feet breakdown cost of Sewer Cleaning Segment #4



ENGINEERING DEPARTMENT
CITY OF JUNCTION CITY, KANSAS
700 N. JEFFERSON
JUNCTION CITY, KS 66441

CITY OF JUNCTION CITY
AREA LOCATION MAP

Aerial Location Map
Sanitary Sewer Cleaning
March 2015

DATE: March 2015 | DRWN: B.W.Brown | FILE: | SCALE: N.T.S.

BREAK DOWN OF COSTS (Continued)

Item No.	Description of work	Estimated Quantity (each year)	Units	Unit Cost	Total
12	6"-8" diameter pipe cleaning *Segment 3 (Year 3-2025)	142,000	LF	2.15	305,300.00
13	10"-12" diameter pipe cleaning *Segment 3 (Year 3-2025)	12,000	LF	2.30	27,600.00
14	15"-18" diameter pipe cleaning *Segment 3 (Year 3-2025)	5,000	LF	2.45	12,250.00
15	21"-24" diameter pipe cleaning *Segment 3 (Year 3-2025)	3,000	LF	3.50	10,500.00
16	Heavy Sewer Cleaning (2025) *Segment 3 (Year 3-2025)	100	HRLY	285.00	28,500.00
	*Subtotal (2025Program)				$384,150.00
17	6"-8" diameter pipe cleaning *Segment 4 (Year 4-2026)	153,000	LF	2.20	336,600.00
18	10"-12" diameter pipe cleaning *Segment 4 (Year 4-2026)	15,000	LF	2.35	35,250.00
19	15"-18" diameter pipe cleaning *Segment 4 (Year 4-2026)	3,000	LF	2.50	7,500.00
20	21"-24" diameter pipe cleaning *Segment 4(Year 4-2026)	2,000	LF	3.35	6,700.00
21	Heavy Sewer Cleaning (2026) *Segment 4 (Year 4-2026)	100	HRLY	290.00	29,000.00
	*Subtotal (2026 Program)				$415,050.00
	Grand Total				$1,642,900.00

Note to Contractor: The quantities estimated above are for the purpose of evaluation of the proposal submitted by the contractor, not guaranteed work The City reserves the right to assign more or less quantities/work for the same unit or crew hourly rate price provided by the contractor herein. The City is not obligated to any minimum or maximum quantities/work under the contract. Nothing in these documents or elsewhere in the contract documents shall be construed as obligating the city to do so

*Subject to annual budget allocations by the City of Junction City

CONTRACTOR NAME. __Ace Pipe Cleaning, Inc._____

TOTAL COST:
Words: One Million Six Hundred Forty-Two Thousand, Nine Hundred Dollars

Figures: $1,642,900.00 _____)

City of Junction City
City Commission - Agenda Memo

Meeting Date: December 02, 2025

From: Jamel Wilcox, Finance Director

To: City Commissioners and Kim Zimmerman, City Manager

Subject: **Award of Bid – Audit Services**

Objective: To award the bid for audit services to the best qualified institution for the City of Junction City for a three-year period

Explanation of Issue: The City issues a request for proposals (RFP) for audit services every three to five years to ensure all local audit firms have an opportunity to compete. In October, RFPs were sent to 30 CPAs, firms and two bids were received. A summary sheet of each bid is attached.

Generally for audit service they go out for bid longer than the 45 days that we put it out for bid. There were direct letters that were solicited to local CPA's and some of the best CPA's in the state of Kansas.

Budget Impact: The budget impact would be cost. You will see an increase in audit services up $3,000 budgeted $75,000 for audit services for 2026

Alternatives:

- Approve the award of audit services as presented

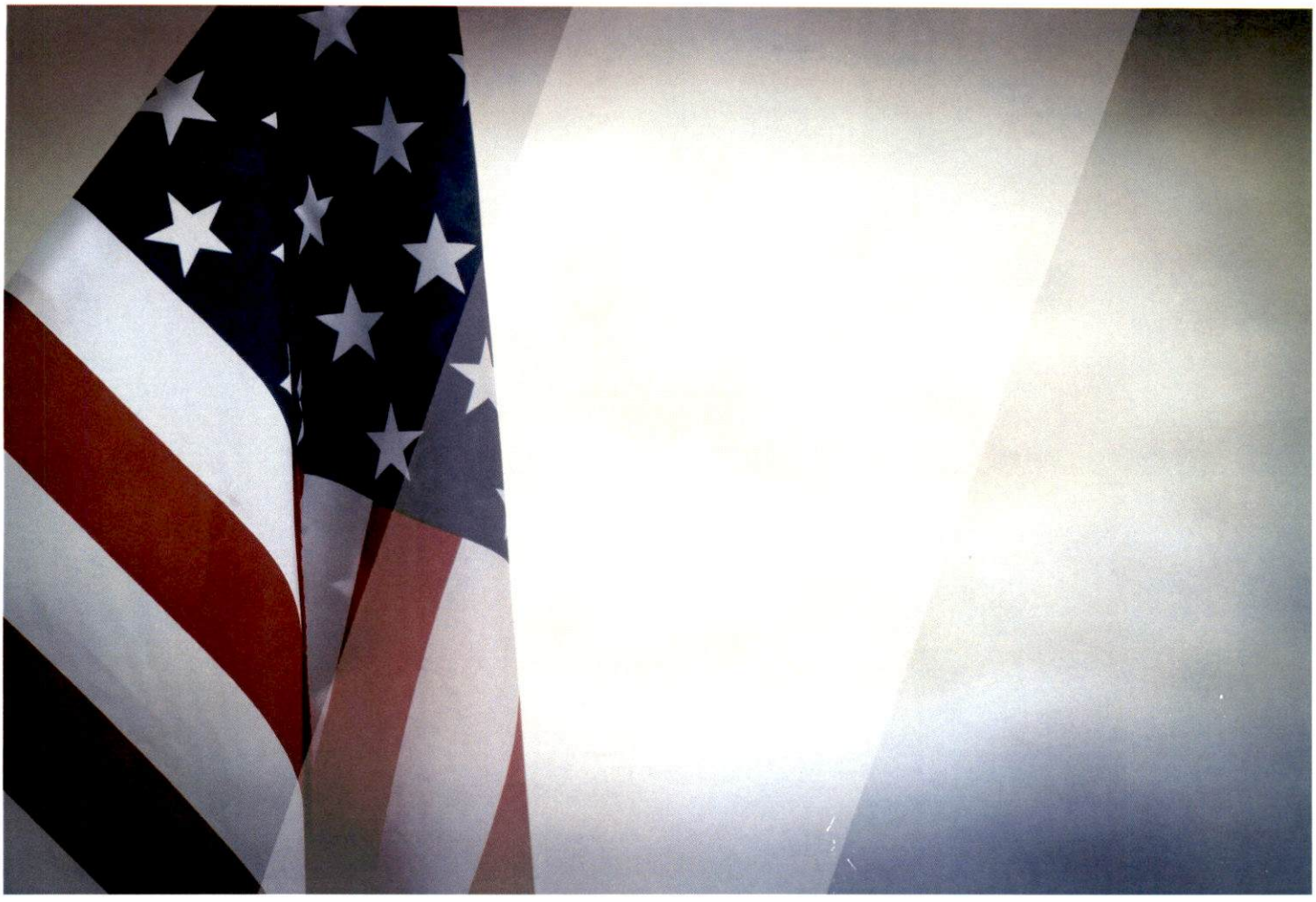
- Modify the award of audit services

- Deny the award of audit services

Staff Recommendation: Staff recommends awarding the bid for banking services to Forvis Mazars for a three-year term for audit fiscal year 2025, 2026 and 2027

Motion: I,_____, move to (accept, modify, or deny) the award of bid for banking services to Forvis Mazars as presented. Seconded by _____.

Attachment: Review Spreadsheet of Bids



A proposal for

City of Junction City

Public Sector

Date: November 24, 2025

Contact Information

Jacob Holman, CPA, Partner
1201 Walnut Street, Suite 1700
Kansas City, MO 64106
Phone: 816.221.6300

Submitted by Forvis Mazars

forvis mazars

Forvis Mazars, LLP
1201 Walnut Street, Suite 1700
Kansas City, MO 64106
816.221.6300
forvismazars.us

forvis mazars

Letter of Transmittal

November 24, 2025

Mr. Jamel Wilcox
Finance Director
City of Junction City
700 North Jefferson Street
Junction City, KS 66441

Dear Mr. Wilcox:

The City of Junction City (the City) is no stranger to the complex challenges that come with serving the public. Aging infrastructure, constant regulatory updates, and budgetary constraints are just a few of the issues the City has to address as you work to preserve your rich history, satisfy demand for your services and citizen needs. Navigating this environment can be difficult without a professional services firm with extensive public sector experience to provide helpful guidance and tools you require. With our deep bench of resources and skilled professionals who understand municipalities, Forvis Mazars is well-qualified to help.

Forvis Mazars understands the City is requesting a Financial Statement Audit in Accordance with *Government Auditing Standards* and Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (the Uniform Guidance) and the Kansas Municipal Audit and Accounting Guide (KMAAG) for the City and Assistance with Preparation of the Annual Comprehensive Financial Report (ACFR) for the years ending December 31, 2025, 2026, and 2027, and we are committed to completing the work according to agreed-upon timelines.

Forvis Mazars can provide the City with the industry-specific insight and knowledge you deserve. At Forvis Mazars, we have a client-centered service approach and commitment to industry specialization. Our professionals choose the industry they work in and have a passion for it. Your proposed engagement team has experience serving municipalities, many of which are comparable in size to the City, so you can be confident we understand the complexities of the industry and stay apprised of industry trends to better serve the City.

We acknowledge the communicated control deficiencies in the 2023 audit, which is the most recently completed financial statement audit as well as the turnover in City staff within your accounting department. We have designed our RFP response to incorporate these items, including two days of on-site trainings for City staff included in our base audit fees the first year of the audit as well as use of cloud-based financial reporting software (The Reporting Solution) to streamline the back-end reporting for the City.

We are excited to work with the City staff as they work towards the GFOA Certificate of Achievement for Excellence in Financial Reporting over the next several years.

As a partner of the firm, Jacob Holman is authorized to bind Forvis Mazars.

We believe our proposal will help you select our firm for efficient and objective services delivered by experienced professionals. For questions you may have about this proposal you may reach us by phone or email as provided below.

Respectfully Presented,

Jacob D. Holman, CPA
Partner
816.221.6300
jacob.holman@us.forvismazars.com

Shane Nickle, CPA
Director
816.701.0267
shane.nickle@us.forvismazars.com

Matthew L. McCall, CPA
Director
816.221.6300
matt.mccall@us.forvismazars.com

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Our acceptance of this engagement is subject to [illegible] to be signed by you and us. The information provided in this response is intended [illegible] without Forvis Mazars prior written approval. Most statistical information [illegible] 31 [illegible] unless noted.

RFP Response

For the City of Junction City's (the City) convenience, Forvis Mazars has structured our proposal according to the requirements in your RFP. We believe our proposal will demonstrate our qualifications to serve the City.

INFORMATION CONTAINED IN FORVIS MAZARS RFP RESPONSE, WHICH IT ASSERTS AS CONFIDENTIAL, IS EITHER BUSINESS AND/OR PROPRIETARY TRADE SECRET INFORMATION NOT SUBJECT TO DISCLOSURE AS SET FORTH IN THE STATE OF KANSAS OPEN RECORDS ACT. SUCH CONFIDENTIAL INFORMATION HAS INDEPENDENT ECONOMIC VALUE TO FORVIS MAZARS, IS NOT REASONABLY ASCERTAINABLE BY THIRD PARTIES, AND IS THE SUBJECT OF REASONABLE EFFORTS BY FORVIS MAZARS TO MAINTAIN ITS SECRECY AND/OR CONFIDENTIALITY. SUCH INFORMATION IN THIS PROPOSAL SHALL BE DESIGNATED WITH AN ASTERISK (*).

Independence & License

The firm should provide an affirmative statement that it is independent of City's in accordance with the professional standards and ethics promulgated by the AICPA. The firm should also provide an affirmative statement indicating that the firm and all assigned key professional staff are properly licensed to practice in Kansas.

To the best of our knowledge, Forvis Mazars is independent with respect to the City as defined by:

- The Code of Professional Conduct of the American Institute of CPAs (AICPA)
- U.S. Government Accountability Office's *Government Auditing Standards*

We are not aware of any relationship that would impair our independence.

Forvis Mazars is properly licensed to practice public accounting in the state of Kansas. All key professionals who would be assigned to your engagement are properly registered/licensed to practice in the state of Kansas or able to practice in the state due to mobility laws, without the requirement to obtain an individual Kansas license.

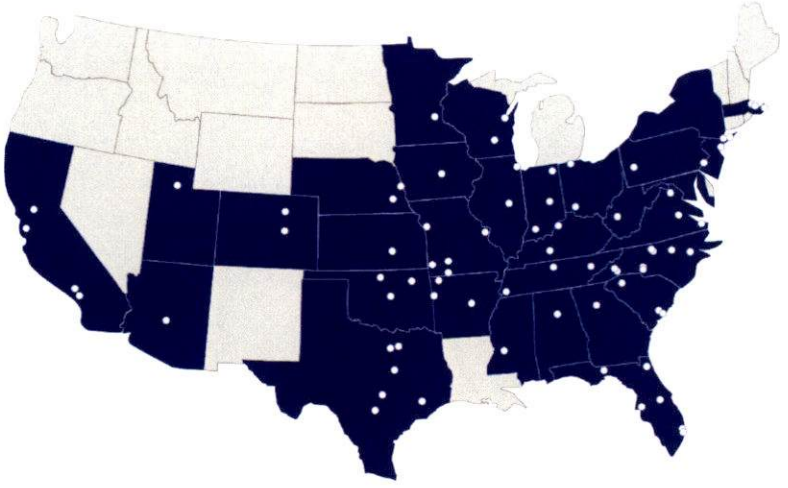
Firm Profile

At a minimum, the proposal should state the size of the firm, the size of the firm's governmental audit staff, and the location of the office from which the work on this engagement will be performed.

Forvis Mazars, LLP is an independent member of Forvis Mazars Global Limited, a leading global professional services network. Ranked among the largest public accounting firms in the United States, the firm's more than 7,000 dedicated team members provide an **Unmatched Client Experience®** through the delivery of assurance, tax, and consulting services for clients in all 50 states and internationally through the global network.

Forvis Mazars spans across 76 markets in 30 states in the U.S. In addition, our professionals combine the insight and ideas of multiple disciplines to serve numerous sectors, including:

- Consumer & Logistics
- Financial Services
- Healthcare
- Infrastructure
- Manufacturing
- Nonprofit, Education, Public Sector
- Private Client
- Real Estate
- TMT, Life Sciences, & Services
- Private Equity



Governmental Audit Staff Size

Forvis Mazars has approximately 800 professionals who are dedicated to providing services to clients in the nonprofit, governmental, and higher education industries, including audit services to governmental entities.

Location

The City's requested services will be provided primarily by professionals in our Kansas City office.

Forvis Mazars
1201 Walnut Street, Suite 1700
Kansas City, MO 64106

Staff Qualifications

The proposal should describe the qualifications of staff to be assigned to the audit. The description should include the composition of the audit team and prior experience of the individual audit team members. The proposal should include resumes of the individual audit team members.

We take team selection seriously and have the appropriate team of advisors to meet your needs. Previous experience is a primary determinant for assigning professionals to your engagement, and we have assigned individuals who are experienced in working within the public sector to your engagement.

Jacob Holman, CPA
Client Relationship Partner
816.221.6300
jacob.holman@us.forvismazars.com

Jacob is a member of the Public Sector Practice and the Insurance Practice with 18 years of public accounting experience. He serves as engagement executive or quality control reviewer on a variety of public sector clients including: cities, counties and utilities. Jacob provides audit, accounting, and financial consulting services, internal control reviews, annual audit reconciliation preparation assistance, and day-to-day procedure manual creation assistance.

He has also been an instructor and presenter for seminars on new governmental accounting standards, including GASB Statement Nos. 67, 68, 74, 75, 87, 96, and 101 at both Forvis Mazars-sponsored events and Association of Government Accountants meetings.

Jacob is a member of the American Institute of CPAs, Missouri Society of CPAs, and Government Finance Officers Association (GFOA). He currently serves as a member of the GFOA's Special Review Committee for the Certificate of Achievement for Excellence in Financial Reporting Program.

He previously served on the board of directors and finance committee for Susan G. Komen of Kansas and Western Missouri, where he served as treasurer.

Jacob is a 2005 graduate of University of Missouri, Columbia, with a B.S. degree in business administration with finance and real estate emphases, and a 2007 graduate of University of Missouri, Kansas City, with an M.Acc. degree.

Jacob received approximately 228 hours of CPE training in 2022, 2023, and 2024.

Shane Nickle, CPA
Lead Engagement/Audit Executive
816.701.0267
shane.nickle@us.forvismazars.com

Shane joined the firm in 2016. He previously worked for an international accounting firm and has over 10 years of experience providing audit services. His focus includes public sector financial statement audits of cities, counties and community colleges. Throughout his career, he has supported cities and counties in the achievement of the GFOA Certificate of Achievement for Excellence in Financial Reporting, through targeted education on governmental accounting standards, reporting, and best practices for accounting and reporting processes and controls.

Shane attends the semi-annual seminars from the KSGFOA and has been a presenter at seminars on new governmental accounting standards, including GASB Statement Nos. 101, 102 and 103 at Forvis Mazars-sponsored events.

He is a member of the American Institute of CPAs and Missouri Society of CPAs.

Shane is a graduate of Kansas State University, Manhattan, with a B.S. degree in business administration with an emphasis in accounting, a minor in economics, and an M.Acc. degree.

Amy Shreck, CPA
Engagement Quality Reviewer
402.575.5679
amy.shreck@us.forvismazars.com

Amy is a member of the Public Sector Practice and Nonprofit Practice at Forvis Mazars and has more than 17 years of experience working with governmental entities, public power entities, nonprofits, and higher education institutions. She leads the Public Sector Center of Excellence, an internal committee of leaders across the firm who discuss a variety of issues important to the public sector.

She completed a two-year term as a practice fellow with GASB at its headquarters, where she helped to formulate standards and assisted with technical inquiries. Amy's experience at GASB allows her to help clients better understand GASB standards and the thought process behind the standards.

Amy is a member of the American Institute of CPAs and Nebraska Society of CPAs.

She is a graduate of Leadership Omaha Class 37. She previously served on the Goodwill Industries Serving Southeast Nebraska board of directors and the University of Nebraska–Lincoln School of Accountancy Junior Advisory Board. She currently serves on the Nebraska Forvis Mazars Foundation Advisory Committee.

Amy is a graduate with highest distinction of University of Nebraska–Lincoln, with a B.S. degree in business administration and an M.P.A. degree.

Matthew McCall, CPA
Single Audit Executive
816.223.6300
matt.mccall@us.forvismazars.com

Matt is a member of both the Healthcare and Public Sector Practice with eight years of experience providing audit services to a variety of healthcare providers, including large health systems, community hospitals, critical access hospitals, CHCs, home health and hospice providers, physician practices, and long-term care facilities. In the public sector industry Matt audits cities and counties.

He is responsible for overseeing and managing audit engagements, which includes communicating with management and the board of directors, evaluating internal controls, identifying and addressing new accounting standards, reviewing the engagement team's work, and managing the engagement team throughout the audit process. He also is responsible for preparing and delivering the results of the audit engagements to those charged with governance, in accordance with accounting industry standards.

Matt is a member of the American Institute of CPAs, Missouri Society of CPAs, and Healthcare Financial Management Association.

He is a 2012 graduate of The University of Kansas, Lawrence, with a B.S. degree in accounting and an M.Acc. degree.

Matt received approximately 143 hours of CPE training in 2022, 2023, and 2024.

Prior Audit Experience

The proposal should describe prior auditing experience of the proposing office. The experience listing should be limited to the last five years and should include prior experience auditing Kansas municipalities, including solid waste, water, storm water and wastewater utilities, and A-133 audits.

Public Sector Experience

Forvis Mazars understands that municipalities, county governments, public transportation agencies, and other governmental organizations have an obligation to serve the public with fiscal responsibility and transparency. We have been serving governmental entities since 1970 and secured our first municipal client in 1988. With approximately 285 dedicated government professionals and approximately 850 total public sector clients—including more than 580 government audit clients—the City can be confident in our knowledge, resources, and capacity to address your specific needs.

Our robust Public Sector Practice is comprised of professionals who are actively involved in national industry committees and can provide proactive communication and critical insights as you plan for the future. In addition, quality control personnel at Forvis Mazars are available at the national level to consult on certain high-risk or technically complex matters, when needed.

Whether the City is seeking increased efficiencies, navigating compliance, or adopting new standards, our trusted public sector advisors deliver best practices to help you meet reporting deadlines—allowing you to focus on providing essential services to your community.

Significant Single Audit Experience

According to data compiled by the Office of Management and Budget (OMB) via the Federal Audit Clearinghouse, Forvis Mazars is the third-largest provider of Single Audits among CPA firms, performing approximately 860 annually. With many of our nonprofit and public sector clients receiving federal funding, we are familiar with the requirements for allowability of both direct and indirect costs, as well as the ability for the recipient to charge an administrative cost allowance under many federal programs.

To help streamline the Single Audit process, we use audit programs and checklists designed specifically for the federal programs we audit. Our firm maintains a database of audit programs tailored to the grants and other federal programs commonly found in governmental entities. Our extensive experience providing compliance testing in accordance with OMB requirements can help us properly perform and submit the City's Single Audit on time.

Kansas Public Sector Clients

Our Kansas City office works with a variety of clients in Kansas, including:

- Shawnee County*
- Sedgwick County*
- Unified Government of Wyandotte County and Kansas City, Kansas*
- City of Haysville*
- City of Mulvane*
- City of Salina*

Utilities Experience

Forvis Mazars provides approximately 375 utility clients with audit, financial reporting, tax, or consulting services, many of these clients are similar in size and industry specialty to the City. This regulated utility experience includes providing audit services for numerous water utilities. We can offer valuable insight into best practices and the ability to compare your operational and financial performance with other utilities.

Representative Clients

Forvis Mazars is proud to work with utilities, including*:

- Board of Public Utilities of Kansas City KS (BPU)
- Central Plains Energy Project

- City Utilities of Springfield, Missouri
- Nebraska Public Power District
- Nebraska Utility Corporation
- Omaha Public Power District
- Platte River Power Authority
- Public Energy Facilities Authority
- Sikeston Board of Municipal Utilities
- Sunflower Electric Power Corporation

Commitment to Serving the Public Sector

As part of our commitment to remaining at the forefront of the public sector, leaders across our national practice meet regularly to discuss important developments, legislative updates, and challenges affecting governmental entities similar to the City.

In addition, our public sector involvement has enabled us to establish connections with numerous regulatory and auditing organizations, including:

- American Institute of CPAs (AICPA)
  - Chris Telli, CPA, AICPA State and Local Government Expert Panel
  - Lindsey Oakley, CPA, Chair of the Executive Committee of the AICPA Governmental Audit Quality Center
- Government Finance Officers Association (GFOA)
  - Amy Shreck, CPA, GFOA's Committee on Accounting, Auditing, and Financial Reporting
- Governmental Accounting Standards Advisory Council (GASAC)
  - Bill Blend, CPA, Member of the National Association of State Boards of Accountancy
- Governmental Accounting Standards Board (GASB)
  - Lauren Stamey, CPA, GASB's Voluntary Digital Financial Reporting Taxonomy Consultative Group
- Office of Management and Budget (OMB)
- U.S. Government Accountability Office

Thought Leadership

Our award-winning thought leadership program includes articles, webinars, podcasts, and videos aimed at helping our clients navigate the changing professional landscape. Covering key topics in assurance, tax, and consulting, **FORsights** reflects our industry intelligence, technical knowledge, and forward vision to help keep clients informed and on top of the issues that affect them. Many of these are eligible for continuing professional education (CPE) credit, and recent topics include:

- **Improving Public Sector Efficiency With Hyperautomation**
- **Clean Energy Tax Incentives for Public Sector Entities**
- **How The Reporting Solution Transformed Clark County's Financial Reporting**

We encourage you to view these and a wide array of other resources available on **forvismazars.us**.

We look forward to communicating best practices and forward-looking strategies to help the City thoughtfully consider the areas important to fulfilling your fiduciary responsibilities. Please see the Audit Approach section in the pages below for information on our proposed Financial Statement Audit in Accordance with *Government Auditing Standards* and Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards* (the Uniform Guidance) approach to meeting the RFP requirements for the City's engagement.

Audit Approach

The proposal should set forth a general audit plan, including an explanation of the audit methodology to be followed to perform the services required in the request for proposals. Each proposal should detail the approach to be taken to gain and document an understanding of the City's internal control structures.

Financial Statement Audit in Accordance with *Government Auditing Standards* & Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards* (the Uniform Guidance)

Auditing standards set the technical requirements for our process, culminating with the expression of our opinion on the presentation of your financial statements. Our audit will be performed in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

The Forvis Mazars Audit Experience

While auditor selection should start with evaluating technical competence, it also should extend to your expectations for an unmatched service experience. Your audit experience includes how your engagement is managed, how you and your team are treated, the quality and timeliness of communication you receive and your confidence in the results and guidance you receive. Our philosophy at Forvis Mazars emphasizes independence, integrity, and quality, and we have a strong commitment to providing high quality service, through a knowledgeable engagement team.

Onboarding & Project Management

Your Forvis Mazars audit experience starts as soon as you select us. Our priorities include building rapport with your team, developing a deeper understanding of your operations, and coordinating with you on the design and expectations of our working relationship. These efforts are part of our smooth transition approach. The proposal process has provided us with the basics of your organization but learning more will help us serve you better.

If not already completed, we will finish the details of client acceptance to confirm what we have learned and verify confidential information not already obtained, such as litigation history or other sensitive matters.

Proposed Timeline

AUDIT ACTIVITY	DEC	JAN	FEB	MAR	APR	MAY	JUN
Transition & Onboarding	X						
2 Day On-Site Training Over new GASB Standards, Close-Process Best Practices & Conversion from Cash to Modified accrual Reporting	X						
Audit Planning and On-Site Planning Meeting	X						
Debt Testing	X						
Confirmations Sent by Auditors		X					
Pension Testing		X					
Capital Asset Testing			X				
Cash and Investment Testing			X				
Final Fieldwork					X	X	
Financial Reporting within TRS cloud-based Software							X

The timeline outlined above applies to the first year of the agreement. Beginning in year two, audit planning will occur in the fourth quarter, interim procedures will be conducted in the first quarter, and final fieldwork along with financial reporting will take place in the second quarter.

Executing the Audit

Once we have established our overall process and communication plans with you, the detailed work can begin. Key elements of that work include:

Risk Assessment

We will identify and assess risks of material misstatement in your financial statements, including those from potential fraud. Our work is supported by building a strong understanding of your business environment through documents you provide and by gathering information through interviews and tests for significant transaction cycles.

Audit Design

Based on risks identified, we will design an audit approach specific to your organization. This tailoring takes into consideration the uniqueness of your operations, the design of internal controls you have implemented, and the nature of your financial statement amounts and disclosures. We consider whether matters are truly important (quantitative and qualitative materiality), as well as obtain input about concerns from management and the city commission to design the tests we will perform.

Gathering Evidence

Once the plan is complete, we will execute the audit through a combination of on- and off-site work performed in accordance with the agreed-upon timeline.

Reviewing the Work

Critical to our process is a review of the team's work by our engagement executive, as well as a quality review by another executive who is independent from the detailed work. The quality review improves our deliverable by providing a fresh perspective and reinforcing quality.

Sharing Our Results

We base our audit opinion on the evidence gathered and then communicate our findings. Professional standards drive the content of our opinion and the required communication about any deficiencies and other items we may identify during the audit. Beyond these requirements, we share results formally through our letters and presentations to management and the city commission, as well as opportunities for improvement through conversations during the audit process.

Compliance Audit in Accordance with the Uniform Guidance

Forvis Mazars performs hundreds of Single Audits annually, focusing on two objectives: first, an audit of your financial statements and reporting on the Schedule of Expenditures of Federal Awards (SEFA) in accordance with *Government Auditing Standards*, and second, a compliance audit for federal awards expended during the fiscal year in accordance with the Uniform Guidance.

Many of our nonprofit and governmental clients receive federal funding. Our extensive experience with compliance testing in accordance with OMB requirements can help provide the City with a Single Audit performed properly and submitted on time.

Our Approach

During our audit procedures of federal award programs, we do not simply look for findings to report. We look for opportunities to advise you of more efficient ways to comply with federal regulations to reduce the risks of sanctions or reduced funding. Forvis Mazars has developed contacts at federal agencies and has been able to work cooperatively with these agencies to help clients resolve or avoid issues.

Entities subject to the Uniform Guidance and *Government Auditing Standards* will benefit from our specially designed audit programs, checklists, and database of federal audit programs.

Identification and testing of your federal programs will be performed primarily during interim fieldwork, which will typically be performed before your fiscal year-end. We have found this to be the most efficient manner in which to perform our audit services when the additional Uniform Guidance requirements are present.

Training Requirements for Single Auditors

The City can have confidence in Forvis Mazars auditors' experience in testing federal funding subject to the Uniform Guidance. Our audit professionals are required to receive at least 120 hours of continuing professional education (CPE) every three years and, for auditors involved with audits performed under *Government Auditing Standards*, this education includes the hours required to comply with *Government Auditing Standards* **Yellow Book** guidance. Staff members attend a series of core audit and accounting courses over the first four years of their careers. Staff subsequently receive additional training on accounting and auditing for the nonprofit and governmental environment.

Broad Audit Risk Considerations

Some risk considerations apply across nearly all our audits. We pay particular attention to the following items:

Significant Accounting Estimates

Nearly all financial statements have significant estimates in amounts and disclosures, even when not readily apparent. Estimates may include amounts ultimately collectible from third parties, expected losses or costs occurring at a specific amount and time, etc.

We will gather information supporting management's estimates and challenge key assumptions used to develop these amounts. We also will test estimates on available data and historical trends and document our conclusions on the reasonableness of recorded amounts.

Risk of Management Override of Controls

When considering fraud, auditing standards require evaluating the risk that management could override existing controls. We will perform interviews of selected individuals, perform data analytics, apply an element of unpredictability in our testing, and brainstorm as a team to evaluate risks and possible actions based on our observations. We also will perform journal entry testing, review estimates for bias and significant changes, and consider the business rationale for significant unusual transactions.

Procedures & Risks Specific to the Public Sector

Audit procedures can vary, but they often include traditional observation, sampling and testing combined with more advanced deployment of technology for trend analysis, summarization of documents and assessment of large data sets.

Our work with hundreds of clients in the public sector means our advisors are very familiar with entities similar to the City. While no two audits are the same, certain activities are common to governmental entities. Specific risk areas for the City are likely to include:

Investments

This is a significant audit area due to the risks associated with the proper and timely valuation of investments. We employ a variety of audit procedures in this area, including the use of third-party confirmations, obtaining an understanding of management's assessment of fair values, fair market value testing to published sources and obtaining SOC 1 reports. In addition, we evaluate the disclosure requirements and the adequacy of completeness and accuracy of the disclosures.

Accounts Receivable & Deferred Inflows of Resources & Unearned Revenue

These areas often are a significant risk due to the subjective nature of the City's estimate for the allowance for doubtful accounts and the proper recognition of revenue for funds that report using the modified accrual basis of accounting and the current financial resources measurement focus that is consistent with the City's policy. We will test the cutoff of various revenue sources, such as taxes, government grants and customer utility accounts, and review the revenue journal both before and after year end. We may confirm significant accounts receivable, as well as a sample of others to test both existence and proper classification, if considered necessary. In addition, we will test deferred inflows of resources by reviewing subsequent collections and perform various analytical procedures to test both completeness and proper classification of the balances, consistent with the City's policy of recognizing revenue on the modified accrual basis of accounting.

Capital & Lease Assets

We will audit the capital asset rollforward activity of each opinion unit, focusing on significant additions and disposals during the year. Current-year additions will be tested to appropriate supporting documentation. A review of repair and maintenance accounts will be performed to help identify whether material additions have been capitalized. New lease agreements will be reviewed to identify whether they have been accounted for properly. Depreciation expense also will be tested for reasonableness, and certain analytical procedures will be performed on the capital outlay line items for governmental funds associated with the conversion to government-wide reporting.

Long-Term Debt

We review debt documents to help gain an understanding of the flow of funds prescribed for any pledged revenues and significant debt covenants. We review the covenants and obtain evidence through inquiry and other means, including the recalculation of any financial covenants, to support the conclusion that all covenants have been met and all debt service payments have been made on time. We also will confirm the annual payment activity and ending balances of certain bonds and notes payable with trustees. In the case of any refunded debt in the year being audited, we will recalculate the accounting gain or loss by reviewing trustee statements and bond documents to test for proper classification and footnote disclosures. We also will inquire about your policy on reviewing each bond and note for applicable IRS arbitrage requirements, prepare a list of bonds and notes subject to IRS arbitrage requirements and the most recent arbitrage calculation prepared for each bond and challenge the calculation performed to test for completeness and obligations of the City.

Net Position/Fund Balances

Procedures we perform in this area include vouching (or cross-indexing to work performed in other areas) of significant increases and decreases to net position, recalculation of net investment in capital assets for enterprise funds and government-wide statements, review of documentation supporting the establishment and classifications of new accounts and testing of various nonspendable, restricted, committed and assigned fund balance accounts based on supporting documentation of donor and grantor agreements, enabling legislation, formal actions of city commissioners, such as ordinances and resolutions and other formal policies.

Revenue Recognition

Professional standards include a rebuttable presumption that for each audit, there is a risk of material misstatement due to fraud relating to improper revenue recognition. Our approach is to gain an understanding of the revenue recognition criteria and policies and then perform a variety of inquiry, analytical and substantive audit procedures to confirm our understanding.

Uniform Guidance Testing

We will discuss with management and review the preliminary SEFA as of an interim date to identify the likely major programs for testing. We will perform the majority of our testing prior to year-end and will share our results with you prior to final fieldwork. During final fieldwork, we will assess whether there are any additional major programs that would require testing and conclude our compliance and internal control procedures related to OMB's Uniform Guidance expenditures in agreement with the conclusion of the audit of the financial statements.

Utility Receivables & Unbilled Revenues

We will use several methods to audit your receivables and the estimate of unbilled revenues, including using look-back reports, reviewing historical collection methods, and assessing of the aging and payor mix of your accounts receivable detail. We will analytically review key ratios such as days in accounts receivable and charge-off rates compared to industry averages and prior year results to help us reach our audit conclusions. We will work with your team before year end on the allowance to see that we understand your methodologies and conclusions.

Finally, we use data analysis software to test subsequent billings and receipts and the accuracy of revenue cutoff to help validate the year-end accounts receivable balance and any unbilled revenue amounts.

Pensions & Other Postemployment Benefit Liabilities

Due to the subjective nature of the estimation processes associated with determining the estimated pension and other postemployment benefit (OPEB) liabilities, we will obtain and test the specific actuarial calculations for the pensions and OPEB liabilities. First, we will evaluate the professional qualifications and reputation of the actuary. We will read the actuarial reports to obtain an understanding of the methods and assumptions employed. Select testing of the underlying data used in the calculation

will be performed. We will evaluate the valuation, cost, and amortization methods for consistency. The other significant underlying assumptions such as discount rates, rates of return and medical cost trends will be compared with independent external studies of assumptions by such noted organizations as Milliman Medical Index, SEI Pension Accounting Research Series and the Towers Watson annual healthcare trend survey.

IT

We will use IT audit professionals and employ audit procedures to test whether the controls within your IT environment are sufficient to allow us to rely on the information generated by your IT platform. These tests will include identification of critical internal controls, detailed walkthroughs of transactions, testing the functionality of the key IT controls identified and review of change management protocols, access controls and overall IT security.

Lease & Subscription-Based Information Technology Arrangements

We will audit the rollforward activity of leases and subscription-based information technology arrangements of each opinion unit, focusing on significant additions and disposals during the year. We will obtain contracts and related documentation for current-year additions to test management's calculations of lease and subscription-based information technology arrangement liabilities and lease receivables. We will audit management's estimates used in the calculations, including evaluation of the contract term and discount rates. We will obtain contract modifications to evaluate the accounting treatment.

Knowledge of GASB Requirements

Wherever the City may be in the process of adopting GASB standards relevant to you, our professionals have the experience to help. Your proposed engagement team includes professionals who routinely serve similar clients subject to GASB standards.

We can help the City with implementation of the following:

- GASB Statement No. 102, *Certain Risk Disclosures* - Effective for years beginning after June 15, 2024
- GASB Statement No. 103, *Financial Reporting Model Improvements* - Effective for years beginning after June 15, 2025

We want to help you evaluate the potential effects of these pronouncements well in advance, so you have adequate time to prepare for and apply them. We commit to a continued dialogue with you on significant pronouncements, both prior to and during the implementation process.

Understanding Internal Control Structures

We are better auditors the more we know about you, your operations, and the environment in which you operate. Understanding your operations, control design, and whether key controls are well implemented helps inform an effective and efficient audit process. An initial audit requires more effort but establishes an understanding that creates a foundation for future engagements.

There are many sources we use to learn about you, including required conversations with your prior auditor. If you have documentation of your organizational structure, control environment (including technology), and the controls you have in place, we can often read and supplement that information. Frequently, clients have established processes and controls, but documentation is limited, so additional effort is required. When starting with limited documentation, we will:

- Identify relevant financial statement areas for documenting our understanding of design and control implementation. While we need to understand your operations, we won't document every control, particularly when a control is not critical or is not related to a significant audit area.
- Ask you to complete industry-specific questionnaires that summarize your processes and control structure, including information systems (technology). You can complete these forms directly or we may interview you to guide the process, or some combination of both approaches.
- Identify who performs or can perform control activities to consider whether access, record keeping and monitoring responsibilities are appropriately segregated among personnel for control effectiveness.
- Consider design and implementation of key controls for significant areas of risk including potential gaps in your design or controls that are well-designed, but not appropriately implemented.
- Consider extended tests of controls, particularly when your information is complex or voluminous and where this testing could reduce other substantive testing in our audit
- Summarize written recommendations for your consideration, ranging from minor deficiencies or suggestions, up to and, including significant deficiencies or material weaknesses in your control design and implementation.

In subsequent audit periods, our initial understanding and documentation will be updated based on changes that have occurred. We will continue to evaluate that implementation of key controls remains effective and whether expanded testing could improve the effectiveness and/or efficiency of the audit.

Audit Quality Control

Briefly describe your firm's quality control and procedures. State whether these policy and procedures have been subjected to a professional "peer review" program to provide for an independent review of their effectiveness. Include a copy of your firms' most recent peer review report and related letter of comments, if applicable.

Quality Control Process

Forvis Mazars works hard to maintain high standards of professional practice, including establishing a strong system of quality control that emphasizes independence and objectivity. Our risk management program is designed to address a multitude of issues ranging from client acceptance to final working paper and financial statement review. Features of our quality control system include:

- All professional personnel are required to confirm their independence with respect to the firm's assurance clients
  - The national director of independence, a partner independent of any client duties, is responsible for overseeing this process and making judgments on application of the independence rules
- Certain complex accounting and auditing matters require consultation with the national office professional standards group
- Certain consulting services provided to audit clients require approval from the national director of consulting professional standards group
- Staffing assignments for consulting engagements are monitored to promote objectivity
- We have rigid standards for acceptance of new engagements, and new engagements are evaluated for potential conflicts of interest both in fact and in appearance
- All consulting engagements require a review by a partner or manager
- Assurance engagements and most consulting engagements are reviewed by a second partner or manager who is not otherwise involved in providing services to the client
- Having a designated partner oversee our Employee Retirement Income Security Act (ERISA) employee benefit plan audit practice
- Meeting employee benefit plan-specific CPE requirements

Our 2025 Quality Report can be found on our website at 2025 Quality Report. The report details the cultural, technical, and structural components of our dedication to delivering quality within our firm.

Peer Review

Forvis Mazars is committed to providing quality audit services to our clients, and we submit our work to external reviewers who challenge our approach and findings. The AICPA's peer review program assists us in confirming our process works and identifying potential areas for improvement that could enhance our audit quality.

We regularly participate in these reviews once every three years as required by the AICPA. Our report, in the name of FORVIS, contains a rating of "Pass," which is the best peer review rating available under the current peer review standards. A copy of our most recent AICPA peer review report is included in the Appendix.

References

The proposal should include at least 3 client references, including contact persons and telephone numbers.

We have a track record of helping similar clients and understand our clients are our best ambassadors. Listening to us helps, but hearing directly from your peers can be a meaningful step in your decision-making process. We encourage you to reach out to the following clients to discuss the services and capabilities of Forvis Mazars at your convenience.

City of Liberty, Missouri*
Ms. Vicki McClure
Director of Finance
816.439.4455
vmcclure@libetymo.gov

Shawnee County, Kansas*
Ms. Jennifer Sauer
Financial Administrator
785.251.4076
jennifer.sauer@snco.us

Ringgold County, Iowa*
Ms. Amanda Waske
County Auditor
641.464.3239
awaske@ringgoldcounty.us

City of Lee's Summit, Missouri*
Ms. Briana Burrichter
Director of Finance
816.969.1103
Briana.Burrichter@cityofls.net

City of Nevada, Missouri*
Mr. Michael Fields
Finance Director
417.448.5517
mfields@nevadamo.gov

Fees for Services

Provide the firm's all-inclusive maximum fee for the requested work in this proposal. Fee proposal must include a breakdown of audit services for City, the Economic Development Board and the Fire Department and Fireman Relief Fund. The audit firm shall be reimbursed for additional audit related expenses only when agreed upon in advance by the City and firm. Provide your firm's billing rates for all applicable classification of professional personnel. This is requested because the City may require additional services.

Proposed All-Inclusive Maximum Fees

Our goal is to be candid, timely, answer your questions about fees upfront, and avoid fee surprises. We determine our fees by evaluating a number of variables: the complexity of the work, the project's scope, the time we will spend, and the level of professional staff needed. In addition, you will be billed an administrative fee of 5%. This fee covers items such as copies, postage and other delivery charges, supplies, technology-related costs such as computer processing, software licensing, research, and library databases, and similar expense items.

Our fees do not contemplate the following transactions or activities during the period of this engagement:

- Change in accounting principles
- Substantial doubt about the entity's ability to continue as a going concern
- Violation of covenants in debt arrangements
- Indications of fraudulent financial reporting, misappropraition of assets or a cyberattack
- More than 1 major federal awards program
- Changes in or within the reporting entity
- New ERP implementation or changes in the chart of accounts
- Significant adjustments made to the trial balance after the start of fieldwork
- Restatement of beginning balances
- Reconciliations not performed timely
- Incremental work necessary at the Library to receive an unmodified opinion
- Any work related to the audit of the Fireman's Relief Fund
- Any Stand-alone deliverable related to the Spirit of '76

Based on the questions and answers received during the proposal process and the volume of journal entries for the 2023 audit, timing of the finalizing of the 2023 and 2024 audit, as well as turnover within the accounting department of the CIty we expect incremental first year fees related to the above scenarios to be $15,250 - $35,000 and will be billed based on our hourly rates.

As discussed with the City during the proposal process, a standalone fee quote is not necessary for the Economic Development Board, the Fire Department and Fireman Relief Fund.

Our fees may increase if our duties or responsibilities change because of new rules, regulations, and accounting or auditing standards. We will consult with you should this happen.

For the Year Ending December 31	2025	2026	2027
Financial Statement Audit in Accordance with *Government Auditing Standards* and KMAAG	$65,000	$68,125	$70,850
Compliance Audit in Accordance with the Uniform Guidance (if needed)	**$8,500	$8,925	$9,325
Travel Related Costs	$3,000	$3,100	$3,250
TRS Annual License	$2,250	$2,350	$2,500
Total	**$78,750**	**$82,500**	**$85,925**

**Uniform guidance testing procedures and fees for 2025 and forward would only be required if expenditures on the SEFA in a given year exceed $1,000,000. The fees in the above table would only be charged if a single audit was required. In the event that there is more than one (1) major program in a year, the fee in the table above will be charged for each major program requiring audit.

Hourly Rates

Any work outside the proposed scope will be billed according to our hourly rates.

Staff Level	Hourly Rates
Partner/Managing Director	$505–$545
Director	$365–$405
Manager	$315–$355
Senior Associate	$250–$290
Associate/Consultant	$200–$240

Additional Proposed Service

Assistance Preparing the ACFR

Access to The Reporting Solution – A Streamlined Process

The Reporting Solution (TRS), is a software as a service (SasS) platform that streamlines the preparation of financial reports, including the ACFR and Annual Financial Report (AFR), through collaboration and efficient reporting processes. We have worked with hundreds of public sector clients across the country to streamline the preparation of financial reports. Forvis Mazars has been a certified implementer of TRS since 2020.

Forvis Mazars is able to assist governmental entities with the implementation, training, ongoing support, and preparation of the ACFR through the use of TRS (if requested). The software benefits the City as you work to issue an ACFR and apply for the Government Finance Officers Association's (GFOA) Certificate of Achievement for Excellence in Financial Reporting Program (COA Program). Through TRS, Forvis Mazars and our clients can connect to a cloud-based online platform to prepare the report with print-ready financial statements and a word processor that links to a financial database.

In addition, changes can be made and updated in real time for all users to see. This platform allows multiple users to work simultaneously within the financial statement document, thereby creating an efficient, prompt, and cost-effective preparation process.

Review of Your ACFR by Knowledgeable Advisors – Trusted Insights

We understand the City intends to issue an ACFR and apply for GFOA's COA Program. Forvis Mazars can help you through this process by reviewing your reports. This review will include the evaluation of your reports using our independently prepared checklists designed to aid in financial reporting and disclosure accuracy and completeness. Firmwide, we have numerous clients that participate in this program and several team members who serve on the GFOA's Special Review Committee. We will work with you to resolve identified discrepancies and to reduce exceptions when your reports are returned.

Advantages of Using The Reporting Solution

- Uses purpose-built software for creating financial statements rather than Excel spreadsheets
- Increases collaboration between the City and audit engagement team since multiple users can work on the report at once
- Designed to streamline financial reporting, thereby gaining efficiencies and achieving financial reporting deadlines
- Streamlines production of the ACFR by linking the financial statements to other parts of the ACFR (MD&A, notes, statistical tables, etc.) along with updates made in real time for all users to see
- Access to a support team that is knowledgeable of The Reporting Solution and has worked on hundreds of ACFRs
- Creates efficiency gains with the overall audit process, including a project management tool to keep track of report progress and allows for assignments and due dates

Appendix

AICPA Peer Review Letter

AICPA

National Peer
Review Committee

December 07, 2023

Thomas Watson
FORVIS, LLP
910 E Saint Louis St Ste 200
Springfield, MO 65801

Dear Thomas Watson:

It is my pleasure to notify you that on December 07, 2023, the National Peer Review Committee accepted the report on the most recent System Review of your firm. The due date for your next review is November 30, 2026. This is the date by which all review documents should be completed and submitted to the administering entity.

As you know, the report had a peer review rating of pass. The Committee asked me to convey its congratulations to the firm.

Thank you for your cooperation.

Sincerely,

Michael Wagner
Chair, National PRC

+1.919.402.4502

cc: Candace Wright, Bryan Bodnar

Firm Number: 900010002800 Review Number: 603263

220 Leigh Farm Road, Durham, NC 27707-8110
T: +1.919.402.4502 F: +1.919.419.4713
aicpaglobal.com | cimaglobal.com | aicpa.org | cima.org

FORVIS, LLP (now Forvis Mazars, LLP) Peer Review Report

EISNERAMPER

EisnerAmper LLP
8550 United Plaza Blvd.
Suite 1001
Baton Rouge, LA 70809
T 225.922.4600
F 225.922.4611
www.eisneramper.com

Report on the Firm's System of Quality Control

November 30, 2023

To the Partners of FORVIS, LLP
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of FORVIS, LLP (the firm) applicable to engagements not subject to PCAOB permanent inspection, in effect for the year ended May 31, 2023. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a system review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported on in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing and complying with a system of quality control to provide the firm with reasonable assurance of performing and reporting in conformity with the requirements of applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported on in conformity with the requirements of applicable professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including compliance audits under the Single Audit Act; audits of employee benefit plans; audits performed under FDICIA; and examinations of service organizations (SOC 1 and SOC 2 engagements).

As a part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

EisnerAmper is the brand under which Eisner Amper LLP, Eisner Advisory Group LLC, and its subsidiary entities provide professional services. EisnerAmper LLP and Eisner Advisory Group LLC are independently owned firms that practice in an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable laws, regulations and professional standards. EisnerAmper LLP is a licensed CPA firm that provides attest services, and Eisner Advisory Group LLC and its subsidiary entities provide tax and business consulting services. Eisner Advisory Group LLC and its subsidiary entities are not licensed CPA firms.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of FORVIS, LLP applicable to engagements not subject to PCAOB permanent inspection, in effect for the year ended May 31, 2023, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. FORVIS, LLP has received a peer review rating of *pass*.

EisnerAmper LLP

EISNERAMPER LLP
Baton Rouge, Louisiana

U.S. Presence

Leading U.S. Firm

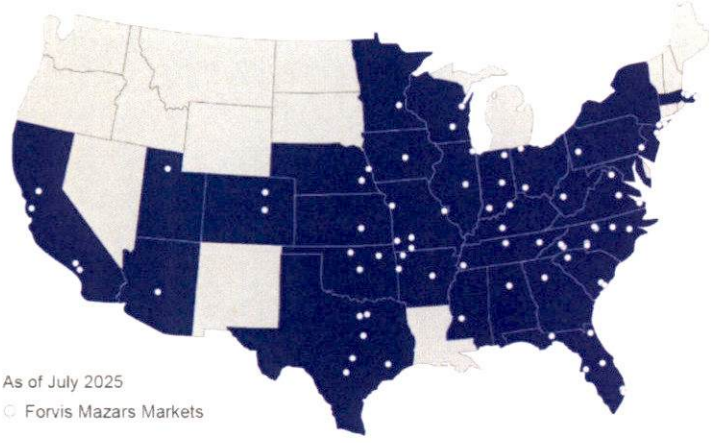
$2.24B
Revenue (FY 2025)*

76
Markets

30
States

600+
Partners & Principals

7,000+
Employees



As of July 2025
Forvis Mazars Markets

Alabama
Birmingham

Arizona
Phoenix

Arkansas
Fort Smith
Little Rock
Rogers

California
Irvine
Los Angeles
Sacramento
San Jose

Colorado
Colorado Springs
Denver

Florida
Boca Raton
Fort Lauderdale
Jacksonville
Orlando
Tallahassee
Tampa Bay

Georgia
Atlanta

Illinois
Chicago
Decatur

Indiana
Evansville
Fort Wayne
Indianapolis

Iowa
Des Moines

Kansas
Wichita

Kentucky
Bowling Green
Louisville

Massachusetts
Boston
Brewster
Chestnut Hill

Minnesota
Minneapolis

Mississippi
Jackson

Missouri
Branson
Joplin
Kansas City
Springfield
St. Louis

Nebraska
Lincoln
Omaha

New Jersey
Iselin

New York
Long Island
New York City

North Carolina
Asheville
Charlotte SouthPark
Charlotte Uptown
Greensboro
Greenville
Hendersonville
Raleigh
Winston-Salem

Ohio
Cincinnati
Toledo

Oklahoma
Enid
Oklahoma City
Tulsa

Pennsylvania
Fort Washington
Pittsburgh

South Carolina
Charleston
Greenville
Summerville

Tennessee
Knoxville
Memphis
Nashville

Texas
Austin
Dallas
Fort Worth
Houston
San Antonio
Waco

Utah
Salt Lake City

Virginia
Norfolk
Richmond
Tysons

West Virginia
Charleston

Wisconsin
Appleton
Madison

forvis mazars

*FY 2025 revenue: period ending 5/31/25

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Updated 6/22/2025

Forvis Mazars

Overview

With a legacy spanning more than 100 years, Forvis Mazars is committed to providing a different perspective and an unmatched client experience that feels right, personal and natural. We respect and reflect the range of perspectives, knowledge and local understanding of our people and clients. We take the time to listen to deliver consistent audit and assurance, tax, advisory and consulting services worldwide.

We nurture a deep understanding of our clients' industries, delivering greater insight, deeper specialization and tailored solutions through people who listen to understand, are responsive and consult with purpose to deliver value.

Deep industry understanding

Forvis Mazars' deep understanding of industry-specific environments, issues and trends helps us anticipate and address evolving needs to prepare you for strategic opportunities ahead.

Every industry is different, and we put a strong focus on specific industry experience and knowledge of your complex and evolving environment. We provide a range of audit and assurance, tax, advisory and consulting services to help your business by bringing together experienced professionals from all over the globe who understand local contexts and cultures.

We serve global industries including:

- Financial Services
- Manufacturing & Distribution
- Technology, Media & Telecommunications
- Life Sciences
- Private Equity

$5B
combined revenue (2023)

100+
combined countries, territories & markets

400+
combined offices & locations

1,800+
combined partners

40,000+
combined team members

forvis mazars

forvismazars.com/global

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Director
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KANSAS CITY BUSINESS JOURNAL

THE LIST

KANSAS CITY'S ACCOUNTING FIRMS (RANKED BY CPAS)

RANKED BY LOCAL CPAS

	Name / Prior rank (*unranked previously) Website	Address, Phone	Local CPAs	Local partners	% Business: Accounting	Auditing	Consulting	Tax	Other	Firmwide employees[1]	Top local executive(s)
1	**Forvis Mazars[2]** ① *forvismazars.us*	1201 Walnut St. #1700 Kansas City, MO 64106 816-221-6300	255	30	0%	51%	12%	34%	3%	7,841	Rachel Dwiggins, Managing partner of Kansas City office
2	**KPMG LLP** ② *kpmg.com*	1000 Walnut St. #1000 Kansas City, MO 64106 816-802-5200	180	50	0%	40%	30%	30%	0%	227,000	Stephen Penn, Managing partner
3	**CBIZ[3]** ③ *cbiz.com*	700 W. 47th St. #1100 Kansas City, MO 64112 816-945-5500	130	50	0%	30%	30%	40%	0%	9,733	Jeff Carlstedt, Senior managing director, CBIZ Jim Erickson, Business unit president, Myers and Stauffer
4	**Ernst & Young LLP (dba EY)** ④ *ey.com*	1200 Main St. #2500 Kansas City, MO 64105 816-474-5200	112	27	NA	NA	NA	NA	NA	412,949	Kim Rock, Managing partner
5	**Deloitte LLP and subsidiaries** ⑤ *deloitte.com*	1100 Walnut St. #3300 Kansas City, MO 64106 816-474-6180	80	47	0%	30%	50%	20%	0%	460,000	Dana Jermain, Kansas City marketplace leader
6	**RubinBrown LLP** ⑥ *rubinbrown.com*	1200 Main St. #1000 Kansas City, MO 64105 816-472-1122	80	30	NA	NA	NA	NA	NA	1,078	Megan Knoblauch, Kansas City Office Managing Partner
7	**PwC US** ⑦ *pwc.com*	1100 Walnut St. #1300 Kansas City, MO 64106 816-472-7921	69	13	NA	NA	NA	NA	NA	75,000	Christopher Briggs, Kansas City office managing partner
8	**Creative Planning Tax LLC & BerganKDV[4]** ⑦ *creativeplanningtax.com*	5454 W. 110th St. Overland Park, KS 66211 913-338-2727	64	12	10%	5%	5%	80%	0%	453	Peter Mallouk, President Ben Hake, Director of tax services
9	**RSM US LLP** ⑧ *rsmus.com*	4622 Pennsylvania Ave. #1100 Kansas City, MO 64112 816-753-3000	48	9	1%	30%	33%	20%	16%	18,430	Ed Bartak, Office leader/MO & KS market leader
10	**MarksNelson Advisory LLC, MarksNelson LLC & MN Wealth Advisors LLC** ⑨ *mnadvisors.com*	6800 W. 115th St. #3511 Overland Park, KS 66211 816-743-7700	39	21	13%	20%	7%	46%	14%	144	Josh Beck, Managing partner David Kaseff, CFO Anne Leal, COO
11	**KCoe Isom LLP (dba Pinion)** ⑮ *pinionglobal.com*	8801 Renner Blvd. #100 Lenexa, KS 66219 913-643-5000	30	6	7%	34%	30%	29%	0%	702	Marc Johnson, Partner
12	**Grant Thornton** ⑩ *grantthornton.com*	1201 Walnut St. #2200 Kansas City, MO 64106 816-412-2400	26	11	NA	NA	NA	NA	NA	9,722	Gregory Payne, Market managing partner
13	**UHY LLP** ⑯ *uhy-us.com*	605 W. 47th St. #301 Kansas City, MO 64112 816-608-7816	23	7	NA	NA	NA	NA	NA	1,875	Steven Wiebler, Managing partner
14	**Mize CPAs Inc.** ⑬ *mizecpas.com*	7101 College Blvd. #900 Overland Park, KS 66210 913-451-1882	23	6	24%	20%	14%	42%	0%	278	Corbin King, Shareholder/audit Kent Carson, Shareholder/tax Carol Baber, Shareholder/audit Bret Curtis, Shareholder/tax

1 Data from Department of Labor Form 5500 annual reports (2021-2023) when not disclosed by firm more recently

2 Previously listed as Forvis

3 CBIZ CPAs PC & Myers and Stauffer LC operate through an alternative practice structure with CBIZ Inc.

4 Creative Planning Tax LLC and BerganKDV operate through an alternative practice structure.

5 Website requires www

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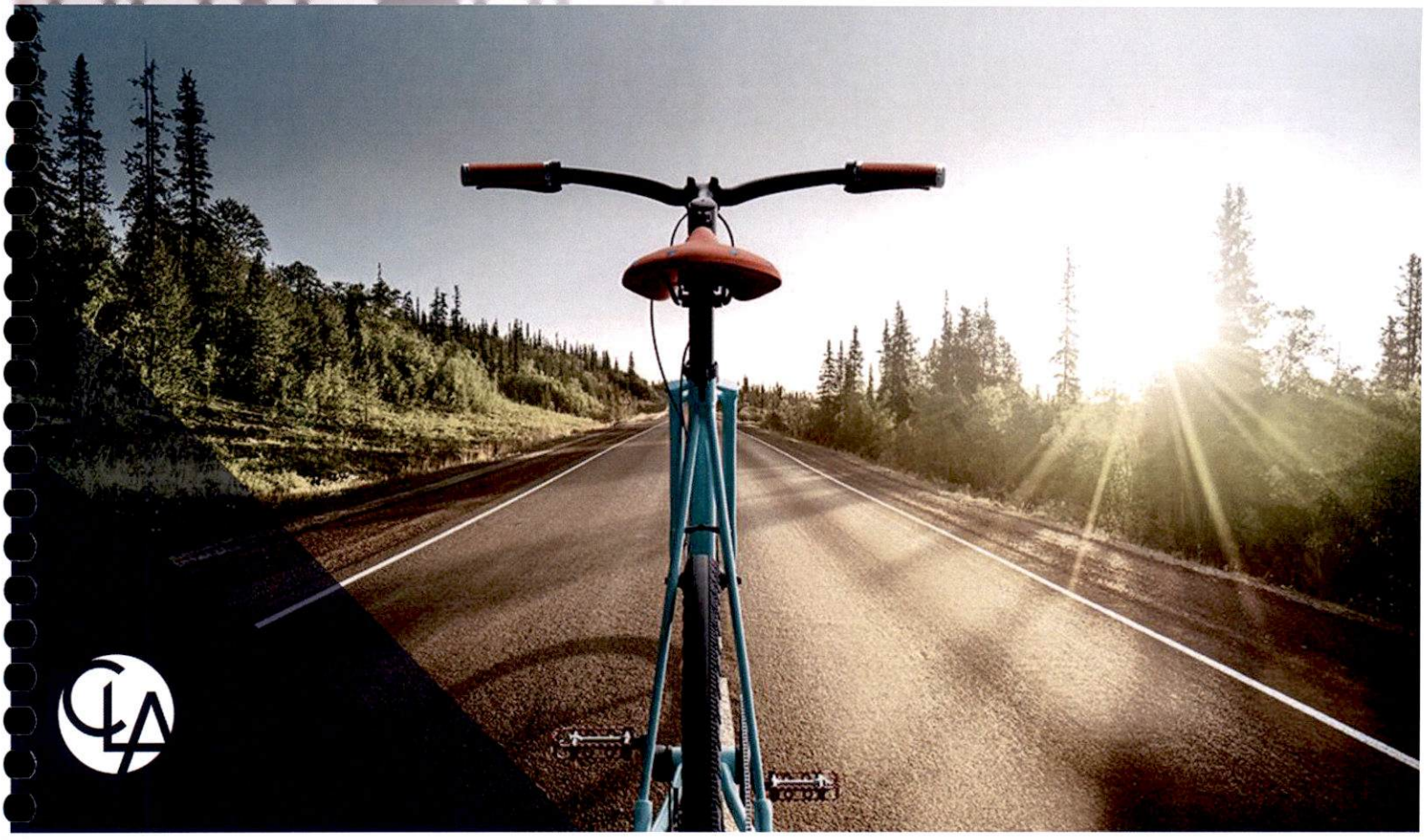

November 24, 2025

Proposal to provide professional auditing services to:

City of Junction City, Kansas

Prepared by:
Kevin Smith, CPA, Principal
kevin.smith@CLAconnect.com
Direct 816-704-7248

CLAconnect.com

CPAS | CONSULTANTS | WEALTH ADVISORS

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Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor.

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A. Contact Information

***A. Contact Information** – The name of the proposing firm, firm address and telephone number, name of a contact person, and a signature and date.*

Name of the firm	CLA (CliftonLarsonAllen LLP)
Address	1100 Walnut Street, Suite 3400 Kansas City, MO 64106
Telephone number	816-704-7310
Contact person	Kevin Smith, CPA, Principal
Signature	
Date	November 19, 2025

B. Letter of Transmittal

***B. Letter of Transmittal** – A signed transmittal letter briefly stating the proposers' understanding of the work to be done, why the firm believes itself to be best qualified to perform the engagement, and any other information they consider essential to their proposal.*

November 24, 2025

Jamel Wilcox, Finance Director
City of Junction City
700 N Jefferson Street
Junction City, KS, 66441
jamel.wilcox@junctioncity-ks.gov

Dear Mr. Wilcox:

Thank you for inviting us to propose. We look forward to the opportunity to provide services to City of Junction City (the City).

Understanding of the work to be performed

We have read the Request for Proposal (RFP) and understand the scope of the work to be performed as detailed in the RFP under *"Scope"*. Should CLA be selected to serve this engagement, we will perform these services within the time period specified in the RFP and as finalized in the planning stages of the engagement.

To meet the requirements of the RFP, the audit will be performed in accordance with auditing standards generally accepted in the United States of America, as set forth by the American Institute of Certified Public Accountants; the standards set forth for financial audits in *Government Auditing Standards* issued by the Comptroller General of the United States; the audit requirements of Title 2 U.S. Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (*Uniform Guidance*), if required; and any other applicable federal, state, and local laws or regulations.

Why we are best qualified to perform the engagement

We are confident that our extensive experience serving similar governmental entities, bolstered by our client-oriented philosophy and depth of resources, will make CLA a top qualified candidate to fulfill the scope of your engagement. The following differentiators are offered for the City's consideration:

- **Industry-specialized insight and resources** – As one of the nation's leading professional services firms, and one of the largest firms who specialize in regulated industries, CLA has the experience and resources to assist the City with their audit needs. In addition to your experienced local engagement team, the City will have access to one of the country's largest and most knowledgeable pools of regulated industry resources.
- **OMB *Uniform Guidance (UG)* experience** – CLA performs single audits for hundreds of organizations annually, ranking top in the nation for the number of single audits performed by any CPA firm. The single audit requires a specific set of skills to properly perform the procedures. As such, we have developed a group of professionals who specialize in providing single audit services.

- **Strong methodology and responsive timeline** – In forming our overall audit approach, we have carefully reviewed the RFP and other information made available and considered our experience and work with similar clients. Our local government clients are included amongst the more than 3,700 governmental organizations we serve nationally. Our staff understands your complexities not just from a compliance standpoint, but also from an operational point of view. The work plan also reduces disruption of your staff and operations and provides a blueprint for timely delivery of your required reports.
- **Communication and proactive leadership** – The City will benefit from a high level of hands-on service from our team's senior professionals. We can provide this level of service because, unlike other national firms, our principal-to-staff ratio is similar to smaller firms – allowing our senior level professionals to be involved and immediately available throughout the entire engagement process. Our approach helps members of the engagement team stay abreast of key issues at the City and take an active role in addressing them.
- **A focus on providing consistent, dependable service** – We differ from other national firms in that our corporate practice focuses on the needs of non-SEC clients, thus allowing us to avoid the workload compression typically experienced by firms that must meet public companies' SEC filing deadlines. CLA is organized into industry teams, affording our clients with specialized industry-specific knowledge supplemented by valuable local service and insight. Therefore, the City will enjoy the service of members of our state and local government services team who understand the issues and environment critical to governmental entities.
- **Fresh perspective** – By engaging CLA, the City will benefit from a fresh look at its business operations, information systems, and financial risk management policies and procedures. You will be served by an engagement team with enthusiasm and a desire to meet and exceed expectations. We are confident that our industry experience will bring to the City new ideas, creative approaches, and fresh opportunities to meet the financial management and accountability challenges before the City.

Authorized individual

I, Kevin Smith, as a principal of CLA, am authorized to sign, bind, and commit the firm to the obligations contained in this proposal and the City's RFP.

We want to serve you and we have the qualifications to deliver quality, timely work. Throughout this proposal, we take you on a journey outlining how we'll work together and the value you can come to appreciate when we exceed expectations. For ease of evaluation, the structure of our proposal follows your RFP section titled *Proposal Requirements*.

Please contact me if I can provide additional information on our firm or our proposal.

Sincerely,

CliftonLarsonAllen LLP

Kevin Smith, CPA
Principal
816-704-7248
kevin.smith@CLAconnect.com

C. Independence and License to Practice

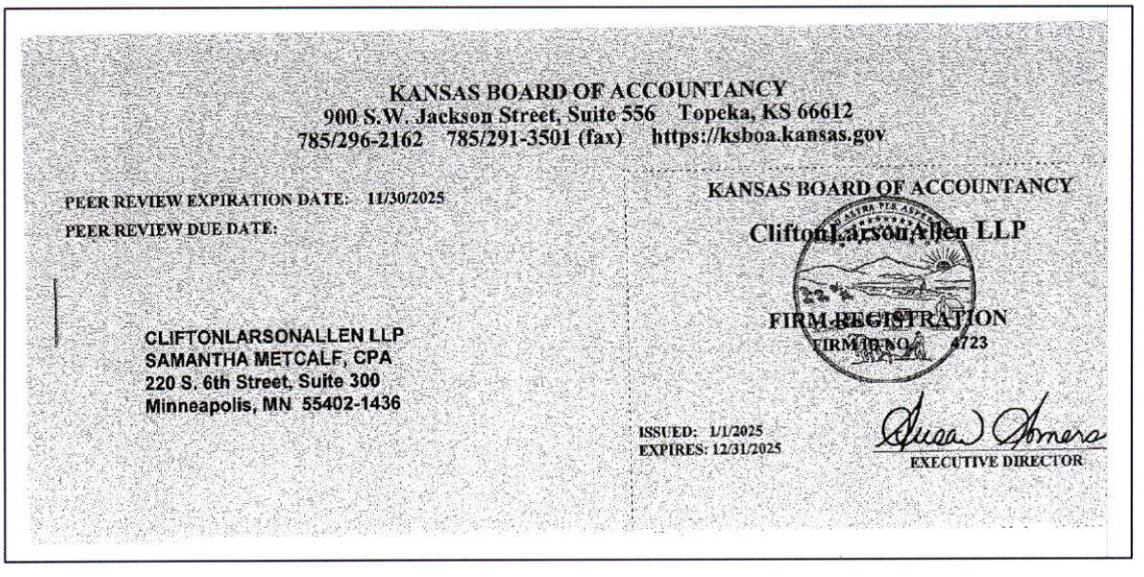
***C. Independence and License** – The firm should provide an affirmative statement that it is independent of City's in accordance with the professional standards and ethics promulgated by the AICPA. The firm should also provide an affirmative statement indicating that the firm and all assigned key professional staff are properly licensed to practice in Kansas.*

Firm independence

CLA is not aware of any current or potential relationships that may threaten our independence of the City under the American Institute of Certified Public Accountant's Code of Professional Conduct and its interpretations and the U.S. Government Accountability Office's Government Auditing Standards. Our firm-wide quality control policies and procedures foster strict compliance with these professional standards. In addition, the individuals assigned to your engagement are independent of the City.

License to practice

CLA is a limited liability partnership and is duly licensed to practice public accountancy in the state of Kansas. All assigned key professional staff are properly licensed to practice in Kansas. A copy of our state license is provided below:



KANSAS BOARD OF ACCOUNTANCY
900 S.W. Jackson Street, Suite 556 Topeka, KS 66612
785/296-2162 785/291-3501 (fax) https://ksboa.kansas.gov

PEER REVIEW EXPIRATION DATE: 11/30/2025
PEER REVIEW DUE DATE:

CLIFTONLARSONALLEN LLP
SAMANTHA METCALF, CPA
220 S. 6th Street, Suite 300
Minneapolis, MN 55402-1436

KANSAS BOARD OF ACCOUNTANCY
CliftonLarsonAllen LLP
FIRM REGISTRATION
FIRM ID NO. 4723

ISSUED: 1/1/2025
EXPIRES: 12/31/2025

EXECUTIVE DIRECTOR

D. Firm Profile

***D. Firm Profile** – At a minimum, the proposal should state the size of the firm, the size of the firm's governmental audit staff, and the location of the office from which the work on this engagement will be performed.*

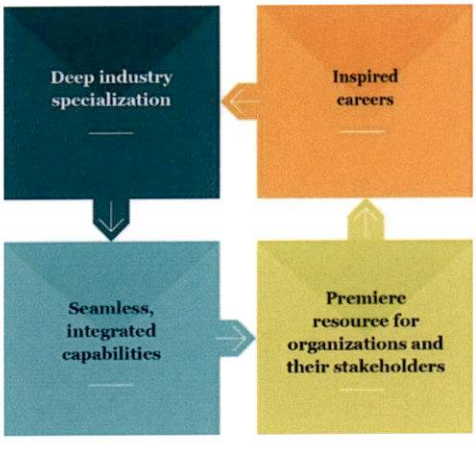
Firm overview

It takes balance.™ With CLA by your side, you will find everything you need in one firm. Professionally or personally, big or small, we can help you discover opportunities and bring balance to get you where you want to go.

As a professional services firm, we exist to create opportunities … for you, our people, and our communities through industry-focused wealth advisory, digital, audit, tax, consulting, and outsourcing services. We do this when we live the CLA Promise — a promise to know you and help you.

Opportunities for you

You'll find resources you would expect in the largest firms, with the personal touch of people who live and work in your community.



You'll access leaders and professionals in communities across the country, rather than from one central headquarters. We work together to look at your organization holistically, and then help you address challenges by offering support where you need it, from traditional audit and tax to outsourcing and wealth advisory.

As you navigate opportunities and challenges in a competitive and constantly changing environment, we'll embrace change, learn from it, and design processes to make interactions easier, more transparent, and seamless.

Opportunities for our people

At CLA, people find meaningful work in a fun, compelling, and energizing culture. Our people design their own customized careers through our inspired careers strategic advantage. In 2024 our total headcount was relatively the same as in 2023, and we continue to witness a remarkable retention rate of 89%. Inspired by their careers, our family members develop client relationships that bring deeper knowledge and help you shine. We're one family, working together to create opportunities.

What's more, CLA is building a culture of connection and belonging that welcomes different beliefs and perspectives. We want to represent the communities we serve and foster an environment of inclusion and belonging, resulting in enhanced value for our clients, our communities, and each other.

> ***Inclusive:*** *We embrace all voices and create opportunities by removing barriers and helping our people build inspired careers.*

Opportunities for our community

CLA's community impact team unifies the work of connection, belonging and the CLA Foundation with a laser focus on advancing education, employment, and entrepreneurship within CLA and throughout our society.

Since 2015, our CLA Foundation has granted more than $13 million from nominations made by and funds raised from CLA family members. Each grant recipient's work aligns with the foundation's mission to create career opportunities through education, employment, and entrepreneurship by connecting networks inclusive of all genders and races, veterans, and the disability community.

Read more in CLA's annual Promise Report.

Size of firm's governmental audit staff

With more than 700 professionals dedicated to our state and local government practice, CLA has one of the largest governmental audit and consulting practices in the country and brings extensive experience providing a variety of such services to state and local government entities. Our state and local government team serves more than 3,700 governmental engagements nationwide, including numerous cities, counties, municipalities, states and state agencies, and school boards. In addition, we perform single audits for hundreds of organizations annually (1,681 according to the most recent Federal Audit Clearinghouse data), ranking top in the nation for the number of single audits performed by any CPA firm.

Office location assigned to manage the engagement

Our firm matches the necessary skill set to an engagement before considering the geographic location of the staff. Assigning team members who specialize in working with similar clients can provide the City higher-quality services and allows us to complete the engagement in a more efficient and effective manner with little interruption to your staff.

The City will be served by an industry-specialized engagement team primarily located in our Kansas City, Missouri office.

E. Staff Qualifications

***E. Staff Qualifications** – The proposal should describe the qualifications of staff to be assigned to the audit. The description should include the composition of the audit team and prior experience of the individual audit team members. The proposal should include resumes of the individual audit team members.*

Your service team

The true value in working with our team is developing a personal and professional relationship with leaders who understand your industry, challenges, and opportunities — with the full support of an entire CLA family behind them.

Meet your service team below.

Engagement Team Member	Role	Years' Experience
Kevin Smith, CPA	***Engagement and relationship principal*** – Kevin will have overall engagement responsibility including planning the engagement, developing the audit approach, supervising staff, and maintaining client contact throughout the engagement and throughout the year. Kevin is responsible for total client satisfaction through the deployment of all required resources and continuous communication with management and the engagement team.	25+
Connie Watson, CPA	***Engagement director*** – Connie will act as the lead director on the engagement. In this role, Connie will assist the engagement principal with planning the engagement and performing complex audit areas. She will perform a technical review of all work performed and is responsible for the review of comprehensive annual financial report and all related reports.	19+
Allison Gorham	***Senior*** – Allison will be responsible for the day-to-day activities for this engagement, including the supervision of all staff assigned.	3+
Additional staff – We will assign additional staff to your engagement based on your needs and their experience providing services to state and local governments.		

Detailed resumes can be found in the **Appendix** of this proposal.

Collaborative: *Support from a responsive local team complemented by national resources. We consider the whole of your organization, bringing innovative teams to the table.*

F. Prior Audit Experience

***F. Prior Audit Experience** – The proposal should describe prior auditing experience of the proposing office. The experience listing should be limited to the last five years and should include prior experience auditing Kansas municipalities, including solid waste, water, storm water and wastewater utilities, and A-133 audits.*

State and local government experience

You can benefit from a close personal connection with a team of professionals devoted to governments. Our goal is to become familiar with all aspects of your operations — not just the information needed for the year-end audit — so that we can offer proactive approaches in the areas that matter most to you:

- Finding new ways to operate more effectively and efficiently
- Responding to regulatory pressures and complexities
- Maintaining quality services in the face of changing budgetary priorities
- Providing transparent, accurate, and meaningful financial information to stakeholders, decision-makers, and your constituents

We understand the legislative changes, funding challenges, compliance responsibilities, and risk management duties that impact you. Our experienced government services team can help you navigate the challenges of today, all while seamlessly strategizing for the future.

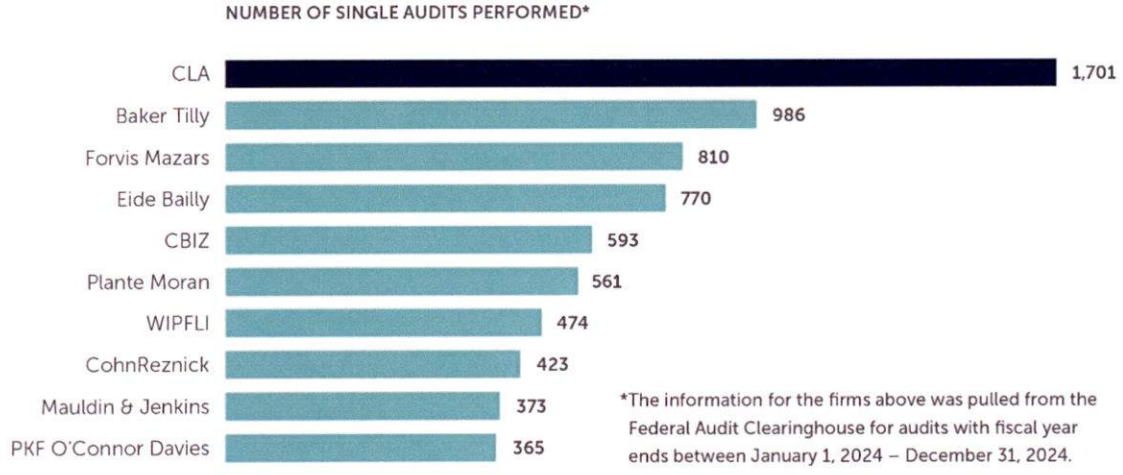
Utilities experience

Our electric utility experience includes a broad range for utilities from investor-owned electric generation, municipal, publicly traded, and co-operative transmission and distribution utilities. Our work with municipal governments has provided our professionals with extensive experience dealing with government-operated utilities from both an assurance and consulting perspective. In fact, several of our municipal clients routinely request our assistance with adjusting utility user rates (water, sewer, electric, other service charges). We also provide interpretative guidance resulting from new state or federal legislation that may impact our clients.

Single audit experience

CLA performs the largest number of single audits in the United States

We audited $249 billion dollars in federal funds expended in 2024. The chart below illustrates CLA's experience in serving organizations that receive federal funds and demonstrates our firm's dedication to serving the government and nonprofit industry.



It is more important than ever to find qualified auditors who have significant experience with federal grants specific to the City and can enhance the quality of the City's single audit. Therefore, the single audit will be performed by a team of individuals who are managed by personnel who specialize in single audits in accordance with OMB's *Uniform Guidance* and who can offer both knowledge and quality for the City. As part of our quality control process, the single audit will be reviewed by a firm Designated Single Audit Reviewer.

> *You'll need an audit firm experienced in performing single audits and a familiarity with the specific programs in which you are involved and will benefit from CLA's experience in this area.*

Single Audit Resource Center (SARC) award

CLA received the Single Audit Resource Center (SARC) Award for Excellence in Knowledge, Value, and Overall Client Satisfaction. SARC's award recognizes audit firms that provide an outstanding service to their clients based on feedback received from an independent survey.

The survey queried more than 10,000 nonprofit and government entities about the knowledge of their auditors, the value of their service, and overall satisfaction with their 2024 fiscal year-end audit. The SARC award demonstrates CLA's dedication to serving the government and nonprofit industry and maintaining the most stringent regulatory requirements in those sectors.

Certificate of achievement assistance

The Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting is awarded to state and local governments that go beyond the minimum requirements of generally accepted accounting principles. It is awarded to state and local governments who produce an annual comprehensive financial report that evidences the spirit of transparency and full disclosure. Members of the GFOA staff and the GFOA Special Review Committee (SRC) review reports submitted to the ACFR program.

CLA provides audit services to many entities that received the GFOA Certificate of Excellence in Financial Report. All of the procedures noted in our audit approach and our technical review of the ACFR are done to help the City prepare and publish the top product possible. Our managers and principals who review the ACFR have a strong understanding of the GFOA requirement for the certificate. We understand that this is a prestigious award for the City and a great accomplishment for the Finance and Accounting departments.

We will review the GFOA comment letter for each ACFR and provide the City advice regarding the response to the GFOA reviewer's comments. Our procedures with respect to the ACFR will be the review of the comments from GFOA on the prior year submission to determine they were adequately addressed, completion of the ACFR checklist, and review of the transmittal letter and statistical data to determine that information presented is reasonable and agrees with the information in the financial statements and management's discussion and analysis (MD&A), where applicable.

We understand the interrelationships of the many and varied components of a governmental entity's financial statements, allowing us to quickly determine errors or problems with the financial statements. Our depth of knowledge and experience also allows us to assist the City with the preparation of the ACFR and improvement of the City's financial statements.

Our involvement with clients in the GFOA Certificate program helps to determine that we are on the leading edge of reporting trends and techniques. We have been engaged by various entities to review their statements for compliance with program requirements. We have aided clients in the early implementation of professional pronouncements and regularly provide our clients with updates on new pronouncements which will affect them and will do the same for the City.

Similar engagements with other entities

We are no strangers to large complex governmental agencies similar to the City. The table below provides a sample of related and relevant projects CLA has successfully completed for various states and municipal governments, many of which received the GFOA Certificate of Achievement Award. **A full list of governmental clients is available on request.**

Sampling of State Clients	
Commonwealth of Pennsylvania	State of New Jersey
Commonwealth of Massachusetts	State of New Mexico
State of Alaska	State of South Carolina
State of Delaware	State of Texas
State of Kansas	State of Vermont
State of Maine Office of the State Controller	State of Wisconsin
State of Maryland	State of Wyoming
State of Mississippi	

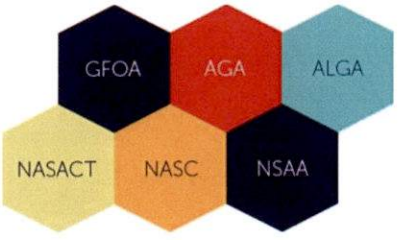
Sampling of Other Local Municipal Clients	
Adams County Government, CO	Arapahoe County, CO
Arlington County, VA,	Baltimore County, MD
Boulder County, CO	Bristol County, MA
Champaign County, IL	City and County of Denver, CO
City of Albuquerque, NM	City of Alexandria, VA
City of Berkely, MO	City of Brentwood, MO
City of Brockton, MA	City of Canton, IL
City of Crookston, MN	City of Danbury, CT
City of Danville, IL	City of Espanola, NM
City of Framingham, MA	City of Glendale, AZ
City of Hartford, CT	City of Kenosha, WI
City of Lancaster, CA	City of Louisville, CO
City of Nekoosa, WI	City of New Britain, CT
City of Newport, RI	City of Norfolk, VA
City of Platte City, MO	City of Pleasant Hill
City of Peoria - Finance Department, IL	City of Phoenix, AZ
City of Providence, RI	City of Richmond, VA
City of Rio Rancho, NM	City of Riverside, CA
City of Sanibel, FL	City of Santa Ana, CA
City of Santa Fe, NM	City of Scranton, PA
City of Smithville, MO	City of St Louis, MO
City of Warwick, RI	City of Waterbury, CT
City of Wauwatosa, WI	City of Worcester, MA
City of Zion, IL	Collier County, FL
County of Barnstable, MA	County of Humboldt, CA
County of Kern, CA	County Of Lassen, CA
County of Madera, CA	County of Marin, CA
County of Mendocino, CA	County of Monterey, CA
County of Montgomery, PA	County of Plumas, CA
County of San Joaquin, CA	County of San Luis Obispo, CA
County of Spotsylvania, VA	County of Stanislaus, CA
Hamilton County, IA	Highlands County Board of County Commissioners, FL
Howard County Government, MD	Iroquois County, IL
Jackson County, IL	Jefferson County, MO
La Paz County, AZ	Lee County, FL
Logan County, IL	McLean County, IL
Menard County, IL	Metropolitan St. Louis Sewer District
Norfolk County, MA	Outagamie County, WI
Plymouth County, MA	Polk County, FL
Prince George's County Government, MD	Santa Fe County, NM
Scott County, MN	St. Charles County, MO
Town and Country, MO	Town of Branford, CT

Sampling of Other Local Municipal Clients	
Town of East Hartford, CT	Town of East Lyme, CT
Town of Greenwich, CT	Town of Groton, CT
Town of Ludlow, MA	Town of Manchester, CT
Town of Mansfield, CT	Town of Marshfield, MA
Town of Stratford, CT	Town of Wallingford, CT
Town of West Hartford, CT	Town of Westport, CT
Town of Wilton, CT	Town of Windham, CT
Vermilion County, IL	Village of Rantoul, IL
Village of Walworth, WI	Washington County, MN
Waukesha County, WI	Woodford County, IL

Additionally, our proposed engagement principal, Kevin Smith, brings extensive experience serving a wide range of governmental entities in Kansas. Prior to joining CLA in October 2025, Kevin led the state and local government practice in Kansas City at another public accounting firm, where he built a strong reputation for delivering high-quality service and strategic insight to public sector clients throughout his career.

Deep industry connections

CLA actively supports industry education as a thought leader and industry speaker. We focus on supporting the educational needs of the industry through nationally sponsored trade events. Our team of professionals is sought after, both as educators and as experienced speakers who are invited to speak and teach at major professional events by leading trade associations, including those shown here.



We are also actively involved in and/or are members of the following professional organizations:

- American Institute of Certified Public Accountants (AICPA)
- AICPA's State and Local Government Expert Panel
- AICPA's Government Audit Quality Center (GAQC)
- Government Finance Officers Association (GFOA)
- Special Review Committee for the GFOA's Certificate of Achievement for Excellence in Financial Reporting (Certificate) Program
- Association of Government Accountants
- Kansas State Society of CPA's
- Government Accounting and Auditing Committee
- Kansas GFOA
- Accounting, Auditing and Financial Reporting Committee

Our involvement in these professional organizations, combined with various technical services we subscribe to, allows us to be at the forefront of change in the constantly changing government environment. We take our responsibility for staying current with new accounting pronouncements, auditing standards, other professional standards and laws and regulations seriously.

Insight to strengthen your organization

When you're ready to go beyond the numbers to find value-added strategies, we offer resources to help you respond to challenges and opportunities including:

- National webinars — Access complimentary professional development opportunities for your team.
- Articles and white papers — Stay current on industry information as issues arise.

Curious: *We care, we listen, we get to know you.*

Support at every turn

With dedicated services specific to state and local governments, you have access to guidance on all aspects of your operations.

- Audit, review, and compilation of financial statements
- Compliance audits (HUD, OMB Single Audits)
- Cybersecurity
- Enterprise risk management
- Forensic accounting, auditing, and fraud investigation
- Fraud risk management
- Grant compliance
- Implementation assistance for complex Governmental Accounting Standards Board (GASB) statements
- Internal audit
- Outsourced business operations
- Performance auditing
- Purchase card (p-card) monitoring and analytics
- Risk assessments
- Strategic, financial, and operational consulting
- Telecom management services
- Business opportunity assessments
- System optimization and selection

G. Audit Approach

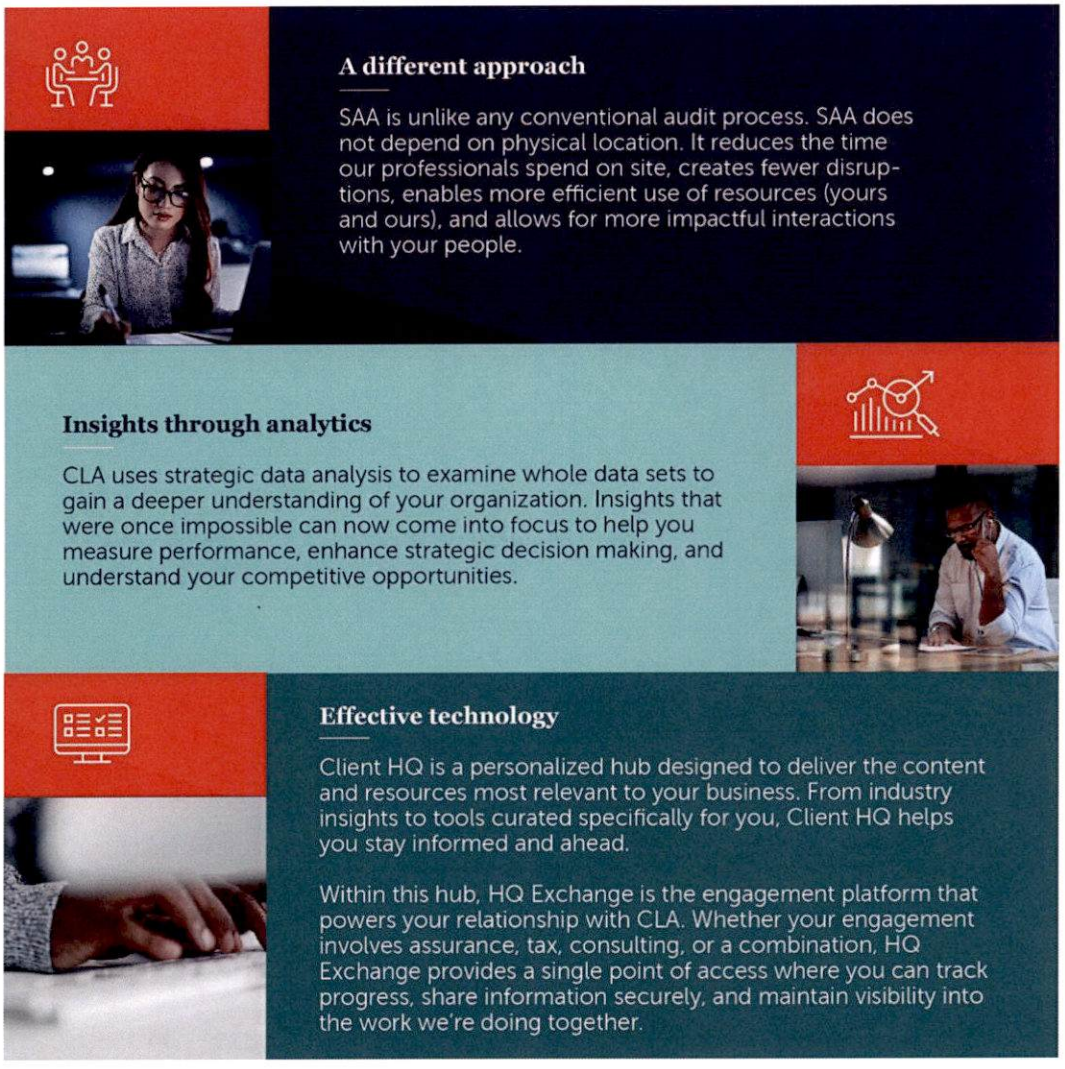
***G. Audit Approach** – The proposal should set forth a general audit plan, including an explanation of the audit methodology to be followed to perform the services required in the request for proposals. Each proposal should detail the approach to be taken to gain and document an understanding of the City's internal control structures.*

Easing the transition

We recognize that a move to a new firm presents an opportunity as well as a challenge. Over our 70-year history, we have transitioned many clients and have a collegial and professional relationship with many firms.

The CLA Seamless Assurance Advantage (SAA)

The CLA Seamless Assurance Advantage (SAA) is an innovative approach to auditing that utilizes leading technologies, analytics, and audit methods to help solve client problems and create a seamless experience.



Audit methodology

Many organizations view an audit as a requirement that doesn't contribute to their overall operations or value. At CLA, we believe an audit should be an annual check-up that gives you insight into your organization, allowing you to take advantage of opportunities and improve your operations.

Our industry experience makes it easier — CLA auditors are industry aligned, making our audit process fast and smooth. We focus on operational efficiency and leverage our industry experience to bring you meaningful insights that can positively impact your organization. A dedicated team of professionals will listen to your goals and concerns, then work with you to navigate industry pressures, changing markets, and complex standards, all with a common goal to drive your organization toward success.

Your time has value — Your day is filled with competing priorities and constant distractions. We elevate your experience by using a variety of communication tools, such as a web-based document portal, video conferencing, email, and phone calls, to keep everyone informed and on track. We focus on operational efficiency and leverage our industry experience to bring you meaningful insights that can positively impact your organization.

No surprises — We will provide the City with a no-surprises approach to our services, based on frequent and timely communication and clarity around roles and expectations. If issues arise during your audit, we engage the right people in a frank discussion to resolve them.

Significant involvement of principals, directors — Our principals and directors are directly involved in your engagement and can proactively identify significant issues and resolve them with management. Your time is best spent with key decision makers so you can ask clarifying questions, discuss organizational strategies, and navigate sensitive reporting issues.

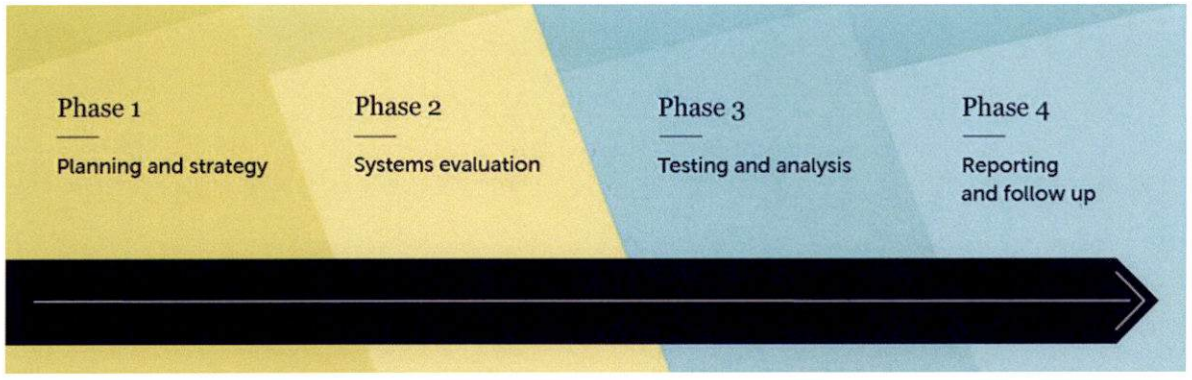
We tailor the audit just for you — While our audit programs provide typical approaches for given audit areas, CLA designs a client-specific, risk-based audit approach for each client. We use custom, industry-tailored programs, procedures, and tools designed specifically to focus on applicable risks.

You'll learn about what we're doing and what we've found in plain, everyday language — By working closely with your staff, CLA continuously learns about your organization. This involvement enables us to offer recommendations for improvements in your systems and procedures that are more comprehensive and better understood, enhancing your ability to implement them.

When performing an audit, we are sensitive and understanding of the fact that we report to those charged with governance. We maintain objectivity and independence to be able to issue our audit opinions. We will act within our philosophy of total client service, maintain the professional relationship refined with management, and fulfill our responsibilities with the utmost professionalism.

Year-long support — We encourage your staff to take advantage of our accessibility throughout the year for questions that may arise. Our people can provide proactive advice on new accounting or GAAP pronouncements and their potential impact; help with immediate problems, including answers to brief routine questions; and share insights and leading practices to assist in planning for your future success.

Financial statement audit approach



Phase 1: Planning and strategy

The main objective of the planning phase is to identify significant areas and design efficient audit procedures.

- Conduct an entrance meeting. Kevin Smith and staff will meet with the City personnel to agree on an outline of responsibilities and time frames
    - Establish audit approach and timing schedule
    - Determine assistance to be provided by the City personnel
    - Discuss application of generally accepted accounting principles
    - Address initial audit concerns
    - Establish report parameters and timetables
    - Progress reporting process
    - Establish principal contacts
- Gain an understanding of your operations, including any changes in organization, management style, and internal and external factors influencing the operating environment
- Identify significant accounts and accounting applications, critical audit areas, significant provisions of laws and regulations, and relevant controls over operations
- Determine the likelihood of effective Information Systems (IS) - related controls
- Perform a preliminary overall risk assessment
- Confirm protocol for meeting with and requesting information from relevant staff
- Establish a timetable for the fieldwork phase of the audit
- Determine a protocol for using TeamMate Analytics and Expert Analyzer (TeamMate), our data extraction and analysis software, to facilitate timely receipt and analysis of reports from management
- Compile an initial comprehensive list of items to be prepared by the City, and establish deadlines

We will document our planning through:

- **Entity profile** — This profile will help us understand the City's activities, organizational structure, services, management, key employees, and regulatory requirements.
- **Preliminary analytical procedures** — These procedures will assist in planning the nature, timing, and extent of auditing procedures that will be used to obtain evidential matter. They will focus on enhancing our understanding of the financial results and will be used to identify any significant transactions and events that have occurred since the last audit date, as well as to identify any areas that may represent specific risks relevant to the audit.
- **General risk analysis** — This will contain our overall audit plan, including materiality calculations, fraud risk assessments, overall audit risk assessments, effects of our IS assessment, timing, staffing, client assistance, a listing of significant provisions of laws and regulations, and other key planning considerations.

- **Account risk analysis** — This document will contain the audit plan for the financial statements, including risk assessment and the extent and nature of testing by assertion.
- **Prepared by client listing** — This document will contain a listing of schedules and reports to be prepared by the City personnel with due dates for each item.
- **HQ Exchange** — HQ Exchange is where your engagement lives. It creates clarity and accountability by making every step of the process visible to you, from initial planning through final delivery. By using HQ Exchange across all CLA service lines, we bring a consistent way of working — reducing the need for duplicate conversations and helping prevent things from getting lost between teams. For you, this means fewer surprises, faster answers, and confidence that your entire CLA team is aligned and working toward the same goals. Even with many professionals involved, HQ Exchange makes the experience feel seamless, collaborative, and transparent.

The audit engagement will be planned under the direction of the engagement leader and in-charge. We will clearly communicate any issues in a timely manner and will be in constant contact as to what we are finding and where we expect it will lead.

Using the information we have gathered and the risks identified, we will produce an audit program specifically tailored to the City that will detail the nature and types of tests to be performed. We view our programs as living documents, subject to change as conditions warrant.

Phase 2: Systems evaluation

We will gain an understanding of the internal control structure of the City for financial accounting and relevant operations. Next, we will identify control objectives for each type of control material to the financial statements, and then identify and gain an understanding of the relevant control policies and procedures that effectively achieve the control objectives. Finally, we will determine the nature, timing, and extent of our control testing and perform tests of controls. This phase of the audit will include testing of certain key internal controls:

- Electronic data, including general and application controls reviews and various user controls
- Financial reporting and compliance with laws and regulations

We will test controls over certain key cycles, not only to gather evidence about the existence and effectiveness of internal control for purposes of assessing control risk, but also to gather evidence about the reasonableness of an account balance. Our use of multi-purpose tests allows us to provide a more efficient audit without sacrificing quality.

Our assessment of internal controls will determine whether the City has established and maintained internal controls to provide reasonable assurance that the following objectives are met:

- Transactions are properly recorded, processed, and summarized to permit the preparation of reliable financial statements and to maintain accountability over assets
- Assets are safeguarded against loss from unauthorized acquisition, use, or disposition
- Transactions are executed in accordance with laws and regulations that could have a direct and material effect on the financial statements

We will finalize our audit programs during this phase. We will also provide an updated prepared by client listing based on our test results and anticipated substantive testing.

During the internal control phase, we will also perform a review of general and application information services/information technology (IS/IT) controls for applications significant to financial statements to conclude whether IS general controls are properly designed and operating effectively.

Based on our preliminary review, we will perform an initial risk assessment of each critical element in each general control category, as well as an overall assessment of each control category. We will then assess the significant computer-related controls.

For IS/IT-related controls we deem to be ineffectively designed or not operating as intended, we will gather sufficient evidence to support findings and will provide recommendations for improvement. For IS controls we deem to be effectively designed, we will perform testing to determine if they are operating as intended through a combination of procedures, including observation, inquiry, inspection, and re-performance.

Phase 3: Testing and analysis

The extent of our substantive testing will be based on results of our internal control tests. Audit sampling will be used only in those situations where it is the most effective method of testing.

After identifying individually significant or unusual items, we will decide the audit approach for the remaining balance of items by considering tolerable error and audit risk. This may include (1) testing a sample of the remaining balance; (2) lowering the previously determined threshold for individually significant items to increase the percent of coverage of the account balance; or (3) applying analytical procedures to the remaining balance. When we elect to sample balances, we will use TeamMate to efficiently control and select our samples.

Our workpapers during this phase will clearly document our work as outlined in our audit programs. We will provide the City with status reports and be in constant communication with the City to determine that all identified issues are resolved in a timely manner. We will hold a final exit conference with the City to summarize the results of our fieldwork and review significant findings.

Phase 4: Reporting and follow-up

Reports to management will include oral and/or written reports regarding:

- Independent Auditors' Report
- Independent Auditors' Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards*
- Independent Auditors' Report on Compliance for Each Major Federal Program, Report on Internal Control Over Compliance, and Report on the Schedule of Expenditures of Federal Awards Required by the *Uniform Guidance*
- Management Letter
- Written Communication to Those Charged with Governance, which includes the following areas:
    - Our responsibility under auditing standards generally accepted in the United States of America
    - Changes in significant accounting policies or their application
    - Unusual transactions
    - Management judgments and accounting estimates
    - Significant audit adjustments
    - Other information in documents containing the audited financial statements
    - Disagreements with the City
    - The City's consultations with other accountants
    - Major issues discussed with management prior to retention

- Difficulties encountered in performing the audit
- Fraud or illegal acts

Once the final reviews of working papers and financial statements are completed, our opinion, the financial statements, and management letter will be issued.

The City will be given a draft of any comments we propose to include in the management letter. Items not considered major may be discussed verbally with management instead of in the management letter. Our management letter will include items noted during our analysis of your operations.

We will make a formal presentation of the audit results to those charged with governance, if requested.

Elevating with artificial intelligence (AI)

CLA is committed to harnessing cutting-edge technology to enhance client service. We may use AI to enhance your audit engagements. This can include:

- **Research and document drafting**: CLA professionals may use Microsoft Copilot to ask questions and make requests of generative AI with secure access to CLA-specific resources.
- **Document summarization**: We may use CLA Family Assistant to help extract and summarize information relevant to our audits, including minutes review, leases, debt agreements, and other document types.
- **Invoice extraction**: CLA may use AI tools to extract relevant fields from invoices and other documents.

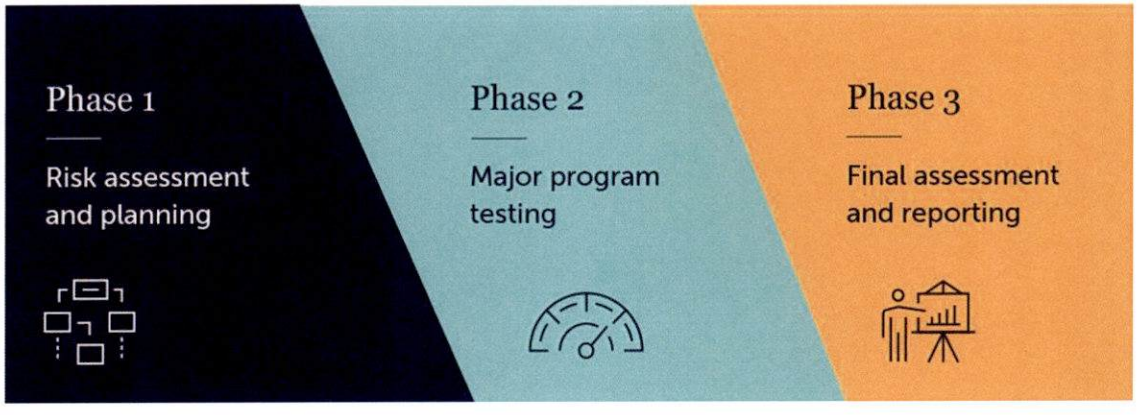
When AI is used, the work is supervised by CLA professionals who verify results before making final decisions. Client information remains confidential when working with these tools.

Single audit approach

OMB's *Uniform Guidance* (2 CFR Part 200) affects how federal grants are managed and audited and impacts every organization that receives federal assistance. Grant compliance can be a confusing topic and many of our clients rely on their federal funding as a major revenue source, so it is important that they understand what these changes mean to their organization. As a leader in the industry, CLA professionals are available to provide guidance and tools tailored to the City's needs, and to assist in compliance with these rules.

The AICPA clarified auditing standard, AU-C 935 "Compliance Audits," requires risk-based concepts to be used in all compliance audits including those performed in accordance with 2 CFR Part 200. Our risk-based approach incorporates this guidance.

We will conduct our single audit in three primary phases, as shown below:



Phase 1: Risk assessment and planning

The risk assessment and planning phase will encompass the overall planning stage of the single audit engagement. During this phase, we will work closely with the City's management to determine that programs and all clusters of programs are properly identified and risk-rated for determination of the major programs for testing. We will also review the forms and programs utilized in the prior year to determine the extent of any changes which are required.

We will accomplish this by following the methodology below:

- Determine the threshold to distinguish between Type A and B programs, including the effect of any loans and loan programs
- Utilizing the preliminary Schedule of Expenditure of Federal Awards, we will identify the Type A and significant Type B programs (25% of Type A threshold) in accordance with the *Uniform Guidance*
- Identify the programs tested and the findings reported for the past two fiscal years. Determine and document the program risk based on the past two single audits
- Prepare and distribute Type B program questionnaires to determine risk associated with Type B programs
- Determine the major programs to be tested for the current fiscal year based on the previous steps
- Based on our determination of the major programs, we will obtain the current year compliance supplement to aid in the determination of direct and material compliance requirements, and customize the audit program accordingly
- Determine the preferred methods of communication during the audit

Phase 2: Major program testing

We will determine the programs to be audited based on the risk assessment performed in the planning phase. We will perform the audit of the programs in accordance with UG.

To accomplish this, we will perform the following:

- Schedule an introductory meeting and notify the City's management of the major programs for the current fiscal year
- Plan and execute the testing of the expenditures reported on the Schedule of Expenditures of Federal Awards
- Perform tests of compliance and internal controls over compliance for each major program identified
- Schedule periodic progress meetings to determine that schedules are adhered to and identify issues as they arise
- Conduct entrance and exit conference meetings with each grant manager

Phase 3: Final assessment and reporting

We will re-perform the steps noted in the preliminary assessment and planning stage once the final Schedule of Expenditures of Federal Awards is received to determine if additional major programs were identified.

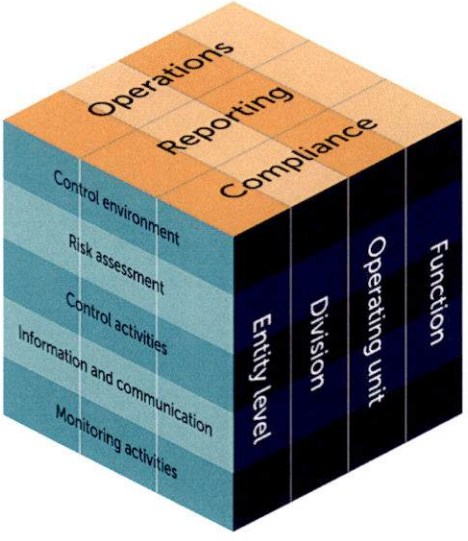
Based on the final determination of the programs we will perform the following:

- Identify Type A and significant Type B programs which were not previously identified
- Re-assess the risk and determine if we are required to audit additional programs
- Perform compliance testing at the entity wide level related to procurement and cash management requirements
- Perform testing to validate the status of prior year findings for those programs not selected for audit
- Prepare the Schedule of Findings and Questioned Costs

- Conduct exit conference with the City's management to review drafts of required reports:
    - Independent Auditors' Report on Internal Control over financial reporting and on compliance and other matters based on an audit of Financial Statements Performed in accordance with Government Auditing Standards
    - Independent Auditor's Report on Compliance for Each Major Federal Program, Report on Internal Control Over Compliance, and Report on the Schedule of Expenditures of Federal Awards Required by the *Uniform Guidance*

Throughout the single audit, we will maintain communication through periodic progress meetings with those designated by the City. These meetings will be on a set schedule, but as frequently as the City determines. During these meetings, we will discuss progress impediments and findings as they arise.

Procedures used to understand internal processes and controls



We understand changing audit firms would require a new set of auditors to develop an understanding of the City, operations, and system of internal control. We also strive to develop our understanding in the least intrusive manner possible, while still maintaining our professional responsibilities. We would utilize a combination of internal control forms and interviews with key accounting personnel to gain and document our understanding of the City. We will also use as a baseline any existing internal control processes, policies, organizational charts, etc. the City may have already documented. Walk through procedures are performed for certain controls to evaluate whether the control is effectively designed and determine it has been implemented.

The Committee of Sponsoring Organizations of the Treadway Commission (COSO) has established a framework for internal control systems. Under the COSO framework, internal control is a process to provide reasonable assurance that those internal objectives, including effectiveness and efficiency of business operations, reliability of financial reporting, and compliance with applicable laws and regulations, will be met, if applicable.

Our audit approach is designed to evaluate and walk through certain internal controls in accordance with COSO concepts. Our procedures include a review of the entity's control environment, risk assessment process, control activities, information and communications relevant to preparation of the financial statements, and monitoring activities of the system of internal control.

During the planning and risk assessment phases of our audit, we will develop our understanding of the City business operations and system of internal control for financial reporting through observation, discussion, and inquiries with management and appropriate personnel. During this phase of the audit, we will review budgets and related materials, organization charts, accounting and purchase manuals, and other systems of documentation that may be available.

Once we understand your operations and system of internal control for financial reporting, we will then identify control objectives for each significant class of transactions, account balances, or disclosures. The next step will be to identify and gain an understanding of the relevant control policies and procedures that effectively achieve the control objectives. We will then determine the nature, timing, and extent of our control procedures.

Communication process

Effective communication is critical to a successful engagement. This includes weekly status meetings where observations, potential exceptions, and leading practices are discussed. To avoid surprises at the end of the engagement, we discuss and document our observations, clarify fact patterns, and confirm management's understanding and agreement with our findings.

CLA adheres to all auditing standards related to reporting observations, recommendations, and findings. All significant deficiencies and material weaknesses will be reported to the audit committee/governance in writing. Best practices, observations, and other matters will be reported to management in a management letter that can be used as a tool to track the implementation of our recommendations.

Report to those charged with governance — In addition to observations and recommendations, we will inform the audit committee of:

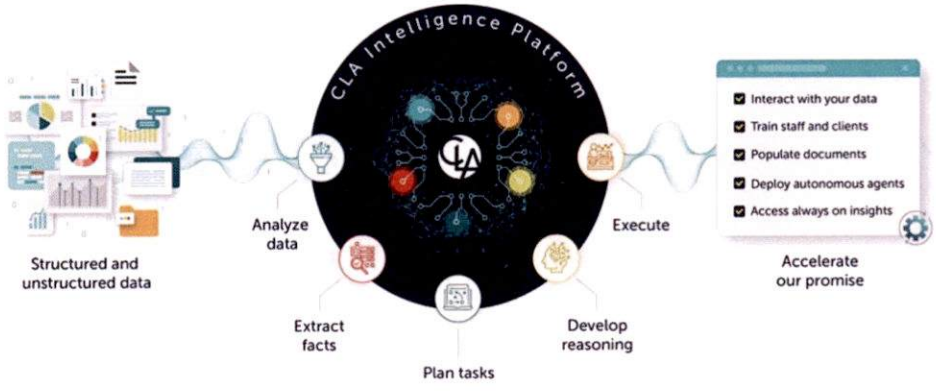
- Significant accounting policies
- Management judgments and accounting estimates
- Significant audit adjustments and passed adjustments, if any
- Disagreements with management, if any
- Management consultation with other accountants, if any
- Major issues discussed with management prior to retention
- Difficulties encountered in performing the audit, if any

We are sensitive and understanding of the fact that we report to those charged with governance, and our audit professionals maintain objectivity and independence in issuing audit opinions. If we identify significant fraud, illegal acts, or significant delays during the audit process, we will alert the audit committee timely.

Information related to overall fiscal health or other concerns of your organization observed during audit testing will be presented in the exit presentation and as part of the management letter. We will also help you create opportunities for improvement through recommendations and suggestions for strengthening your policies, accounting procedures, and processes.

CLA Intelligence Platform: Digital services and generative AI

Let us help you harness cutting-edge technology to transform the way your teams work and uncover deeper business and financial insights.



Digital transformation is no longer optional, it's a necessity. With CLA, you'll find a comprehensive suite of capabilities spanning automation and integration, data analytics, software, and cybersecurity — offering you new opportunities to navigate and thrive in the digital age.

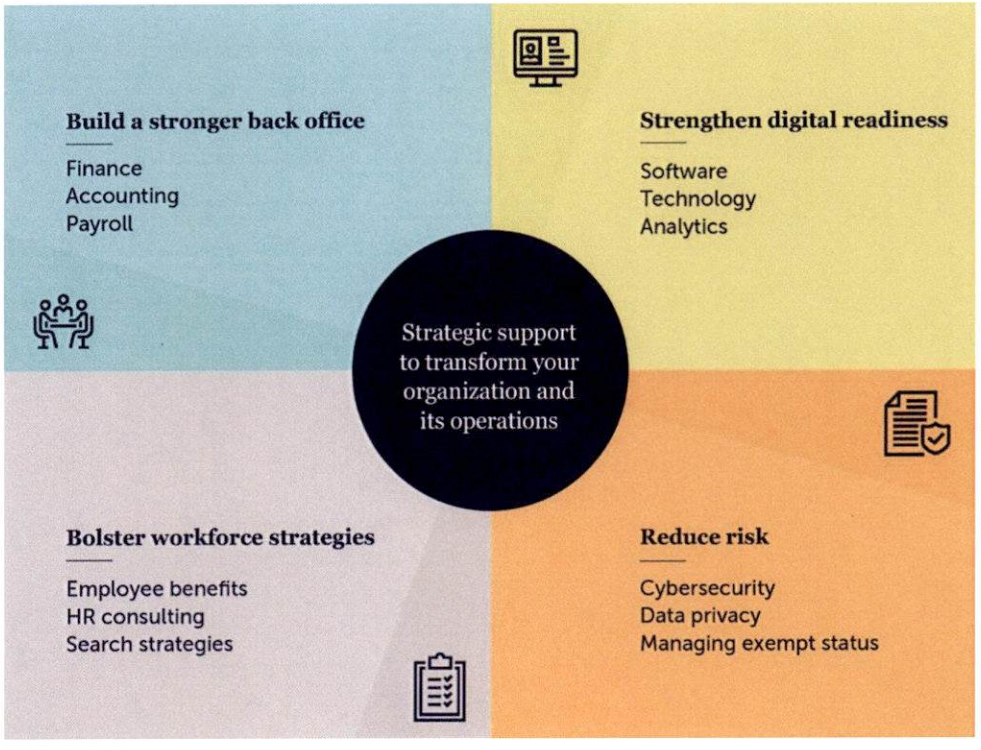
By leveraging digital product solutions and services, you can improve your business operations and achieve big goals, whether that's streamlining processes, enhancing customer experiences, embracing generative artificial intelligence (AI), or driving innovation. We help you put digital solutions in place to:

Drive growth and profitability	Drive more value from software	Gain efficiencies and quality
Improve employee experience and retention	Make data-driven decisions	Make your data work for you
Manage security more effectively	Put the power of AI in your hands	Reduce cyber and other threats

Consulting and outsourcing

An organization that is strong across functional areas can turn business challenges into opportunity. As human resources compliance issues become increasingly complex, organizations need flexibility to expand and contract to meet rapidly changing business needs.

CLA can help you manage your day-to-day operations so you can focus on what you do. Whether you need a team to become an extension of yours or simply want resources to lean on, we have the experience to offer relevant guidance and services customized and scaled to your needs — even as those needs change.



H. Audit Quality Control

H. Audit Quality Control – *Briefly describe your firm's quality control and procedures. State whether these policy and procedures have been subjected to a professional "peer review" program to provide for an independent review of their effectiveness. Include a copy of your firm's most recent peer review report and related letter of comments, if applicable.*

In the most recent peer review report, dated November 2022, we received a rating of pass, which is the most positive report a firm can receive. We are proud of this accomplishment and its strong evidence of our commitment to technical excellence and quality service. The full report is provided on the following page. ***This quality review included a review of specific government engagements.***

In addition to an external peer review, we have implemented an intensive internal quality control system to provide reasonable assurance that the firm and our personnel comply with professional standards and applicable legal and regulatory requirements. Our quality control system includes the following:

- A quality control document that dictates the quality control policies of our firm. In many cases, these policies exceed the requirements of standard setters and regulatory bodies. Firm leadership promotes and demonstrates a culture of quality that is pervasive throughout the firm's operations. To monitor our adherence to our policies and procedures, and to foster quality and accuracy in our services, internal inspections are performed annually.
- Quality control standards as prescribed by the AICPA. The engagement principal is involved in the planning, fieldwork, and post-fieldwork review. In addition, an appropriately experienced professional performs a risk-based second review of the engagement prior to issuance of the reports.
- Hiring decisions and professional development programs designed so personnel possess the competence, capabilities, and commitment to ethical principles, including independence, integrity, and objectivity, to perform our services with due professional care.
- An annual internal inspection program to monitor compliance with CLA's quality control policies. Workpapers from a representative sample of engagements are reviewed and improvements to our practices and processes are made, if necessary, based on the results of the internal inspection.
- Strict adherence to the AICPA's rules of professional conduct, which specifically require maintaining the confidentiality of client records and information. Privacy and trust are implicit in the accounting profession, and CLA strives to act in a way that will honor the public trust.
- A requirement that all single audit engagements be reviewed by a designated single audit reviewer, thereby confirming we are in compliance with the standards set forth in the *Uniform Guidance*.

Cherry Bekaert LLP
Your Guide Forward

Report on the Firm's System of Quality Control

To the Principals of CliftonLarsonAllen LLP
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of CliftonLarsonAllen LLP (the "Firm") applicable to engagements not subject to PCAOB permanent inspection in effect for the year ended May 31, 2022. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants ("Standards").

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards, may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported on in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The Firm is responsible for designing and complying with a system of quality control to provide the Firm with reasonable assurance of performing and reporting in conformity with the requirements of applicable professional standards in all material respects. The Firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported on in conformity with the requirements of applicable professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the Firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including compliance audits under the Single Audit Act; audits of employee benefit plans; audits performed under FDICIA; and examinations of service organizations (SOC 1® and SOC 2® engagements).

As a part of our peer review, we considered reviews by regulatory entities as communicated by the Firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of CliftonLarsonAllen LLP applicable to engagements not subject to PCAOB permanent inspection in effect for the year ended May 31, 2022, has been suitably designed and complied with to provide the Firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass, pass with deficiency(ies)* or *fail*. CliftonLarsonAllen LLP has received a peer review rating of *pass*.

Cherry Bekaert LLP

Cherry Bekaert LLP
Charlotte, North Carolina
November 18, 2022

cbh.com

I. References

***I. References** – The proposal should include at least 3 client references, including contact persons and telephone numbers.*

Our clients say it best. And their independent, authentic perspective is invaluable in learning about the experience you'll have when working with us. We encourage you to connect with our clients to hear about it firsthand.

City of Pleasant Hill, Missouri	
Client Contact	Amy Johnson, Finance Manager
Phone Number | Email	816-540-3135 | amyj@pleasanthill.com
Address	203 Paul St., Pleasant Hill, MO 64080
Date of Services	2018 – present
Services Provided	Financial statement audit, single audit, and preparation of ACFR

City of Platte City, Missouri	
Client Contact	Carrie Lutz, Financial Officer
Phone Number | Email	816-858-3046 | clutz@plattecity.org
Address	224 Marshal Rd., Platte City, MO 64079
Dates	2021 – present
Services Provided	Financial statement audit, single audit, and preparation of ACFR

City of Smithville, Missouri	
Client Contact	Cynthia Wagner, City Administrator
Phone Number | Email	816-532-3897 | cwagner@smithvillemo.org
Address	107 W Main Street, Smithville, MO 64089
Date of Services	2015 – present
Services Provided	Financial statement audit, single audit, and preparation of ACFR

***Transparent:** We place honesty and integrity at the center of all communication. We welcome you to start an open and candid conversation with those who know us best.*

J. Fees for Services

***J. Fees for Services** – Provide the firm's all-inclusive maximum fee for the requested work in this proposal. Fee proposal must include a breakdown of audit services for City, the Economic Development Board and the Fire Department and Fireman Relief Fund. The audit firm shall be reimbursed for additional audit related expenses only when agreed upon in advance by the City and firm. Provide your firm's billing rates for all applicable classification of professional personnel. This is requested because the City may require additional services.*

Your investment

Having upfront conversations builds relationships.

The value we can provide your organization goes beyond meeting your compliance needs. We can help you discover opportunities to enhance your performance and achieve your strategic goals. Our insights and strategies are tailored to your specific situation and represent a return on your investment.

Name of Accounting Firm: CLA (CliftonLarsonAllen LLP)

AUDITING SERVICES PROPOSAL

Proposal Submitted by: CLA (CliftonLarsonAllen LLP)

Address: 1100 Walnut Street, Suite 3400
Kansas City, MO 64106

Contact Person: Kevin Smith, CPA, Principal

Phone: 816-704-7248

Fees for Services:

	Junction City	*If additional charges Single Audit*	*Total*
2025	$83,000	$8,000	$91,000
2026	$86,500	$8,400	$94,900
2027	$89,500	$8,800	$98,300

Fee Rates (please list or attach firms billing rates for individual staff members for partners, managers and staff members).

Our fee quote is designed with an understanding that:

- The City personnel will provide documents and information requested in a timely fashion.
- The operations of your organization do not change significantly and do not include any future acquisitions or significant changes in your business operations.
- There are no significant changes to the scope, including no significant changes in auditing, accounting, or reporting requirements.

The 5% technology and client support fee supports our continuous investment in technology and innovation to enhance your experience and protect your data.

Fee increase

Our fees are based on professional standards and regulations currently in effect and barring any changes in the nature or requirements of the engagement, our annual fees will increase in accordance with the increases in our payroll and overhead costs. In addition, costs could increase due to substantial changes in your office locations, asset size and/or operational structure. If fee increases are expected outside of the ranges provided above, we would discuss with management prior to the completion of the work.

Fee rates

The table below shows our standard hourly billing rates by classification:

Staff Level	Hourly Rate
Principal/Signing Director	$350+
Director	$235 - $325
Manager	$190 - $290
Senior	$165 - $225
Associate	$145 - $175

No surprises

Our clients don't like fee surprises. Neither do we. If changes or complexities occur — or any "out-of-scope" work is required — we'll discuss a revised fee proposal with you first.

It's not our policy or practice to bill our clients every time we receive a phone call or email. We're invested in our relationships and strongly encourage intentional and frequent communication. Contact us year-round as changes or questions arise.

Our last word on fees: we're committed to serving you and creating a long-standing relationship. If fees are a deciding factor in your selection of a professional services firm, give us a call and let's discuss.

Transparent: *Clear, authentic communication and market-based fees.*

Appendix

Your service team resumes

Kevin Smith, CPA

CLA (CliftonLarsonAllen LLP)

Principal
Kansas City, Missouri

816-704-7248
kevin.smith@CLAconnect.com

Profile

Kevin joined CLA in October 2025 with over 25 years of experience serving the needs of state and local governmental entities. Kevin's background and qualifications within the public sector industry enable him to assist his clients with operational, financial reporting and compliance matters. He has a solid understanding of government operations and financial reporting standards, as well as experience working with executive management, boards of directors, audit committees, and elected officials. This experience provides him with the skills necessary to consult, assess, and implement practical business solutions for his clients.

Specific government operations and financial reporting experience include state agencies, local municipalities, school districts, public utilities, various transportation authorities, pension and retirement plans, investment pools, and publicly owned hospitality venues (hotels and convention centers).

Technical experience

- Independent audits of state and local governments
- US Generally Accepted Accounting Principles (GAAP)
- U.S. Generally Accepted Auditing Standards (GAAS)
- *Government Auditing Standards* (Yellow Book)
- Single Audits performed in accordance with the *Uniform Guidance*

Education and professional involvement

- Bachelor of arts in accounting from St. Ambrose University, Davenport, Iowa
- Certified Public Accountant
- American Institute of Certified Public Accountants
- Government Finance Officers Association, member and volunteer reviewer

Civic organizations

- KIPP Endeavor Academy and KIPP Legacy High School, Board member and former Board president

Connie M. Watson, CPA

CLA (CliftonLarsonAllen LLP)

Director
Kansas City, Missouri

816-704-7260
connie.watson@claconnect.com

Profile

Connie has more than 19 years of experience in public accounting dedicated to providing audit, assurance and consulting services to clients in a wide variety of industries, including governmental, nonprofit, financial services, alternative investments and employee benefit plans. Connie joined CLA in May 2025 as a Director in the State and Local Government group to provide audit and assurance services to governmental and nonprofit clients. She manages, plans, and performs her engagements with an astute knowledge of applicable accounting and auditing standards as well as standards required by the federal single audit. She also has experience assisting these types of entities in preparing financial statements and completing other unique reporting requirements. She also has extensive experience in matters of independence and conflicts-of-interest.

Technical experience

- Plan, organize and supervise financial audit and single audit engagements in accordance with applicable auditing standards, such as U.S. Generally Accepted Auditing Standards (GAAS), *Government Auditing Standards*, and *Uniform Guidance*
- Financial reporting in accordance with applicable generally accepted accounting principles, such as U.S. Generally Accepted Accounting Principles (GAAP) and Governmental GAAP (GASB)
- Provide technical assistance to personnel during engagements
- Review of financial statements and management letters
- Assist with complex audit areas and single audits
- State and Local Government Audits Connie has served on:
    - State of Kansas ACFR Audit
    - Kansas Department of Transportation ACFR Audit
    - Kansas Service Revolving Fund Audits
        - Kansas Water Pollution Control Fund
        - Kansas Public Water Supply Fund
    - Michigan Educational Choice Center
    - City of St. Louis, Missouri
    - City of Altamont, Illinois

Education and professional involvement

- Master of science in accounting and information systems, with a focus in audit and information systems, from University of Kansas, Lawrence, Kansas
- Bachelor of science with a double major in business administration and accounting, with an emphasis in finance, from University of Kansas, Lawrence, Kansas

- American Institute of Certified Public Accountants (AICPA)
- Missouri Society of CPAs (MSCPA)
- Kansas Government Finance Officers Association
- Missouri Government Finance Officers Association
- Government Finance Officers Association (GFOA)
- Association of Government Accountants

Civic organizations

- Kansas City Chamber of Commerce, Member – Kansas City, Missouri
- Gardner Chamber of Commerce, Member – Gardner, Kansas

Continuing professional education

Connie is in full compliance with continuing education requirements established by *Government Auditing Standards* (attends a minimum of 20 hours annually of continuing professional education classes, including a minimum of 8 hours of audit and accounting classes, resulting in 120 hours over the three-year period). Relevant CPE areas include:

- Annual audit and accounting updates
- Government and single audit training
- Nonprofit audit training
- Employee benefit plan audit training

Allison Gorham

CLA (CliftonLarsonAllen LLP)

Senior
Kansas City, Missouri

816-671-8901
Allison.Gorham@claconnect.com

Profile

Allison has been with CLA for over three years and has been a senior in assurance for various audits in the State and Local Government industry. She is responsible for helping to prepare and in-charge the engagement for the engagement leader.

Technical experience

- State and Local Government Audits Allison has served on:
  - State of Kansas ACFR Audit
  - State of Kansas Department of Transportation Audit
  - State of Kansas Revolving Funds Audit
  - State of Kansas Single Audit
  - Buchanan County Tourism Board
  - South St. Joseph Industrial Sewer District
  - Buchanan County, Missouri
  - City of Platte City, Missouri
  - City of Pleasant Hill, Missouri
  - City of Smithville, Missouri
  - The Port Authority of Kansas City

Education and professional involvement

- Bachelor of Science in accounting and finance from Missouri Western State University, St. Joseph, Missouri
- Master Degree of Science in business administration with a concentration in forensic accounting from Missouri Western State University, St. Joseph, Missouri

CLAconnect.com

CPAS | CONSULTANTS | WEALTH ADVISORS

CLA (CliftonLarsonAllen LLP) is an independent network member of CLA Global. See CLAglobal.com/disclaimer.
Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor.

City of Junction City
City Commission - Agenda Memo

Meeting Date: December 02, 2025

From: Jamel Wilcox, Finance Director

To: City Commissioners and Kim Zimmerman, City Manager

Subject: **Award of Bid – Banking Services**

Objective: To award the bid for banking services to the best qualified institution for the City of Junction City for a five-year period

Explanation of Issue: The City issues a request for proposals (RFP) for banking services every five years to ensure all local banks have an opportunity to compete. In October, RFPs were sent to all local banks, and three bids were received. A summary sheet of each bid is attached.

All bids met the City's banking service requirements. All funds would be 100% secured, and all checking account balances would be interest-bearing. The City currently banks with KS State Bank.

After review, City staff recommends awarding the bid to Central National Bank.

Budget Impact: There will be no budget impact

Alternatives:

- Approve the award of banking services as presented

- Modify the award of banking services

- Deny the award of banking services

Staff Recommendation: Staff recommends awarding the bid for banking services to Central National Bank for a five-year term beginning January 1, 2026

Motion: I,_____, move to (accept, modify, or deny) the award of bid for banking services to Central National Bank as presented. Seconded by _____.

Attachment: Review Spreadsheet of Bids

Central National Bank

	Monthly Estimate	Firm Price Per Unit	Total Estimate Monthly Charge
Deposits	300	$0.00	$0.00
Deposit items trans items	3,100	$0.00	$0.00
Clearing	3,000	$0.00	$0.00
Debits	900	$0.00	$0.00
Deposit items return	20	$0.00	$0.00
Stop payments	2	$0.00	$0.00
Outgoing wire transfer	4	$0.00	$0.00
Incoming wire transfer	4	$0.00	$0.00
Maintenance per statement	1	$0.00	$0.00
Account analysis	1	$0.00	$0.00
ACH transactions			
Utility Bills	2	$0.00	$0.00
Payroll	2	$0.00	$0.00
Vendor Payments	20	$0.00	$0.00
Deposit Lock Bags	14	$0.00	$0.00
			$0.00

KS State Bank

	Monthly Estimate	Firm Price Per Unit	Total Estimate Monthly Charge
Deposits	300	$0.00	$0.00
Deposit items trans items	3,100	$0.00	$0.00
Clearing	3,000	$0.00	$0.00
Debits	900	$0.00	$0.00
Deposit items return	20	$10.00	$200.00
Stop payments	2	$25.00	$50.00
Outgoing wire transfer	4	$20.00	$80.00
Incoming wire transfer	4	$0.00	$0.00
Maintenance per statement	1	$0.00	$0.00
Account analysis	1	$0.00	$0.00
ACH transactions			
Utility Bills	2	$0.00	$0.00
Payroll	2	$0.00	$0.00
Vendor Payments	20	$0.00	$0.00
Deposit Lock Bags	14	$0.00	$0.00
			$330.00

Intrust

	Monthly Estimate	Firm Price Per Unit	Total Estimate Monthly Charge
Deposits	300	$0.15	$45.00
Deposit items trans items	3,100	$0.055	$170.50

Clearing	3,000	$0.00	$0.00
Debits	900	$0.10	$90.00
Deposit items return	20	$5.00	$100.00
Stop payments	2	$15.00	$30.00
Outgoing wire transfer	4	$5.00	$20.00
Incoming wire transfer	4	$5.00	$20.00
Maintenance per statement	1	$10.00	$10.00
Account analysis	1	$0.00	$0.00
ACH transactions			
Utility Bills	2	$0.10	$150.00
Payroll	2	$0.10	$40.00
Vendor Payments	20	$0.10	$2.00
Deposit Lock Bags	14	$0.00	$0.00
			$677.50

1010 WESTLOOP PLACE
MANHATTAN, KS 66502 | 785-587-4000

REQUEST for PROPOSAL RESPONSE

CITY OF JUNCTION CITY

KS STATEBANK

NOVEMBER 10, 2025

MELISSA J. KLICK, SVP
TREASURY MANAGEMENT
1010 WESTLOOP PLACE
MANHATTAN, KS 66502
(785) 587-4000 ext. 1146
MKlick@KSState.Bank

November 10, 2025

Ariana Diaz Lorenzo De Barreto
City of Junction City
700 N. Jefferson
P.O. Box 287
Junction City, KS 66441

Hand Delivered

Response to Bid for Banking Services

On behalf of the Board of Directors and employees of KS StateBank, we are pleased to extend our established offer of comprehensive banking services to the City of Junction City ("City"). We appreciate the opportunity to provide services to the City in the past and hope to continue our relationship over the next several years.

KS StateBank remains committed to providing you with products and services to meet the needs of the City as set forth in the Request for Proposal for Banking Services. Please see the attached addendum for a list of services and requirements which are presently provided to the City's office as well as additional services for your consideration. We will continue to provide dedicated, experienced representatives of the Bank to ensure your needs are met and identify additional services which will benefit the City of Junction City.

Thank you again for the opportunity to offer our services to the City of Junction City, its employees and our community.

Melissa J. Klick
SVP, Treasury Management
(785) 587-4000 ext. 1146
mklick@ksstate.bank

Wendy King-Luttman
VP, Commercial Lending
(785) 587-4000 ext. 1211
wking@ksstate.bank

General Requirements

We are responding to your request for bid dated September 23, 2025, with responses due prior to 10:00 AM on Monday, November 10, 2025.

We understand the City:

- Seeks a financial institution to provide comprehensive banking services to the City for a five-year term beginning January 1, 2026, and ending on December 31, 2030;
- Seeks an agreement which may be cancelled at any time during the five-year term, upon at minimum of (3) three months' written notice by either party;
- Requests an interest-bearing account for its primary checking and is required by law to be 100% pledged by securities that confirm to K.S.A. 9-1402; et seq. at all times;
- Has (7) seven additional checking accounts in addition to the primary checking account;
- Requires the capability to send and receive Automated Clearinghouse System (ACH) debits and credits to accommodate payroll electronically and collect utility bills;
- Prefers the ability to scan checks remotely by making a daily bank deposit from the City Offices.

Qualifications

FDIC insurance	KS StateBank is a commercial bank chartered by the State of Kansas whose deposits are insured by the FDIC.
Financial strength	KS StateBank has been consistently "well capitalized" in accordance with regulatory mandates and demonstrated consistent profitability, based in large part to a commitment to prudent risk management.

Services Currently Used

Accounts to be Interest-Bearing, Secured

The Primary Operating account of the City will be interest bearing, variable on a weekly basis and tied to the 91 day T-Bill. Interest will be credited to the account monthly, based upon the account's daily collected balance. See *Interest Calculation – Attachment A* for details on interest paid to the various accounts.

The Primary Operating account will sweep daily to a pre-determined threshold to the IntraFi ICS product. Funds in the IntraFi ICS product are fully FDIC insured; funds in the Primary Operating account will be secured as required by K.S.A. 9-1402 at all times.

Supplies

A total of 14 locked bags will be provided to the City at no charge as well as four keys for the night depository as requested.

Online Banking Services

Our internet banking services provide secure access to account history and other information. At the City's discretion, we will continue to establish controls and defined access to account balances, other information or online transfers as necessary. Online banking allows the City to download transaction data, view checks and deposits, and retrieve previous statements. This service is provided free of charge.

Statements

E-Statements provide the City with month-end statements identical to printed statements, including written checks and deposits to the account. Additional recipients may also be set up to send multiple copies of the monthly statement to more than one recipient. This service is provided free of charge and statements are delivered within 24 hours of statement cycle cutoff. Additionally, 7 years of statement history will be available to the City through Online Banking.

Credit Cards

Business Credit Cards can increase purchasing power or help plan for unexpected expenses. KS StateBank's Business Credit Cards have no annual fees and no finance charges if the balance is paid in full each month. Access to consolidated billing and consolidated statements online allow the City to access and categorize transactions per cardholder. Purchases made with the City's credit card(s) earn points towards travel and merchandise. Business Credit Cards can be used anywhere MasterCard® is accepted.

ACH Services

ACH Payroll services allow the City to directly deposit payroll into employees' accounts. The ACH internet-based program we provide is easy to use and is compatible with files produced by the City's payroll program. We provide this service with complete training and ongoing support. ACH Services will also allow the City to continue to electronically transfer from individuals' accounts to pay utility bills as well as allow the City to transact payments to vendors. ACH files can be uploaded in the system on the business day prior to the effective date of the file for both the City's Direct Water Utility Payment Program and direct deposit payroll.

Wires Online

Wires Online is a feature that KS StateBank provides the City as part of their Cash Management services. Through Wires Online, the City can designate individuals authorized to initiate wire transactions through the secure Online Banking services. Similar to ACH Services, Wires Online requires additional levels of protection to ensure the security of file submissions to include: Per Wire and User Limits, Dual Control, Secure Tokens, E-Mail Alerts, Text One-Time Passcode, Multifactor Authentication and Time/IP Restrictions. Domestic Wire Transfer cutoff time is 3:00 each business day. This service is provided with complete training and ongoing support from the Cash Management Team.

Remote Deposit Capture

Remote Deposit Capture allows the City to deposit checks to accounts directly from the City's offices. Using the secure internet-based program and a provided check scanner, the City balances and submits deposits electronically with ease, saving you time and trips to the bank. We continue to provide this service with complete technical support and assistance as well as equipment enhancements as necessary.

Sweeps

Several sweep options are available to help the City get the most out of your deposit accounts. Sweeps are set up to automatically transfer funds to an investment account maximizing interest paid on idle funds.

Analysis Statement

The City will receive an analysis statement within (10) ten days after the end of the calendar month. This statement will reflect the previous statement cycle for accounts held at KS StateBank for the City of Junction City. The analysis statement will be provided electronically and show the types and volume of transactions for the City as well as the monthly fee charged to the City for services (see also *Proposed Pricing – Attachment B*).

Notifications, reports and statements will be sent to the City on a daily/monthly basis, as generated, in either email and/or PDF format. Statements will cycle on the last business day of the month and be sent to the City immediately following end of day in electronic format to include: check images, opening and closing ledger, average daily and average collected balance, float, debits/credits and transaction detail. In the event a deposit discrepancy is discovered, KS StateBank will notify the City's Treasurer.

Electronic Data Interchange (EDI)

EDI functionality allows the City to view pending and posting addenda information in a translated format on each ACH Transaction received in its account. With the addition of EDI, the City will be able to view information such as invoice numbers that the originating company includes with these transactions. Reporting options are available through Online Banking only; this includes detail or summary reports your business can export on a daily basis.

During our relationship we may identify additional requirements and services which will benefit the City; we commit to work with the City to meet those needs in an expeditious manner.

Optional Services

Business Debit Cards allow the City to assign purchasing power to your employees for smaller expenses. Transactions made with a Business Debit Card are debited directly from the City's checking account, which eliminates or reduces reimbursement requests or petty cash for employees making purchases anywhere MasterCard® is accepted. Individual cards with individual limits can be assigned to designated employees; plastics are issued with both the City's business name and the employee/cardholder's name. Business Debit Cards allow the City to control and monitor expenses easily.

Online Banking allows access for the Finance Director and/or designee(s) and the City's auditors to review the City's transactions and use of funds. In addition to Online Banking, KS StateBank also offers access to the City's accounts via a mobile device through Mobile Banking at ksstatebank.mobi or through our Mobile Banking App. While functionality is limited through Mobile Banking for security reasons, it does provide the City immediate access to basic account inquiries from anywhere. Bill Payment is also available through Online Banking and is a convenient way to pay vendors by setting up one-time or recurring payments. Bill Payment is available to the City at no charge regardless of the method of payment – electronically or via check. Record keeping is easy with 19 months of payment and payee history available.

KS StateBank's Online Banking can interface with a multitude of financial management software solutions through various file formats of downloaded account history. Specifically, the Bank can offer the City a product called Directline OFX (Open Financial Exchange) which allows two-way communication between our Online Banking system and PC-based financial management solutions such as Intuit's QuickBooks. In addition to automatic information sharing (updating transactions into QuickBooks daily, weekly, etc.), this interface with QuickBooks also communicates with our Bill Payment feature. If an electronic or check bill pay item is issued through Online Bill Payment, the check number/transaction information is automatically communicated between programs rather than having to manually enter that information into the Intuit product (QuickBooks).

Positive Pay, an optional automated check fraud protection tool, is available to the City at no cost. This method of authorization is a suggested means to approve and upload check items to ensure each item presented for payment has been authorized by the City. Items not uploaded to the system will be rejected at which time the KS StateBank's Cash Management team will contact an authorized representative of the City to verify the rejected item(s) before processing.

As a supplement to Direct Deposit (ACH Services), employees of the City who do not have a bank account can still participate in electronic payroll through our Payroll Cards. As the employer, you will use your existing payroll system, but the funds for City employees who are issued a Payroll Card are loaded to their "account." Employees can withdraw funds from the card by visiting any financial institution or they may use the card for PIN and/or signature-based transactions. Employees benefit from having both online and mobile account access available and access to their funds without requiring them to have a bank account. The City is then able to process payroll electronically without issuing or distributing checks.

Optional Services (continued)

Lockbox Services from KS StateBank can help the City collect, process and deposit payments to improve efficiency and cash flow. Our powerful remittance and check processing system will help the City automate the payment process and streamline payment collections – providing more time to focus on your business. Lockbox can reduce the paper received in the City's office and provides quick return of remittance materials, deposited checks or correspondence received in the lockbox via electronic format. The City can benefit from more efficient use of staff time, same day access to deposits and reduced administrative costs while outsourcing payments received to the KS StateBank Treasury team for processing.

RemitPlus Express would allow the City to utilize the powerful software of Lockbox in-house for complete control over payments received.

SmartSafe services are available to the City through a three-way partnership with Cash Connect and KS StateBank. The SmartSafe service allows for the City to deposit cash throughout the day to a safe installed at the City run office(s). Provisional daily credit will be provided to the City for funds held within the safe. During a designated day each week, the armored car service – Garda or Loomis, etc. – will pick up the contents of the safe and also deliver currency orders to the City.

If the City identifies a need for additional accounts and/or services, the Bank will provide such accounts or services with the same conditions that apply to similar existing accounts and banking products as proposed in this response.

Ariana Diaz Lorenzo De Barreto
City of Junction City

November 10, 2025

INTEREST CALCULATION – ATTACHMENT A

For the accounts, the financial institution will pay the City interest on the daily collected balance in the City's account(s) at the rates indicated below.

Primary Account

Funds held by the City will be fully covered by FDIC insurance. The City's Primary Operating account will be interest-bearing based on the 91-day T-Bill, variable on a weekly basis. Interest will be credited to the account monthly based upon the account's daily collected balance. KS StateBank reserves the right to limit deposits in secured accounts and respectfully requests the public fund entity advise financial institution of any large, anticipated fluctuations in deposit balances.

Interest Rate: n/a

Variable:	Tied to 91-day T-Bill	n/a	Basis Points Above
	Tied to 91-day T-Bill	12	Basis Points Below

Petty Cash, Flex Spending and Other Accounts

The City's additional accounts will be non-interest bearing; however there will are also **no service charges assessed to these accounts**.

Interest Rate: n/a

Variable:	Tied to 91-day T-Bill	n/a	Basis Points Above
	Tied to 91-day T-Bill	n/a	Basis Points Below

PROPOSED PRICING – ATTACHMENT B, PRIMARY ACCOUNT

The financial institution will provide services in conformance with the annual renewals. The fess are to stay the same during the entire life of the agreement unless a change is mutually agreed to because of changes in state per federal regulation.

Description of Services	Service Charge	Estimated Monthly Quantity	Estimated Monthly Charge
FDIC Insurance	No Charge		No Charge
Encoding Fee	No Charge		No Charge
Proofed/Encoded Items	No Charge		No Charge
Deposit Slips (per book)	Per Deluxe Charge; Minimum order of 200, with shipping approximately $45.00		
Chargeable Debits	No Charge	900	No Charge
Chargeable Credits	No Charge	3,000	No Charge
Checks Paid, Deposit Items	No Charge	3,100	No Charge
Overdrafts	$25.00 per Item		
Deposit Items Returned*	$10.00 per Item	20*	$200.00*
Collection Items	Incoming $20.00, Outgoing $7.50		
Stop Payments	$25.00 per Item	2	$50.00
Maintenance per Statement	No Charge	1	No Charge
Account Analysis	No Charge	1	No Charge
Wire Transfers	Incoming FREE, Outgoing Domestic $20.00, Outgoing Foreign $40.00	Outgoing: 4 Incoming: 4	Outgoing: $80.00 Incoming: No Charge
Bank Check / Cashier's Check	$5.00 per Item		
Electronic Data Interchange	$2.00 per Account		
Return ACH Items	$2.00 per item		
ACH Credits / Services	$20.00 per Month	200 items	Offset by Earnings Credit
Remote Deposit	$50.00 per Month	300 items	Offset by Earnings Credit
TOTAL**	May vary depending on additional, optional and/or one-time services		**$330.00**** *$180.00 total based on history*

*Based on our records, the City averages about 3-5 returned deposited items a month on the main operating, interest-bearing account. The **Total** includes the calculation of number of items listed on the Banking Bid, however, would typically be less each month than indicated based on our history/records.

**Currently, the City of Junction City has for ACH Services and Remote Deposit Services in the amount of $70.00 per month which is offset by the earnings credit of the relationship. This will be reflected on the Analysis Statement each month. All other soft account fees will be waived. Some hard charges, as reflected above, maybe be charged if such services are used.

Ariana Diaz Lorenzo De Barreto
City of Junction City

November 10, 2025

PROPOSAL CONTRACT

PROPOSAL SUBMITTED BY: KS StateBank

LOCAL BRANCH ADDRESS: 539 West 6th Street Junction City, KS 66441

CONTACT PERSON: Melissa J. Klick **PHONE:** (785) 587-4000 ext. 1146

The proposed term of this agreement for the services and costs quoted in this submittal is for the term of five years – January 1, 2026 through December 31, 2030, and renewable each calendar year; unless terminated by either party, which may be cancelled at any time during the term, upon 90 days written notice by either party.

The undersigned hereby certifies that this commitment is based on mutually acceptable documentation between KS StateBank and the City of Junction City. We are prepared to promptly commence working with you to satisfy all documentary requirements so that the accounts will be made available on a timely basis pursuant to your requirements and in accordance with the enclosed referenced terms and conditions.

KS StateBank proposes the enclosed account terms to City of Junction City for acceptance within 120 days of receipt.

KS StateBank

Signature(s) _____ Date: _____
Melissa J. Klick, SVP

Signature(s) _____ Date: _____
Wendy King-Luttman, VP

City of Junction City

Signature(s) _____ Date: _____
City of Junction City

Signature(s) _____ Date: _____
City of Junction City

Manhattan Banking Corporation

Independent Auditor's Report and Consolidated Financial Statements

December 31, 2024 and 2023

Manhattan Banking Corporation

December 31, 2024 and 2023

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forvis mazars

Independent Auditor's Report

Board of Directors
Manhattan Banking Corporation
Manhattan, Kansas

Opinions on the Consolidated Financial Statements and Internal Control over Financial Reporting

We have audited the consolidated financial statements of Manhattan Banking Corporation, which comprise the consolidated balance sheets as of December 31, 2024 and 2023, and the related consolidated statements of income and comprehensive income, stockholders' equity, and cash flows for the years then ended, and the related notes to the consolidated financial statements. In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of Manhattan Banking Corporation as of December 31, 2024 and 2023, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

We also have audited Manhattan Banking Corporation's internal control over financial reporting as of December 31, 2024, based on criteria established in the *Internal Control – Integrated Framework* (2013), issued by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). In our opinion, Manhattan Banking Corporation maintained, in all material respects, effective internal control over financial reporting as of December 31, 2024, based on COSO.

Basis for Opinions

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audits of the Consolidated Financial Statements and Internal Control over Financial Reporting" section of our report. We are required to be independent of Manhattan Banking Corporation and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Consolidated Financial Statements and Internal Control over Financial Reporting

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation, and maintenance of effective internal control over financial reporting relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error. Management also is responsible for its assessment about the effectiveness of internal control over financial reporting, included in the accompanying Management's Assessment of Internal Control Over Financial Reporting.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Manhattan Banking Corporation's ability to continue as a going concern within one year after the date that these consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audits of the Consolidated Financial Statements and Internal Control over Financial Reporting

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and about whether effective internal control over financial reporting was maintained in all material respects, and to issue an auditor's report that includes our opinions.

Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit of consolidated financial statements or an audit of internal control over financial reporting conducted in accordance with GAAS will always detect a material misstatement or a material weakness when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered to be material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit of consolidated financial statements and an audit of internal control over financial reporting in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the financial statement audit in order to design audit procedures that are appropriate in the circumstances.
- Obtain an understanding of internal control over financial reporting relevant to the audit of internal control over financial reporting, assess the risks that a material weakness exists, and test and evaluate the design and operating effectiveness of internal control over financial reporting based on the assessed risk.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Manhattan Banking Corporation's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the financial statement audit.

Definition and Inherent Limitations of Internal Control over Financial Reporting

An entity's internal control over financial reporting is a process effected by those charged with governance, management, and other personnel, designed to provide reasonable assurance regarding the preparation of reliable financial statements in accordance with accounting principles generally accepted in the United States of America. Because management's assessment and our audit were conducted to meet the reporting requirements of Section 112 of the *Federal Deposit Insurance Corporation Improvement Act* (FDICIA), our audit of the internal control over financial reporting of KS StateBank (a wholly-owned subsidiary of Manhattan Banking Corporation) included controls over the preparation of Manhattan Banking Corporation's financial statements in accordance with accounting principles generally accepted in the United States of America and controls over the preparation of schedules equivalent to the basic financial statements in accordance with the Federal Financial Institutions Examination Council Instructions for Consolidated Reports of Condition and Income (Call Report Instructions). An entity's internal control over financial reporting includes those policies and procedures that (1) pertain to the

maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the entity; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with accounting principles generally accepted in the United States of America, and that receipts and expenditures of the entity are being made only in accordance with authorizations of management and those charged with governance; and (3) provide reasonable assurance regarding prevention or timely detection and correction of unauthorized acquisition, use, or disposition of the entity's assets that could have a material effect on the financial statements.

Because of its inherent limitations, internal control over financial reporting may not prevent, or detect and correct, misstatements. Also, projections of any assessment of effectiveness to future periods are subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Other Matter

Our audits were conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The consolidating schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audits of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the consolidated financial statements as a whole.

Forvis Mazars, LLP

Kansas City, Missouri
March 11, 2025

Manhattan Banking Corporation

Consolidated Balance Sheets

December 31, 2024 and 2023

	2024	2023
Assets		
Cash and cash equivalents	$ 37,648,147	$ 115,669,763
Available-for-sale securities	413,673,130	393,143,367
Held-to-maturity securities	2,886,950	3,498,615
Loans and leases, net of allowance for credit losses; 2024 - $35,580,596, 2023 - $35,888,470	1,974,168,617	1,927,496,511
Premises and equipment, net	5,351,996	5,562,084
Federal Home Loan Bank stock	4,170,300	3,873,500
Interest receivable	19,888,780	17,990,981
Bank-owned life insurance	9,871,536	9,647,800
Foreclosed assets	10,362,079	2,400,532
Other	3,865,470	3,928,586
Total assets	$ 2,481,887,005	$ 2,483,211,739
Liabilities and Stockholders' Equity		
Deposits		
Noninterest-bearing checking	$ 227,283,600	$ 260,370,755
Interest-bearing checking	434,909,020	423,081,297
Savings and money market	514,012,964	506,087,366
Time	867,092,695	898,713,450
Total deposits	2,043,298,279	2,088,252,868
Securities sold under agreements to repurchase	14,672,862	12,357,647
Borrowings	86,505,174	67,780,896
Subordinated debentures	9,795,000	9,795,000
Interest payable and other liabilities	13,087,122	11,887,567
Total liabilities	2,167,358,437	2,190,073,978
Stockholders' Equity		
Common stock, $1 par value; 5,000,000 shares authorized 1,888,235 issued and 1,730,931 outstanding at December 31, 2024 and 1,790,304 outstanding at December 31, 2023	1,888,235	1,888,235
Additional paid-in capital	10,161,770	10,161,770
Treasury stock at cost, 2024 - 157,304 shares at December 31, 2024 and 97,931 shares at December 31, 2023	(20,603,907)	(13,877,540)
Shareholder receivable	(2,000,000)	(2,000,000)
Retained earnings	324,332,020	301,932,153
Accumulated other comprehensive income (loss)	750,450	(4,966,857)
Total stockholders' equity	314,528,568	293,137,761
Total liabilities and stockholders' equity	$ 2,481,887,005	$ 2,483,211,739

See Notes to Consolidated Financial Statements

Manhattan Banking Corporation

Consolidated Statements of Income and Comprehensive Income

Years Ended December 31, 2024 and 2023

	2024	2023
Interest and Dividend Income		
Loans and leases, including fees	$ 123,076,945	$ 106,697,083
Investment securities		
Government finance obligations	16,898,545	14,210,496
Obligations of U.S. Government-sponsored enterprises	721,785	549,591
Other	3,731,396	4,122,320
Total interest and dividend income	144,428,671	125,579,490
Interest Expense		
Deposits	70,759,576	59,002,708
Federal funds purchased and securities sold under agreements to repurchase	396,779	319,596
Borrowings	2,943,372	2,310,195
Notes payable and subordinated debentures	759,502	723,067
Total interest expense	74,859,229	62,355,566
Net Interest Income	69,569,442	63,223,924
Provision for Credit Losses	2,646,268	2,613,171
Net Interest Income After Provision for Credit Losses	66,923,174	60,610,753
Noninterest Income		
Service fees	1,055,182	1,274,672
ATM interchange/surcharge fees	1,237,450	1,199,231
Other	1,483,587	1,343,922
Total noninterest income	3,776,219	3,817,825
Noninterest Expense		
Salaries and employee benefits	18,695,674	18,424,988
Occupancy	3,264,261	3,303,340
Lending costs	124,976	111,799
(Gains) Losses on sale of fixed assets	(43,750)	352
Losses on foreclosed assets	2,183,344	-
Data processing expenses	2,673,747	2,537,494
FDIC insurance premiums	1,064,259	1,054,566
Other	6,126,979	5,080,946
Total noninterest expense	34,089,490	30,513,485
Income Before Income Taxes	36,609,903	33,915,093
Provision for Income Taxes	1,140,311	1,853,297
Net Income	35,469,592	32,061,796
Other Comprehensive Income		
Unrealized appreciation on available-for-sale securities	5,717,307	4,449,940
Comprehensive Income	$ 41,186,899	$ 36,511,736
Basic Earnings Per Share	$ 20.49	$ 17.91

See Notes to Consolidated Financial Statements

Manhattan Banking Corporation

Consolidated Statements of Stockholders' Equity

Years Ended December 31, 2024 and 2023

	Common Stock	Additional Paid in Capital	Treasury Stock	Shareholder Receivable	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total
Balance, January 1, 2023	$ 1,888,235	$ 10,161,770	$ (13,877,540)	$ (2,000,000)	$ 283,211,727	$ (9,416,797)	$ 269,967,395
Adoption of ASC 326	-	-	-	-	250,000	-	250,000
Comprehensive income	-	-	-	-	32,061,796	4,449,940	36,511,736
Other transactions with shareholders	-	-	-	-	(74,571)	-	(74,571)
Dividends, $7.55 per share	-	-	-	-	(13,516,799)	-	(13,516,799)
Balance, December 31, 2023	1,888,235	10,161,770	(13,877,540)	(2,000,000)	301,932,153	(4,966,857)	293,137,761
Comprehensive income	-	-	-	-	35,469,592	5,717,307	41,186,899
Treasury stock redeemed	-	-	(6,726,367)	-	-	-	(6,726,367)
Other transactions with shareholders	-	-	-	-	(90,018)	-	(90,018)
Dividends, $7.25 per share	-	-	-	-	(12,979,707)	-	(12,979,707)
Balance, December 31, 2024	$ 1,888,235	$ 10,161,770	$ (20,603,907)	$ (2,000,000)	$ 324,332,020	$ 750,450	$ 314,528,568

See Notes to Consolidated Financial Statements

Manhattan Banking Corporation

Consolidated Statements of Cash Flows

Years Ended December 31, 2024 and 2023

	2024	2023
Operating Activities		
Net income	$ 35,469,592	$ 32,061,796
Items not requiring (providing) cash		
Depreciation and amortization	983,698	1,173,922
Non-cash lease expense	787,761	871,936
Net amortization (accretion) of securities	(401,391)	341,978
Net amortization on loan and lease transactions	2,342,894	2,401,702
Federal Home Loan Bank stock dividends	(334,200)	(284,500)
Provision for credit losses	2,646,268	2,613,171
Loss (gain) on sale of fixed assets	(43,750)	352
Loss (gain) on sale of foreclosed assets	2,183,344	-
Cash surrender value of bank-owned life insurance	(223,736)	(209,511)
Changes in		
Interest receivable	(1,897,799)	(2,601,380)
Other assets	(198,461)	(1,556,062)
Interest payable and other liabilities	197,460	1,500,335
Net cash provided by operating activities	41,511,680	36,313,739
Investing Activities		
Purchases of available-for-sale securities	(155,291,698)	(156,838,893)
Proceeds from maturities and paydowns of available-for-sale securities	141,177,276	166,379,343
Proceeds from maturities and paydowns of held-to-maturity securities	609,331	840,057
Net change in loans and leases	(69,141,055)	(51,958,303)
Proceeds from sales of foreclosed assets	7,581,164	29,293
Purchase of equipment and leasehold improvements	(794,526)	(242,546)
Redemptons of Federal Home Loan Bank stock	659,600	1,094,300
Purchases of Federal Home Loan Bank stock	(622,200)	(1,724,500)
Net cash used in investing activities	(75,822,108)	(42,421,249)
Financing Activities		
Net decrease in noninterest-bearing, money market, interest-bearing checking and savings accounts	(13,333,834)	(48,373,321)
Net increase (decrease) in time deposits	(31,620,755)	31,832,484
Net increase (decrease) in repurchase agreements	2,315,215	(1,530,695)
Proceeds from borrowings	15,000,000	60,392,700
Repayments of borrowings	(1,002,089)	(46,577,918)
Purchase of treasury stock	(2,000,000)	-
Dividends paid	(12,979,707)	(13,516,799)
Other transactions with shareholders	(90,018)	(74,571)
Net cash used in provided by financing activities	(43,711,188)	(17,848,120)
Decrease in Cash and Cash Equivalents	(78,021,616)	(23,955,630)
Cash and Cash Equivalents, Beginning of Year	115,669,763	139,625,393
Cash and Cash Equivalents, End of Year	$ 37,648,147	$ 115,669,763
Supplemental Cash Flows Information		
Interest paid	$ 74,680,902	$ 60,435,323
Income taxes paid (net of refunds)	676,261	1,988,497
Real estate and repossessed assets acquired in settlement of loans	17,726,055	2,670,928
Note payable assumed in purchase of treasury stock	4,726,367	-

See Notes to Consolidated Financial Statements

Manhattan Banking Corporation

Notes to Consolidated Financial Statements

December 31, 2024 and 2023

Note 1: Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

Manhattan Banking Corporation (the "Company") is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, KS StateBank (the "Bank"). KS StateBank owns and operates four subsidiary corporations; Kansas State Capital Company, Inc., Kansas State Service Corp., KS Asset Management Corp. and Crown Investments, Inc. The Bank is primarily engaged in providing a full range of banking and financial services to individual and corporate customers in the Manhattan, Junction City and Wichita, Kansas and Phoenix, Arizona regions. The Bank also operates one loan production office in Wichita, Kansas.

The Bank is subject to competition from other financial institutions. The Bank is subject to the regulation of certain federal and state agencies and undergoes periodic examinations by those regulatory authorities.

Principles of Consolidation

The consolidated financial statements include the accounts of the Company and the Bank. All significant intercompany accounts and transactions have been eliminated in consolidation.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Material estimates that are particularly susceptible to significant change relate to the determination of the allowance for credit losses and fair values of financial instruments.

Cash Equivalents

The Company considers all liquid investments with original maturities of three months or less to be cash equivalents. At December 31, 2024 and 2023, cash equivalents consisted primarily of both interest-bearing and noninterest-bearing accounts with other banks. Approximately $17,000,000 of the Company's cash and cash equivalents were held at the Federal Reserve Bank at December 31, 2024.

Securities

Debt securities are classified as held-to-maturity and carried at amortized cost when management has the positive intent and ability to hold them to maturity. Debt securities are classified as available-for-sale when they might be sold before maturity. Securities available-for-sale are carried at fair value, with unrealized holding gains and losses reported in other comprehensive income, net of tax.

Interest income includes amortization of purchase premium or discount. Premiums and discounts on securities are amortized on the level-yield method without anticipating prepayments, except for mortgage backed securities where prepayments are anticipated. Premiums on callable debt securities are amortized to their earliest call date. Gains and losses on sales are recorded on the trade date and determined using the specific identification method.

A debt security is placed on nonaccrual status at the time any principal or interest payments become 180 days delinquent. Interest accrued but not received for a security placed on non-accrual is reversed against interest income. The amount of accrued interest reversed against interest income totaled $0 and $9,589 for the years ended December 31, 2024 and 2023, respectively.

Management measures expected credit losses on held-to-maturity debt securities on a collective basis. All held-to-maturity securities are Government Finance Obligations. Accrued interest receivable on held-to-maturity debt securities included in interest receivable on the consolidated balance sheet totaled $36,823 and $39,532 at December 31, 2024 and 2023, respectively and is excluded from the estimate of credit losses.

The estimate of expected credit losses considers historical credit loss information that is adjusted for current conditions and reasonable and supportable forecasts.

For available-for-sale debt securities in an unrealized loss position, the Company first assesses whether it intends to sell, or it is more likely than not that it will be required to sell the security before recovery of its amortized cost basis. If either of the criteria regarding intent or requirement to sell is met, the security's amortized cost basis is written down to fair value through income. For debt securities available-for-sale that do not meet the aforementioned criteria, the Company evaluates whether the decline in fair value has resulted from credit losses or other factors. In making this assessment, management considers the extent to which fair value is less than amortized cost, any changes to the rating by a rating agency or classification status of the security by credit risk, and adverse conditions specifically related to the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses is recorded for the credit loss, limited by the amount that the fair value is less than the amortized cost basis. Any impairment that has not been recorded through an allowance for credit losses is recognized in other comprehensive income.

Changes in the allowance for credit losses are recorded as credit loss expense (or reversal). Losses are charged against the allowance when management believes the uncollectability of an available-for-sale security is confirmed or when either of the criteria regarding intent or requirement to sell is met.

Accrued interest receivable on available-for-sale debt securities included in interest receivable on the consolidated balance sheet totaled $8,197,344 and $7,106,950 at December 31, 2024 and 2023, respectively, and is excluded from the estimate of credit losses.

Loans and Leases

Loans that management has the intent and ability to hold for the foreseeable future or until maturity or payoffs are reported at their outstanding principal balances adjusted for unearned income, charge-offs, the allowance for credit losses, any unamortized deferred fees or costs on originated loans and unamortized premiums or discounts on purchased loans. Accrued interest receivable totaled $11,646,566 and $10,823,326 at December 31, 2024 and 2023, respectively, and was reported in interest receivable on the consolidated balance sheets and is excluded from the estimate of credit losses.

Interest income is accrued based on the unpaid principal balance of the loan. Loan origination fees, net of certain direct origination costs, as well as premiums and discounts, are deferred and amortized as a level yield adjustment over the respective term of the loan.

The accrual of interest on loans is normally discontinued at the time the loan is 90 days past due unless the credit is well secured and in the process of collection. Past due status is based on contractual terms of the loan. In all cases, loans are placed on nonaccrual or charged off at an earlier date if collection of principal or interest is considered doubtful.

All interest accrued, but not collected for loans that are placed on nonaccrual or charged off, is reversed against interest income. The interest on these loans is accounted for on the cash-basis or cost-recovery method, until qualifying for return to accrual. Loans are returned to accrual status when all the principal and interest amounts contractually due are brought current and future payments are reasonably assured.

Allowance for Credit Losses (Loans)

The allowance for credit losses is a valuation account that is deducted from the loans' amortized cost basis to present the net amount expected to be collected on the loans. Loans are charged off against the allowance when management believes the uncollectability of a loan balance is confirmed. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off.

The allowance for credit losses is measured on a collective (pool) basis when similar characteristics exist. Management primarily utilizes two methodologies in estimating credit losses on pooled loans; probability of default/loss given default (PDLGD) and the open-pool method.

The PDLGD methodology is a form of migration analysis that combines the calculation of the probability of loans experiencing default events with the losses ultimately associated with the loans experiencing those defaults. The PD component is expressed as a percentage of loans that experience default based on the Bank's historical data over a lookback period of 10 years. The LGD component is a percentage of defaulted loan balance that is ultimately charged-off. Multiplying these components provides a loss rate, which is then applied to the loan portfolio balance to determine expected future losses. This methodology was utilized for all real estate loans (commercial and non-commercial). These loans encompass the largest portion of the Bank's loan

portfolio and provide adequate default and charge off history for loss estimation purposes. This methodology most closely mirrors management's approach to risk.

The open-pool method is used for all non-real estate loans. This methodology takes a snapshot of a portfolio at a point in time in history and tracks that loan portfolio's performance in the subsequent periods until its ultimate disposition. Charge-offs in the subsequent periods are aggregated to derive an unadjusted lifetime historical charge-off rate. These loans all carry consistent underwriting within each type and typically have shorter lives. A lookback period of 5 years is utilized and provides an adequate history of the Bank's portfolio.

Management acknowledges that the estimates driven by historical losses may not be reflective of current conditions. Accordingly, management assesses and quantifies the potential loss impact from the following items:

- Changes in loan policies and procedures
- Changes in nature and volume of loans
- Change in staffing and/or credit experience
- Changes in volume or severity of past due loans, non-accrual and adversely classified assets
- Changes in quality of the loan review process
- Changes in concentrations of credit
- Changes in the legal or regulatory environment
- Changes in value of underlying collateral

In addition to the qualitative factors noted above, Management incorporates loss adjustments to address changes in national, regional and local economic conditions. Various economic factors are analyzed and correlated to loss and non-performing trends for the Bank and the banking industry as a whole. Economic factors currently utilized include the following:

- National unemployment
- National consumer price index (CPI)
- Wall Street Journal prime rate

Management evaluates a two-year forecast for each of the above factors, with the assumption that the factor will revert to its long-term historical average immediately following the forecast period. Current and forecasted economic factors are compared to the recent history of each factor to develop the necessary loss adjustments. For both qualitative and forecast factors, the Bank has developed a risk scale of 0 (no risk) to 5 (max risk), with corresponding adjustments made in 5 basis point increments

Loans that do not share risk characteristics are evaluated on an individual basis. Loans evaluated individually are excluded from the collective evaluation. When management determines that foreclosure is probable, or when the borrower is experiencing financial difficulty at the reporting date and repayment is expected to be provided substantially through the operation or sale of the collateral, expected credit losses are based on the fair value of the collateral at the reporting date, adjusted for anticipated selling costs as appropriate.

Expected credit losses are estimated over the contractual term of the loans, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals, and modifications unless those options are included in the original or modified contract at the reporting date and are not unconditionally cancellable by the Company.

Prior to the adoption of ASU 2016-13 on January 1, 2023, the allowance was estimated based on an incurred loss methodology. The allowance was based upon management's periodic review of the collectability of loans in light of historical experience, the nature and volume of the loan portfolio, adverse situations that may have affected the borrowers' ability to repay, estimated value of any underlying collateral and prevailing economic conditions. The allowance consisted of allocated and general components. The allocated component related to loans that were classified as impaired. A reserve on impaired loans was established when discounted cash flows (or collateral value or observable market price) of the loan was lower than the carrying value of the loan. The general component covered nonclassified loans and was based on historical charge-off experience and expected loss given default derived from the Company's internal risk rating process. Other adjustments were made to the allowance for pools of loans to reflect management's assessment of internal or external influences on credit quality that were not fully reflected in the historical loss or risk rating data.

Allowance for Credit Losses on Off-Balance Sheet Credit Exposures

The Company estimates expected credit losses over the contractual period in which the Company is exposed to credit risk via a contractual obligation to extend credit, unless that obligation is unconditionally cancellable by the Company. The allowance for credit losses on off-balance sheet credit exposures is adjusted through credit loss expense. The estimate includes consideration of the likelihood that funding will occur and an estimate of expected credit losses on commitments expected to be funded over its estimated life.

The Company uses the same categories for off-balance sheet credit exposures as identified previously for loan portfolio segments.

Foreclosed Assets

Assets acquired through, or in lieu of, loan foreclosure are held for sale and are initially recorded at fair value at the date of foreclosure, establishing a new cost basis. Subsequent to foreclosure, valuations are periodically performed by management and the assets are carried at the lower of carrying amount or fair value less cost to sell. Revenue and expenses from operations and changes in the valuation allowance are included in net income or expense from foreclosed assets.

Equipment and Leasehold Improvements

Depreciable assets are stated at cost less accumulated depreciation. Depreciation is charged to expense using the straight-line method over the estimated useful lives of the assets. Leasehold improvements are capitalized and depreciated using the straight-line method over the terms of the respective leases or the estimated useful lives of the improvements, whichever is shorter. Expected

terms include lease option periods to the extent that the exercise of such options is reasonably assured.

The estimated useful lives for each major depreciable classification of premises and equipment are as follows:

Leasehold improvements	5-20 years
Equipment	3-7 years

Long-lived Asset Impairment

The Company evaluates the recoverability of the carrying value of long-lived assets whenever events or circumstances indicate the carrying amount may not be recoverable. If a long-lived asset is tested for recoverability and the undiscounted estimated future cash flows expected to result from the use and eventual disposition of the asset is less than the carrying amount of the asset, the asset cost is adjusted to fair value and an impairment loss is recognized as the amount by which the carrying amount of a long-lived asset exceeds its fair value. No asset impairment was recognized during the years ended December 31, 2024 and 2023.

Leases

The Company determines if an arrangement is a lease or contains a lease at inception. The Company currently leases only real estate as branch and office locations. Leases result in the recognition of right-of-use (ROU) assets and lease liabilities on the consolidated balance sheets. ROU assets represent the right to use an underlying asset for the lease term, and lease liabilities represent the obligation to make lease payments arising from the lease, measured on a discounted basis. The Company determines lease classification as operating or finance at the lease commencement date. Management has determined that all leases cannot be reasonably assumed to be renewed at any given renewal date. All current leases are classified as operating leases.

The Company uses the stated payment amounts in the lease in calculating the ROU assets and lease liabilities. Insurance, taxes, and CAM amounts for any properties are not included in calculating ROU assets and lease liabilities.

At lease inception, the lease liability is measured at the present value of the lease payments over the lease term. The ROU asset equals the lease liability adjusted for any initial direct costs, prepaid or deferred rent, and lease incentives. The Company uses the implicit rate when readily determinable. As most of the leases do not provide an implicit rate, the Company uses its incremental borrowing rate based on the information available at the commencement date to determine the present value of lease payments. Incremental borrowing rates used to determine the present value of lease payments were derived by referencing the FHLBank Topeka Amortizing Advance Rates corresponding to the lease commencement date.

The lease term may include options to extend or to terminate the lease that the Company is reasonably certain to exercise. Lease expense is generally recognized on a straight-line basis over the lease term.

The Company has elected not to record leases with an initial term of 12 months or less on the consolidated balance sheets. Lease expense on such leases is recognized on a straight-line basis over the lease term.

Federal Home Loan Bank Stock

Federal Home Loan Bank stock is a required investment for institutions that are members of the Federal Home Loan Bank system. The required investment in the common stock is based on a predetermined formula, carried at cost and evaluated for impairment.

Bank-owned Life Insurance (BOLI)

BOLI represents life insurance policies on the lives of certain Company officers and directors or former officers and directors for which the Company is the beneficiary. Bank-owned life insurance is carried at cash surrender value, net of surrender and other charges, with increases/decreases reflected as noninterest income/expense in the consolidated statements of income and comprehensive income.

Transfers of Financial Assets

Transfers of financial assets are accounted for as sales, when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been isolated from the Company—put presumptively beyond the reach of the transferor and its creditors, even in bankruptcy or other receivership, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets and (3) the Company does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity or the ability to unilaterally cause the holder to return specific assets.

Income Taxes

Effective January 1, 1998, the Company's stockholders elected to have the Company's income taxed as an "S" Corporation under provisions of the Internal Revenue Code and a similar section of state income tax law. Therefore, taxable income or loss is reported to the individual stockholders for inclusion in their respective tax returns. The provision for income taxes reflected in these statements is for the Kansas Bank Privilege and Surtax.

The Company and the Bank file a consolidated federal income tax return. With a few exceptions, the Company is no longer subject to federal and state income tax examinations by tax authorities for years before 2021.

Earnings Per Share

Basic earnings per share represents income available to common stockholders divided by the weighted-average number of common shares outstanding during each period.

Treasury Stock

Common stock repurchased and recorded at cost. Cost of shares retired or reissued is determined using the last in, first out method.

Comprehensive Income

Comprehensive income consists of net income and other comprehensive income (loss), net of applicable income taxes. Other comprehensive income (loss) includes unrealized appreciation (depreciation) on available-for-sale securities.

Transfers between Fair Value Hierarchy Levels

Transfers in and out of Level 1 (quoted market prices), Level 2 (other significant observable inputs) and Level 3 (significant observable inputs) are recognized on the priced ending date.

Revenue from Contracts with Customers (Topic 606)

Revenue from Contracts with Customers (Topic 606) establishes that an entity should recognize revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. The Company's services that fall within the scope of Topic 606 are presented within noninterest income and are recognized as revenue as the Company satisfies its obligation with the customer. Services within the scope of Topic 606 include services fees and interchange income.

Reclassifications

Certain reclassificatons have been made to the 2023 consolidated financial statements to conform to the 2024 consolidated financial statement presentation. These reclassifications had no effect on net earnings.

Adoption of New Accounting Standards

On January 1, 2023, the Company adopted *ASU 2016-13 Financial Instruments – Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*, as amended, which replaced the incurred loss methodology with an expected loss methodology that is referred to as the current expected credit loss (CECL) methodology. The measurement of expected credit losses under the CECL methodology is applicable to financial assets measured at amortized cost, including loan receivables and held-to-maturity debt securities. It also applies to off-balance sheet credit exposures including loan commitments, standby letters of credit, financial guarantees, and other similar instruments. In addition, ASC 326 made changes to the accounting for available-for-sale debt securities. One such change is to require credit losses to be presented as an allowance rather than as a write-down on available-for-sale debt securities management intends to sell or believes that it is more likely than not they will be required to sell.

The Company adopted ASC 326 using the modified retrospective method for all financial assets measured at amortized cost, and off-balance-sheet (OBS) credit exposures. The Company recorded a net increase to retained earnings of $250,000 as of January 1, 2023 for the cumulative effect of

adopting ASC 326. The transition adjustment included a $1,750,000 positive adjustment due to the allowance for credit losses on the loan portfolio and a $1,500,000 negative adjustment due to the liability for unfunded commitments.

The following table illustrates the impact of ASC 326.

	January 1, 2023 As Reported Under ASC 326	December 31, 2022 Pre-ASC 326 Adoption	Impact of ASC 326 Adoption
Assets:			
Held to maturity securities, at amortized cost	$ 4,342,037	$ 4,342,037	$ -
Allowance for credit losses on held to maturity securities:	-	-	-
Loans, at amortized cost	$ 1,916,691,713	$ 1,916,691,713	$ -
Allowance for credit losses on loans:			
Commercial real estate	$ 10,685,440	$ 9,364,020	$ 1,321,420
1-4 family residential	9,426,503	8,307,948	1,118,555
Commercial loans	5,590,219	9,762,939	(4,172,720)
Government Finance Obligations	3,599,031	2,558,933	1,040,098
Constructon and Land Development	1,856,530	2,179,715	(323,185)
Multifamily real estate	1,431,746	955,714	476,032
Consumer	67,999	99,331	(31,332)
Other	198,407	58,313	140,094
Unallocated	-	1,318,962	(1,318,962)
Allowance for credit losses on loans	$ 32,855,875	$ 34,605,875	$ (1,750,000)
Liabilities:			
Allowance for credit losses for unfunded commitments	$ 1,500,000	$ -	$ 1,500,000

Subsequent Events

Subsequent events have been evaluated through March 11, 2025, which is the date the consolidated financial statements were available to be issued.

Note 2: Restriction on Cash and Due From Banks

The Company may be required to maintain reserve funds in cash and/or on deposit with the Federal Reserve Bank. The Company did not have a reserve required at December 31, 2024.

Manhattan Banking Corporation

Notes to Consolidated Financial Statements

December 31, 2024 and 2023

Note 3: Securities

The amortized cost and approximate fair values together with gross unrealized gains and losses of securities are as follows:

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Loss	Fair Value
Available-for-sale Securities					
December 31, 2024					
U.S. Treasury obligations	$ 10,510,069	$ 11,381	$ 41,460	$ -	$ 10,479,990
U.S. Government-sponsored enterprises (GSEs)	7,417,477	10,887	35,554	-	7,392,810
Mortgage-backed securities (GSE residential)	13,717,074	2,742	685,849	-	13,033,967
Government finance obligations	381,264,164	5,990,718	4,468,080	20,439	382,766,363
	$ 412,908,784	$ 6,015,728	$ 5,230,943	$ 20,439	$ 413,673,130
December 31, 2023					
U.S. Treasury obligations	$ 12,080,065	$ 31,219	$ 88,120	$ -	$ 12,023,164
U.S. Government-sponsored enterprises (GSEs)	6,719,894	663	109,145	-	6,611,412
Mortgage-backed securities (GSE residential)	13,065,317	29,753	622,617	-	12,472,453
Government finance obligations	366,525,360	2,607,653	7,043,504	53,171	362,036,338
	$ 398,390,636	$ 2,669,288	$ 7,863,386	$ 53,171	$ 393,143,367

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	Allowance for Credit Loss
Held-to-maturity Securities					
December 31, 2024					
Government finance obligations	$ 2,886,950	$ 36,027	$ 3,588	$ 2,919,389	$ -
December 31, 2023					
Government finance obligations	$ 3,498,615	$ 10,355	$ 17,582	$ 3,491,388	$ -

The amortized cost and fair value of securities at December 31, 2024, by contractual maturity, are shown below. Expected maturities will differ from contractual maturities because issuers may have the right to call or prepay obligations with or without call or prepayment penalties.

	Available-for-sale		Held-to-maturity	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Within one year	$ 33,699,854	$ 33,669,189	$ 18,029	$ 18,054
One to five years	241,099,114	243,414,764	2,576,782	2,606,864
Five to ten years	66,132,322	66,784,774	292,139	294,471
After ten years	58,260,420	56,770,436	-	-
Mortgage-backed securities	13,717,074	13,033,967	-	-
Total	$ 412,908,784	$ 413,673,130	$ 2,886,950	$ 2,919,389

The market value of securities pledged as collateral to secure public deposits and for other purposes was $29,556,145 at December 31, 2024 and $28,144,718 at December 31, 2023.

There were no sales of available-for-sale securities during 2024 or 2023.

Certain investments in debt securities are reported in the consolidated financial statements at an amount less than their historical cost. Total fair value of these investments at December 31, 2024 and 2023 was $174,666,453 and $257,525,266, which is approximately 42% and 65%, respectively, of the Company's investment portfolio.

The following table shows the Company's investments' gross unrealized losses and fair value of the Company's investments with unrealized losses for which an allowance for credit losses has not been recorded. Losses are aggregated by investment category and length of time that individual securities have been in a continuous unrealized loss position at December 31, 2024 and 2023:

	December 31, 2024					
	Less Than Twelve Months		Twelve Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
Available-for-sale Securities						
U.S. Treasury obligations	$ 4,115,068	$ 25,049	$ 2,452,305	$ 16,411	$ 6,567,373	$ 41,460
U.S. Government-sponsored enterprises (GSEs)	3,441,065	9,245	1,954,015	26,309	5,395,080	35,554
Mortgage-backed securities	6,221,009	138,054	6,052,295	547,795	12,273,304	685,849
Government finance obligations	16,447,139	704,936	133,817,186	3,763,144	150,264,325	4,468,080
Total temporarily impaired securities	$ 30,224,281	$ 877,284	$ 144,275,801	$ 4,353,659	$ 174,500,082	$ 5,230,943

	December 31, 2023					
	Less Than Twelve Months		Twelve Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
Available-for-sale Securities						
U.S. Treasury obligations	$ 3,897,773	$ 18,238	$ 3,362,656	$ 69,882	$ 7,260,429	$ 88,120
U.S. Government-sponsored enterprises (GSEs)	2,006,970	12,418	4,113,863	96,727	6,120,833	109,145
Mortgage-backed securities	1,482,798	28,162	7,491,467	594,455	8,974,265	622,617
Government finance obligations	11,760,715	59,417	222,671,116	6,984,087	234,431,831	7,043,504
Total temporarily impaired securities	$ 19,148,256	$ 118,235	$ 237,639,102	$ 7,745,151	$ 256,787,358	$ 7,863,386

	December 31, 2024					
	Less Than Twelve Months		Twelve Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
Held-to-maturity Securities						
Government finance obligations	$ -	$ -	$ 166,371	$ 3,588	$ 166,371	$ 3,588

	December 31, 2023					
	Less Than Twelve Months		Twelve Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
Held-to-maturity Securities						
Government finance obligations	$ -	$ -	$ 737,907	$ 17,582	$ 737,907	$ 17,582

Unrealized losses on U.S. Treasury, U.S. government-sponsored enterprises, and Mortgage-backed securities have not been recognized into income because the issuers are of high credit quality (rated AA or higher), management does not intend to sell and it is likely that management will not be required to sell the securities prior to their anticipated recovery, and the decline in fair value is largely due to changes in interest rates and other market conditions. The issuers continue to make timely principal and interest payments on the bonds. The fair value is expected to recover as the bonds approach maturity.

Unrealized losses on government finance obligations are largely due to changes in interest rates. Historic loss rates on these type of obligations have been minimal and delinquency rates are closely monitored. Management does not intend to sell and it is likely that management will not be required to sell these securities prior to their anticipated recovery. The Company evaluates if a credit loss exists by monitoring of delinquency rates or other market data relevant to the collectability of the security. Upon completion of the December 31, 2024 and 2023 analysis, the Company identified an impairment on one of these securities, which experienced serious delinquency during 2023. The impairment was calculated based on collateral value shortfall. At December 31, 2024 and 2023, this security had an allowance for credit losses of $20,439 and $53,171 respectively, which has been reflected in the provision for credit loss. This security remained classified as available-for-sale at December 31, 2024.

The table below presents a roll forward of the allowance for credit losses on government finance obligation debt securities available-for-sale for the years ended December 31, 2024 and 2023:

	2024	2023
Balance, beginning of year	$ 53,171	$ -
Provision (reversal) of credit loss	(32,732)	53,171
Balance, end of year	$ 20,439	$ 53,171

The Company had no allowance for credit loss on held-to-maturity securities at December 31, 2024.

Note 4: Loans and Leases and Allowance for Credit Losses

Classes of loans at December 31 include:

	2024	2023
Government finance obligations	$ 245,535,772	$ 257,519,869
Commercial real estate	735,131,301	671,711,460
1-4 Family residential	532,505,917	540,045,168
Commercial	271,010,650	253,174,094
Multifamily real estate	91,408,445	103,136,165
Construction and land development	93,353,158	102,972,942
Consumer	3,982,710	4,705,948
Other	32,205,771	25,295,902
Total loans excluding unamortized loan fees	2,005,133,724	1,958,561,548
Unamortized loan costs	4,615,489	4,823,433
Total loans	2,009,749,213	1,963,384,981
Less		
Allowance for credit losses	35,580,596	35,888,470
Net loans	$ 1,974,168,617	$ 1,927,496,511

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The following table presents the activity in the allowance for credit losses by portfolio segment for December 31, 2024 and 2023:

	Government Finance Obligations	Commercial Real Estate	1-4 Family Residential	Commercial	Multifamily Real Estate	Construction and Land Development	Consumer	Other	Unallocated	Total
Allowance for Credit Losses										
Balance, beginning of year	$ 5,007,546	$ 12,033,361	$ 7,569,417	$ 8,455,651	$ 1,200,549	$ 1,375,919	$ 84,470	$ 161,557	$ -	$ 35,888,470
Provision charged to expense	412,266	623,768	892,520	526,864	(35,325)	(131,238)	31,997	79,148	-	2,400,000
Losses charged off	(269,852)	(514,179)	(1,195,181)	(1,246,047)	-	-	(14,216)	(25,891)	-	(3,265,366)
Recoveries	1,136	7,682	31,083	506,718	-	-	1,600	9,273	-	557,492
Balance, end of year	$ 5,151,096	$ 12,150,632	$ 7,297,839	$ 8,243,186	$ 1,165,224	$ 1,244,681	$ 103,851	$ 224,087	$ -	$ 35,580,596

2023

	Government Finance Obligations	Commercial Real Estate	1-4 Family Residential	Commercial	Multifamily Real Estate	Construction and Land Development	Consumer	Other	Unallocated	Total
Allowance for Credit Losses										
Balance, beginning of year	$ 2,558,933	$ 9,364,020	$ 8,307,948	$ 9,762,939	$ 955,714	$ 2,139,715	$ 99,331	$ 58,313	$ 1,318,962	$ 34,605,875
Impact of adopting ASC 326	1,040,098	1,321,420	1,118,555	(4,172,720)	476,032	(323,085)	(31,332)	140,094	(1,318,962)	(1,750,000)
Provision charged to expense	1,429,316	1,589,024	(1,930,021)	2,830,254	(231,197)	(480,641)	27,837	(9,602)	-	3,225,000
Losses charged off	(28,899)	(241,103)	-	(196,061)	-	-	(11,366)	(40,017)	-	(517,446)
Recoveries	8,098	-	72,935	231,239	-	-	-	12,769	-	325,041
Balance, end of year	$ 5,007,546	$ 12,033,361	$ 7,569,417	$ 8,455,651	$ 1,200,549	$ 1,375,919	$ 84,470	$ 161,557	$ -	$ 35,888,470

The cumulative loss rate used as the basis for the estimate of credit losses is comprised of the Company's historical loss experience encompassing a lookback period of five years for open-pool segments and a lookback period of ten years for PDLGD segments based on the duration, historical trends and risk profiles of the underlying loan categories.

The following table presents the activity in the liability for credit losses on unfunded commitments for the years ended December 31, 2024 and 2023.

2024

Unfunded Commitments

	Government Finance Obligations	Commercial Real Estate	1-4 Family Residential	Commercial	Multifamily Real Estate	Construction and Land Development	Consumer	Other	Total
Balance, beginning of year	$ 50,000	$ 25,000	$ 124,000	$ 259,000	$ 50,000	$ 316,000	$ 1,000	$ 10,000	$ 835,000
Provision charged to expense	(50,000)	(23,000)	71,000	119,000	(2,000)	171,000	-	(7,000)	279,000
Balance, end of year	$ -	$ 2,000	$ 195,000	$ 378,000	$ 48,000	$ 487,000	$ 1,000	$ 3,000	$ 1,114,000

2023

Unfunded Commitments

	Government Finance Obligations	Commercial Real Estate	1-4 Family Residential	Commercial	Multifamily Real Estate	Construction and Land Development	Consumer	Other	Total
Balance, beginning of year	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Impact of adopting ASC 326	141,000	-	296,000	49,000	86,000	927,000	1,000	-	1,500,000
Provision charged to expense	(91,000)	25,000	(172,000)	210,000	(36,000)	(611,000)	-	10,000	(665,000)
Balance, end of year	$ 50,000	$ 25,000	$ 124,000	$ 259,000	$ 50,000	$ 316,000	$ 1,000	$ 10,000	$ 835,000

Historically, unfunded commitments have not been part of the allowance for credit losses calculation. However, provisions within ASC 326 require evaluation of unfunded commitments. For calculation of reserve associated with unfunded commitments, excluding those that are unconditionally cancelable (i.e., demand loans), the current funding percentage is compared to historical funding percentage on a quarterly basis. If the current funding percentage is materially below historical usage, an adjustment is made for the potential unfunded commitment as required

under ASC 326. Loss rates applied to the exposure on unfunded commitments are derived from management's allowance for credit loss analysis, which incorporates the Company's historical loan loss histories, qualitative and forecast adjustments. The liability for unfunded commitments is reported in interest payable and other liabilities on the consolidated balance sheets.

Internal Risk Categories

The Company has established a scale for evaluating credit risk. Grades A through C are considered satisfactory grades. The grade of Watch represents loans of lower quality and is considered criticized. The grades of S, or Substandard, and DB, or Doubtful, refer to assets that are classified. The use and application of these grades by the Company will be uniform and shall conform to the Company's policy.

Superior (A)

These loans are to businesses and individuals who are well known to the Company and are supported by strong current financial information. The borrower reflects high liquidity, good ratios and excellent sources of repayment, which are well documented. These loans exceed all required lending policies and approval criteria, and are credits deserving of the best rate and terms.

Quality (B)

Desirable loans of somewhat less stature than Class A, but with a strong financial statement of a recent date, a good earnings record and sound sources of repayment. Loans conform to or exceed some aspects of the Company's lending policies. These loans exhibit little or no apparent weaknesses.

Acceptable (C)

These loans have adequate sources of repayment, a satisfactory financial statement of a recent date and a positive earnings record. These loans conform to the Company's policy and regulations. This classification is sometimes used as a temporary classification for untested borrowers, or where information is not entirely complete. Borrowers in this category may be vulnerable to adverse economic or industry standards, but are currently performing.

Watch Credit (W)

This classification represents loans with a breakdown in the source of repayment, which require close monitoring. The borrower may be highly leveraged with marginal cash flow and may be experiencing difficulty in repaying debt. Steps to minimize exposure or maximize repayment are imperative.

Substandard (S)

This classification represents loans which are inadequately protected by a current sound net worth, repayment capacity or sufficient collateral, resulting in more than acceptable levels of risk. These loans typically have one or more well defined weaknesses that could jeopardize the repayment of the debt. These loans often represent highly leveraged borrowers with no immediate relief in sight and long range sustainability is questionable.

Doubtful/Loss (DB)

This classification represents loans in which the eventual collection or liquidation in full is doubtful and a loss is probable, but not yet ascertainable in amount. These loans exhibit critical weaknesses requiring immediate and drastic action. In most cases, these loans should be placed on non-accrual status.

Loss (L)

Loans which are regarded as uncollectable and of such little value that their continuance as a bankable asset is not warranted. This rating does not mean that the loan has no recovery or salvage value, as partial or full recovery may be possible in the future.

Risk characteristics applicable to each segment of the loan portfolio are described as follows.

Government Finance Obligations: The government finance obligation portfolio includes loans to municipalities or commercial customers for use in financing working capital needs, equipment purchases and expansions. The loans in this category are repaid primarily from tax revenues collected. Credit risk in these loans is driven by creditworthiness of a borrower and the economic conditions that impact the cash flow stability from operations.

Commercial Real Estate: Commercial real estate loans typically involve larger principal amounts, and repayment of these loans is generally dependent on the successful operations of the property securing the loan or the business conducted on the property securing the loan. These loans are viewed primarily as cash flow loans and secondarily as loans secured by real estate. Credit risk in these loans may be impacted by the creditworthiness of a borrower, property values and the local economies in the Company's market areas.

1-4 Family Residential: The 1-4 family residential real estate are generally secured by owner-occupied 1-4 family residences. They also include non-owner occupied single family residences and duplexes. Repayment of owner occupied loans is primarily dependent on the personal income and credit rating of the borrowers. Repayment of non-owner occupied loans is primarily dependent on rental revenue streams and the support of owners and guarantors. Credit risk in these loans can be impacted by economic conditions within the Company's market areas that might impact either property values or a borrower's personal income. Risk is mitigated by the fact that the loans are of smaller individual amounts and spread over a large number of borrowers. Additionally, strong and stable market rents exist in the Company's lending area as the result of student and military demand for non-owner occupied rental properties.

Commercial: The commercial portfolio includes loans to commercial customers for use in financing working capital needs, equipment purchases and expansions. The loans in this category are repaid primarily from the cash flow of a borrower's principal business operation. Credit risk in these loans is driven by creditworthiness of a borrower and the economic conditions that impact the cash flow stability from business operations.

Multifamily Real Estate: Multifamily real estate loans consist primarily of housing directed toward meeting the demands of university and military tenants. Income stream is dependent upon rental revenues. Additional support is derived from corporate or individual guarantors. Risk factors include vacancy and its impact on income stream and repayment capacity. This is mitigated by attention to location, loan to value and debt service coverage requirements. The stable to increasing demand for this type of housing has had a positive influence on real estate market

values. These loans are primarily extended to creditworthy, financially sound, experienced borrowers. Additional repayment risks can be mitigated with reserves required for taxes, insurance, maintenance and repairs.

Construction and Land Development: Construction and land development real estate loans are usually based upon estimates of costs and estimated value of the completed project and include independent appraisal reviews and a financial analysis of the developers and property owners. Sources of repayment of these loans may include permanent loans, sales of developed property or an interim loan commitment from the Company until permanent financing is obtained. These loans are considered to be higher risk than other real estate loans due to their ultimate repayment being sensitive to interest rate changes, general economic conditions and the availability of long-term financing. Credit risk in these loans may be impacted by the creditworthiness of a borrower, property values and the local economies in the Company's market areas.

Consumer and Other: The consumer loan portfolio consists of various term and line of credit loans such as automobile loans, agricultural loans and loans for other personal purposes. Repayment for these types of loans will come from a borrower's income sources that are typically independent of the loan purpose. Credit risk is driven by consumer economic factors (such as unemployment and general economic conditions in the Company's market area) and the creditworthiness of a borrower.

The following tables present the credit risk profile of the Company's loan portfolio based on internal rating category and payment activity as of December 31, 2024 and 2023:

	2024								
	Government Finance Obligations	Commercial Real Estate	1-4 Family Residential	Commercial	Multifamily Real Estate	Construction and Land Development	Consumer	Other	Total
Grade									
Pass	$ 244,030,324	$ 704,120,829	$ 517,235,280	$ 216,636,368	$ 91,408,445	$ 92,099,388	$ 3,885,462	$ 32,205,771	$ 1,901,621,867
Watch	1,166,655	22,192,478	8,109,656	38,298,420	-	1,253,770	45,271	-	71,066,250
Classified	338,793	8,817,994	7,160,981	16,075,862	-	-	51,977	-	32,445,607
Total	$ 245,535,772	$ 735,131,301	$ 532,505,917	$ 271,010,650	$ 91,408,445	$ 93,353,158	$ 3,982,710	$ 32,205,771	$ 2,005,133,724

	2023								
	Government Finance Obligations	Commercial Real Estate	1-4 Family Residential	Commercial	Multifamily Real Estate	Construction and Land Development	Consumer	Other	Total
Grade									
Pass	$ 257,036,738	$ 639,208,495	$ 518,545,691	$ 211,959,630	$ 93,906,356	$ 102,629,011	$ 4,637,900	$ 25,295,902	$ 1,853,219,723
Watch	94,126	20,978,122	1,249,748	26,663,078	-	343,931	58,591	-	49,387,596
Classified	389,005	11,524,843	20,249,729	14,551,386	9,229,809	-	9,457	-	55,954,229
Total	$ 257,519,869	$ 671,711,460	$ 540,045,168	$ 253,174,094	$ 103,136,165	$ 102,972,942	$ 4,705,948	$ 25,295,902	$ 1,958,561,548

The Company evaluates the loan risk grading system definitions and allowance for credit loss methodology on an ongoing basis. No significant changes were made to either during the past year.

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The following tables present the Company's loan portfolio aging analysis of the recorded investment in loans as of December 31, 2024 and 2023:

2024	30-59 Days Past Due	60-89 Days Past Due	Greater Than 90 Days	Nonaccrual	Total Past Due and Nonaccrual	Current	Total Loans
Government finance obligations	$ 1,822,302	$ 2,582,330	$ 382,160	$ 338,793	$ 5,125,585	$ 240,410,187	$ 245,535,772
Commercial real estate	199,753	-	-	6,403,754	6,603,507	728,527,794	735,131,301
1-4 Family residential	2,367,801	130,897	-	4,617,319	7,116,017	525,389,900	532,505,917
Commercial	14,189,857	85,565	23,975	486,781	14,786,178	256,224,472	271,010,650
Multifamily real estate	-	-	-	-	-	91,408,445	91,408,445
Construction and land development	524,678	825,000	-	-	1,349,678	92,003,480	93,353,158
Consumer	126,736	-	-	-	126,736	3,855,974	3,982,710
Other	3,762	2	-	-	3,764	32,202,007	32,205,771
Total	$ 19,234,889	$ 3,623,794	$ 406,135	$ 11,846,647	$ 35,111,465	$ 1,970,022,259	$ 2,005,133,724

2023	30-59 Days Past Due	60-89 Days Past Due	Greater Than 90 Days	Nonaccrual	Total Past Due and Nonaccrual	Current	Total Loans
Government finance obligations	$ 97,976	$ 517,962	$ 1,550,991	$ 89,681	$ 2,256,610	$ 255,263,259	$ 257,519,869
Commercial real estate	487,336	-	-	4,432,057	4,919,393	666,792,067	671,711,460
1-4 Family residential	3,599,119	36,669	-	5,727,992	9,363,780	530,681,388	540,045,168
Commercial	1,261,625	694,497	235,386	9,062,452	11,253,960	241,920,134	253,174,094
Multifamily real estate	-	-	-	461,792	461,792	102,674,373	103,136,165
Construction and land development	-	-	-	-	-	102,972,942	102,972,942
Consumer	46,865	-	-	1,924	48,789	4,657,159	4,705,948
Other	2,208	147	421	-	2,776	25,293,126	25,295,902
Total	$ 5,495,129	$ 1,249,275	$ 1,786,798	$ 19,775,898	$ 28,307,100	$ 1,930,254,448	$ 1,958,561,548

The following table presents the amortized cost basis of loans on nonaccrual status and loans past due over 89 days still accruing as of December 31, 2024 and 2023:

	2024		
	Nonaccrual with no Allowance for Credit Loss	Nonaccrual with Allowance for Credit Loss	Loans Past Due Over 89 Days Still Accruing
Government finance obligations	$ -	$ 338,793	$ 382,160
Commercial real estate	2,598,661	3,805,093	-
1-4 Family residential	1,553,711	3,063,608	-
Commercial	-	486,781	23,975
Multifamily real estate	-	-	-
Construction and land development	-	-	-
Consumer	-	-	-
Other	-	-	-
Total	$ 4,152,372	$ 7,694,275	$ 406,135

	2023		
	Nonaccrual with no Allowance for Credit Loss	Nonaccrual with Allowance for Credit Loss	Loans Past Due Over 89 Days Still Accruing
Government finance obligations	$ 23,616	$ 66,065	$ 1,550,991
Commercial real estate	1,123,868	3,308,189	-
1-4 Family residential	1,905,882	3,822,110	-
Commercial	-	9,062,452	235,386
Multifamily real estate	461,792	-	-
Construction and land development	-	-	-
Consumer	1,924	-	-
Other	-	-	421
Total	$ 3,517,082	$ 16,258,816	$ 1,786,798

The following table presents the amortized cost basis of collateral-dependent loans by class of loans as of December 31, 2024 and 2023:

	2024					
	Commercial Real Estate	Residential Real Estate	Blanket Lien	Multifamily	Other	Total
Government finance obligations	$ -	$ -	$ -	$ -	$ 338,793	$ 338,793
Commercial real estate	8,817,994	-	-	-	-	8,817,994
1-4 Family residential	-	7,160,981	-	-	-	7,160,981
Commercial	-	-	16,075,862	-	-	16,075,862
Multifamily real estate	-	-	-	-	-	-
Construction and land development	-	-	-	-	-	-
Consumer	-	-	-	-	51,977	51,977
Other	-	-	-	-	-	-
Total	$ 8,817,994	$ 7,160,981	$ 16,075,862	$ -	$ 390,770	$ 32,445,607

	2023					
	Commercial Real Estate	Residential Real Estate	Blanket Lien	Multifamily	Other	Total
Government finance obligations	$ -	$ -	$ -	$ -	$ 389,005	$ 389,005
Commercial real estate	11,524,843	-	-	-	-	11,524,843
1-4 Family residential	-	20,249,729	-	-	-	20,249,729
Commercial	-	-	14,551,386	-	-	14,551,386
Multifamily real estate	-	-	-	9,229,809	-	9,229,809
Construction and land development	-	-	-	-	-	-
Consumer	-	-	-	-	9,457	9,457
Other	-	-	-	-	-	-
Total	$ 11,524,843	$ 20,249,729	$ 14,551,386	$ 9,229,809	$ 398,462	$ 55,954,229

Occasionally, the Company modifies loans to borrowers in financial distress by providing concessions including principal forgiveness, term extension, an other-than-insignificant payment delay or interest rate reduction. When principal forgiveness is provided, the amount of forgiveness is charged-off against the allowance for credit losses.

In some cases, the Company provides multiple types of concessions on one loan. Typically, one type of concession, such as a term extension, is granted initially. If the borrower continues to experience financial difficulty, another concession, such as principal forgiveness, may be granted. For the loans included in the "combination" columns below, multiple types of modifications have been made on the same loan within the current reporting period. The combination is at least two of the following: maturity date, payment amount, interest rate reduction, and/or an other-than-insignificant payment delay.

The following table presents the amortized cost basis of loans as of December 31, 2024 and 2023 that were both experiencing financial difficulty and modified during the years ended December 31, 2024 and 2023, by class and by type of modification.

	2024						
	Maturity Date/Term Extension or Concession	Combination Maturity Date and Rate Reduction	Combination Maturity Date and Payment Amount	Combination Term Payment and Interest Rate Reduction	Combination Payment Deferral/Maturity Date	Combination Payment Reduction/Rate Reduction/Maturity Date	Total
Government finance obligations	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Commercial real estate	731,000	-	-	-	-	-	731,000
1-4 Family residential	168,044	-	-	-	-	1,823,903	1,991,947
Commercial	2,249,724	1,380,559	-	-	-	-	3,630,283
Multifamily real estate	-	-	-	-	-	-	-
Construction and land development	-	-	-	-	-	-	-
Consumer	34,050	-	-	-	-	-	34,050
Other	-	-	-	-	-	-	-
Total	$ 3,182,818	$ 1,380,559	$ -	$ -	$ -	$ 1,823,903	$ 6,387,280

	2023						
	Maturity Date/Term Extension or Concession	Combination Maturity Date and Rate Reduction	Combination Maturity Date and Payment Amount	Combination Term Payment and Interest Rate Reduction	Combination Payment Deferral/Maturity Date	Combination Payment Reduction/Rate Reduction/Maturity Date	Total
Government finance obligations	$ -	$ -	$ 89,681	$ -	$ -	$ -	$ 89,681
Commercial real estate	-	-	493	-	-	-	493
1-4 Family residential	-	-	-	-	-	-	-
Commercial	450,294	-	86,715	-	441,381	93,506	1,071,896
Multifamily real estate	-	-	-	-	-	-	-
Construction and land development	-	-	-	-	-	-	-
Consumer	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Total	$ 450,294	$ -	$ 176,889	$ -	$ 441,381	$ 93,506	$ 1,162,070

Delinquencies on modified loans are included in the previous aging analysis and are not reported separately as they are deemed immaterial to the Company as a whole. The financial effect of the loan modifications presented above is immaterial to the Company as a whole as of December 31, 2024 and 2023.

Note 5: Government Finance Program

The Company funds government finance obligations (GFO) to municipalities that can be classified as an investment or loan receivable. The Company has implemented internal policies on the classification of government finance obligations that are supportable by U.S. GAAP. Government finance obligations classified as investment are typically for terms of two years or longer and for amounts in excess of $100,000 on a Government Obligation Contract, Installment Purchase Agreement or an Installment Sales Contract. GFO's classified as loan receivables are typically shorter term, smaller dollar, obligations or on contract types other than as specified previously.

Classification is determined at time of funding and applied consistently to all government finance obligations.

The Company works with various vendors and brokers. The applicable vendor or broker fee is assessed when the obligation is funded and amortized as a level yield adjustment over the respective term of the agreement. Also, the Company often acts as an intermediary for service and maintenance contracts on the financed assets. The Company will collect fees from the borrower and disburse to the maintenance provider. The activity has no impact on the financial statements as all fees collected from the customer are passed through to the maintenance provider. The Company has approximately $2,203,148 of remaining maintenance fees to collect and pass through to providers as of December 31, 2024.

The Company often retains the entire government finance obligation but, periodically, will participate a portion of the obligation to third-party investors. As the participating entity, the Company retains the servicing on the obligations and recognizes interest income net of the participation percentage.

Below is a summary of government finance obligations classified as investment and loans receivable as of December 31, 2024 and 2023:

	2024		
	Classified as Investment (at Fair Value)	Classified as Loan Receivable	Total
Gross Finance Obligations	$397,445,671	$253,636,778	$651,082,449
Less Participations	(11,759,919)	(8,101,006)	(19,860,925)
Net Government Finance Obligations	$385,685,752	$245,535,772	$631,221,524

	2023		
	Classified as Investment (at Fair Value)	Classified as Loan Receivable	Total
Gross Finance Obligations	$384,732,856	$263,863,738	$648,596,594
Less Participations	(19,205,130)	(6,343,869)	(25,548,999)
Net Government Finance Obligations	$365,527,726	$257,519,869	$623,047,595

Note 6: Premises and Equipment

Major classifications of equipment and leasehold improvements, stated at cost, are as follows:

	2024	2023
Right of use asset - operating leases	$ 3,597,251	$ 3,661,918
Equipment	3,905,166	4,710,776
Leasehold improvements	6,556,585	6,659,392
	14,059,002	15,032,086
Less accumulated depreciation	8,707,006	9,470,002
Net equipment and leasehold improvements	$ 5,351,996	$ 5,562,084

Note 7: Leases

Leases relate primarily to office space and Bank branches with remaining lease terms of generally 1 to 9 years. Certain lease arrangements contain extension options which typically range from 5 to 10 years at the then fair market rental rates. Management has evaluated the likelihood of renewal, concluding extension is reasonably certain for some leases within the population. As of December 31, 2024, operating lease ROU assets and liabilities were $3,597,251 and $3,700,867, respectively. As of December 31, 2023, operating lease ROU assets and liabilities were $3,661,918 and $3,722,945, respectively. The ROU liability is reported in other liabilities on the consolidated balance sheet. We do not currently have any significant finance leases in which we are the lessee or leases containing residual value guarantees or restrictive covenants.

The Company maintains four material related-party leases. All four leases have been consummated at arm's length and are in written format with clearly enforceable lease terms and conditions.

The lease cost and other required information for the years ended December 31, 2024 and 2023, are:

	2024	2023
Lease Cost		
Operating lease cost	$ 913,935	$ 932,192
Short-term lease cost	3,025	3,000
Variable lease cost	76,245	91,961
Sublease income	(18,000)	(68,219)
Impairment from subletting property	-	30,357
Other lease costs	14,431	-
Total lease cost	$ 989,636	$ 989,291

	2024	2023
Other Information Related to Leases		
Cash paid for amounts included in the measurement of lease liabilities		
Operating cash flows from operating leases	$ 913,935	$ 932,192
Operating right-of-use assets in exchange for new lease liabilities	2,470,897	198,580
Operating right-of-use asset renegotiated into a new lease liability	(1,747,802)	-
Weighted-average remaining lease term		
Operating leases	5.53 years	5.10 years
Weighted-average discount rate		
Operating leases	3.60%	1.79%

Future minimum lease payments and reconciliation to the consolidated balance sheet at December 31, 2024, are as follows:

	Operating Leases
2025	$ 796,957
2026	709,995
2027	609,711
2028	554,720
2029	553,463
Thereafter	926,739
Total future undiscounted lease payments	4,151,585
Less interest	450,718
Lease liabilities	$ 3,700,867

Note 8: Interest-bearing Deposits

Interest-bearing time deposits in denominations of more than $250,000 were $203,308,589 on December 31, 2024 and $205,974,276 on December 31, 2023.

The Company issues brokered deposits in the normal course of business. At December 31, 2024 and 2023, brokered time deposits of $123,917,000 and $148,966,000, with unamortized discounts of $374,560 and $209,925, respectively, were included in the Company's time deposit balance.

Due to the passage of the Economic Growth, Regulatory Relief, and Consumer Protection Act in 2018, reciprocal deposits, including the Company's Certificate of Deposit Account Registry Service (CDARS), are treated as core deposits instead of brokered deposits. CDARS balances are not included in the amounts disclosed above.

The Bank is a member of the CDARS and Insured Cash Sweep ("ICS") programs. These programs effectively allow depositors to receive FDIC insurance on amounts larger than the FDIC insurance limit, which is currently $250,000.

CDARS and ICS allow the Bank to break large deposits into smaller amounts and place them in a network of other participating banks to ensure that the full FDIC insurance coverage is gained on the entire deposit. Reciprocal funds placed through the CDARS or ICS program are Bank customer relationships that management views as core funding. The Company does not have any one-way buy or sell funds as of December 31, 2024 or 2023.

The Company held approximately $27,085,000 and $22,340,000 in CDARS at December 31, 2024 and 2023. An additional approximately $241,000,000 and $213,000,000 of funds was held in the

ICS program and is included in the Company's demand and money market balances at December 31, 2024 and 2023, respectively.

At December 31, 2024 and 2023, the scheduled maturities of time deposits are as follows:

	2024	Weighted Average Rate	2023	Weighted Average Rate
Less than 1 year	$ 497,768,317	4.49%	$ 537,655,082	4.52%
1-3 years	231,244,251	4.01%	200,291,097	3.66%
3-5 years	128,339,272	4.31%	121,449,813	4.14%
5-15 years	9,740,855	3.93%	39,317,458	4.64%
Total	$ 867,092,695		$ 898,713,450	

Note 9: Securities Sold Under Agreements to Repurchase

Securities sold under repurchase agreements consist of obligations of the Company to other parties. The agreements are all overnight and continuous. Securities sold under repurchase are secured by US government sponsored enterprise and mortgage backed securities. The Company may be required to provide additional collateral securing repurchase agreements in the event of increases in balance or decreases in the market value of pledged securities. The Company mitigates this risk by monitoring the market value and liquidity of the collateral. The following table represents repurchase agreement balances, the maximum balance and monthly average of such agreements and the value of pledged securities:

	December 31, 2024	December 31, 2023
Repurchase agreements	$ 14,672,862	$ 12,357,647
Maximum amount outstanding	15,763,159	14,389,535
Average amount outstanding	14,440,742	13,052,554
Pledged securities - amortized cost	17,625,364	16,594,780
Pledged securities - fair value	17,072,682	15,975,240

Note 10: Borrowings

The Company began borrowing from the Federal Reserve discount window during 2020. This arrangement has a maximum borrowing limit of collateral pledged multiplied by an advance rate. Borrowing maturities can range from overnight borrowings to a term of up to 90 days. The overnight borrowing advance rate was 4.50% at December 31, 2024 set by the Federal Reserve for Primary Credit institutions. The Company had no outstanding balance with the Federal Reserve Bank discount window at December 31, 2024 or 2023.

The Company also utilizes a line of credit (LOC) with the Federal Home Loan Bank (FHLB) as a means to supplement periodic liquidity needs for operating purposes. The LOC is secured by mortgage loans totaling $1,015,861,905 under a blanket pledge agreement, and requires monthly payments of interest only, as calculated on a daily adjustable rate (4.57% as of December 31, 2024). The Company had no outstanding balances on the LOC at December 31, 2024 and 2023.

In addition to the LOC, the Company enters into separate arrangements with the FHLB for various types of fixed-rate advances, ranging from 2.19% to 4.65%. Such advances are subject to restrictions or penalties in the event of prepayment. At December 31, 2024 and 2023, advances were $81,778,807 and $67,780,896, respectively. The total amount of credit available under the terms of the LOC and advances at December 31, 2024 was $701,403,128 with a remaining borrowing capacity of $460,422,416.

The Company assumed a note payable in conjunction with the purchase of common shares in 2024. The obligation for $4,726,367 is at an interest rate of 7.75% and matures in 2025.

Maturities for each of the next five years and thereafter are as follows:

	2024
2025	$ 13,251,010
2026	10,000,000
2027	30,365,214
2028	32,500,000
2029	-
Thereafter	388,950
Total	$ 86,505,174

Note 11: Subordinated Debentures

During 2001, the Company obtained funding through floating rate junior subordinated deferrable interest debentures. The amount borrowed, $4,640,000, matures and cannot be called before July 31, 2031 (30 years), although prepayments are allowed after July 31, 2011. Interest is owed quarterly, subject to deferral options. The quarterly interest rate was 8.814% and 8.944% at December 31, 2024 and 2023, respectively. Interest rate resets quarterly to the three-month CME Term SOFR plus a tenor spread adjustment of .26161% and a margin of 3.30%

During 2007, the Company obtained funding through floating rate junior subordinated notes. The amount borrowed, $5,155,000, matures October 30, 2037, although the debentures can be called after October 30, 2013. Interest is owed quarterly. The quarterly interest rate was 6.827% and 6.962% at December 31, 2024 and 2023, respectively. Interest rate resets quarterly to the three-month CME Term SOFR rate plus a tenor spread adjustment of .26161% and a margin of 1.31%.

These instruments qualify as capital for regulatory purposes.

Note 12: Regulatory Matters

The Bank is subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory and possibly additional discretionary actions by regulators that, if undertaken, could have a direct material effect on the Bank's consolidated financial statements. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must meet specific capital guidelines that involve quantitative measures of assets, liabilities and certain off-balance-sheet items as calculated under regulatory accounting practices. The capital amounts and classification are also subject to qualitative judgments by the regulators about components, risk weightings and other factors. Furthermore, the Bank's regulators could require adjustments to regulatory capital not reflected in these financial statements.

Quantitative measures established by regulation to ensure capital adequacy require the Bank to maintain minimum amounts and ratios (set forth in the table below. Management believes, as of December 31, 2024 and 2023, that the Bank meets all capital adequacy requirements to which it is subject.

As of December 31, 2024, the most recent notification from the regulators categorized the Bank as *well capitalized* under the regulatory framework for prompt corrective action. To be categorized as *well capitalized*, the Bank must maintain minimum Tier I leverage ratio as set forth in the table below. There are no conditions or events since that notification that management believes have changed the Bank's category.

Due to regulatory relief, the Company no longer files a consolidated regulatory report. The Company files the FR Y-9SP Parent Company Only Financial Statements for Small Holding Companies report; the Bank files the FFIEC 041 - Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only report.

The Bank's actual capital amounts and ratios are presented in the following table:

	Actual		Minimum Capital Requirement	
	Amount	Ratio	Amount	Ratio
As of December 31, 2024				
Tier 1 capital (i.e. leverage ratio) (to average assets)				
Bank	$ 327,810	13.32%	$ 221,463	9.00%

	Actual		Minimum Capital Requirement	
	Amount	Ratio	Amount	Ratio
As of December 31, 2023				
Tier 1 capital (i.e. leverage ratio) (to average assets)				
Bank	$ 305,501	12.58%	$ 218,613	9.00%

The Bank is subject to certain restrictions on the amount of dividends that it may declare without prior regulatory approval.

Regulatory Capital

Community Bank Leverage Ratio

On November 13, 2019, the federal banking agencies issued a final rule, which provides for a simple measure of capital adequacy for qualifying community banking organizations, consistent with Section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act.

The Community Bank Leverage Ratio (CBLR) framework which became effective January 1, 2020, provides an *optional* simple leverage capital measure, which is generally calculated the same as the generally applicable capital rule's leverage ratio.

A banking organization (depository institution or depository institution holding company) that has less than $10 billion in total consolidated assets can elect to opt into the framework if its leverage ratio is greater than 9 percent and the banking organization meets the framework's qualifying criteria.

A qualifying institution with a leverage ratio that exceeds 9 percent and opts into the CBLR framework shall be considered to have met: (i) the generally applicable risk-based and leverage capital requirements in the agencies' capital rules; (ii) the capital ratio requirements to be considered well capitalized under the agencies' prompt corrective action (PCA) framework (in the case of insured depository institutions); and (iii) any other applicable capital or leverage requirements.

Regulatory reporting requirements will be simplified for banking organizations using the CBLR framework.

A qualifying banking organization can opt into or out of the CBLR framework at any time by following the prescribed procedures and completing the associated reporting line items that are required on its Call Report and/or form FR Y-9C, as applicable. The banking organization becomes subject to the CBLR framework when it makes an election.

If a CBLR banking organization fails to satisfy one of the qualifying criteria but has a leverage ratio of greater than 8 percent, the banking organization can continue to apply the CBLR framework and be considered "well capitalized" for a grace period of up to two quarters.

The Bank elected to begin using the CBLR framework for the first quarter of 2020 and intends to utilize this measure for the foreseeable future.

Effective November 9, 2020, the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation adopted final revisions to the community bank leverage ratio framework. The CBLR is calculated by taking common equity Tier 1 capital by average total assets. Common equity Tier 1 capital is the Bank's stockholders equity adjusted by accumulated other comprehensive income (loss). Under the final rule, the community bank leverage ratio was 8.5 percent through calendar year 2021 and 9 percent thereafter.

Note 13: Related Party Transactions

At December 31, 2024 and 2023, the Company had loans outstanding to executive officers, directors, significant shareholders and their affiliates (related parties) as follows:

	2024	2023
Beginning balance	$ 20,000	$ 18,381,008
New loans	-	-
Repayments	(20,000)	(18,361,008)
Ending balance	$ -	$ 20,000

Deposits from related parties held by the Company were $22,770,969 and $21,448,153 at December 31, 2024 and 2023, respectively.

In management's opinion, such loans and other extensions of credit and deposits were made in the ordinary course of business and were made on substantially the same terms (including interest rates and collateral) as those prevailing at the time for comparable transactions with other persons. Further, in management's opinion, these loans did not involve more than normal risk of collectability or present other unfavorable features.

Note 14: Employee Benefits

The Bank has adopted a 401(k) Plan. Employees may contribute up to 90% of their compensation with the Bank matching 100% of the employee's contribution on the first 4% of the employee's compensation. In addition, the Company may match an additional 50% of the employee's contribution on 4% to 6% of an employee's compensation. Employer contributions charged to expense for 2024 and 2023 were $671,912 and $671,110, respectively.

Note 15: Disclosures about Fair Value of Assets and Liabilities

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets or liabilities that the entity can access at the measurement date.

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Recurring Measurements

The following tables present the fair value measurements of assets and liabilities recognized in the accompanying consolidated balance sheets measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2024 and 2023:

		2024 Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Assets:				
U.S. Treasury obligations	$ 10,479,990	$ -	$ 10,479,990	$ -
U.S. Government-sponsored enterprises (GSEs)	7,392,810	-	7,392,810	-
Mortgage-backed securities (GSE residential)	13,033,967	-	13,033,967	-
Government finance obligations	382,766,363	-	382,766,363	-
	$ 413,673,130	$ -	$ 413,673,130	$ -

		2023 Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Assets:				
U.S. Treasury obligations	$ 12,023,164	$ -	$ 12,023,164	$ -
U.S. Government-sponsored enterprises (GSEs)	6,611,412	-	6,611,412	-
Mortgage-backed securities (GSE residential)	12,472,453	-	12,472,453	-
Government finance obligations	362,036,338	-	362,036,338	-
	$ 393,143,367	$ -	$ 393,143,367	$ -

Following is a description of the valuation methodologies and inputs used for assets and liabilities measured at fair value on a recurring basis and recognized in the accompanying consolidated balance sheets, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the year ended December 31, 2024.

Available-for-sale Securities

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or discounted cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

Nonrecurring Measurements

The following table presents the fair value measurements of assets measured at fair value on a nonrecurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2024 and 2023:

	December 31, 2024			
		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Collateral-dependent impaired loans	$ 21,874,661	$ -	$ -	$ 21,874,661
Foreclosed assets	1,700,000	-	-	1,700,000
	$ 23,574,661	$ -	$ -	$ 23,574,661

	December 31, 2023 Fair Value Measurements Using			
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Collateral-dependent impaired loans	$ 44,152,247	$ -	$ -	$ 44,152,247

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a nonrecurring basis and recognized in the accompanying consolidated balance sheets, as well as the general classification of such assets pursuant to the valuation hierarchy. For assets classified within Level 3 of the fair value hierarchy, the process used to develop the reported fair value is described below.

Collateral-dependent Impaired Loans, Net of ACL

The estimated fair value of collateral-dependent impaired loans is based on the appraised fair value of the collateral, less estimated cost to sell. Collateral-dependent impaired loans are classified within Level 3 of the fair value hierarchy.

The Company considers the appraisal or evaluation as the starting point for determining fair value and then considers other factors and events in the environment that may affect the fair value. Appraisals of the collateral underlying collateral-dependent loans are obtained when the loan is determined to be collateral-dependent and subsequently as deemed necessary by the credit department. Appraisals are reviewed for accuracy and consistency by the credit department. Appraisers are selected from the list of approved appraisers maintained by management. The appraised values are reduced by discounts to consider lack of marketability and estimated cost to sell if repayment or satisfaction of the loan is dependent on the sale of the collateral. These discounts and estimates are developed by the credit department by comparison to historical results.

Foreclosed assets

Assets acquired through or instead of loan foreclosure are initially recorded at fair value less costs to sell when acquired, establishing a new cost basis. These assets are subsequently accounted for at lower of cost or fair value less estimated costs to sell. Fair value is commonly based on recent real estate appraisals. Appraisals may utiize a single valuation approach or a combination of approaches including comparable sales and the income approach with data from comparable properties. The appraised values may be reduced by discounts to consider factors such as condition of property or lack of marketability and estimated cost to sell. A real estate broker indication of value or listing price may be used to determine fair value if deemed more indicative of fair value than an appraisal. Blue book value or an auction company indication of value may be used for non-real estate foreclosed assets.

Note 16: Commitments and Credit Risk

Commitments to Originate Loans

Commitments to originate loans are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since a portion of the commitments may expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. Each customer's creditworthiness is evaluated on a case-by-case basis. The amount of collateral obtained, if deemed necessary, is based on management's credit evaluation of the counterparty. Collateral held varies, but may include accounts receivable, inventory, property, plant and equipment, commercial real estate and residential real estate.

Standby Letters of Credit

Standby letters of credit are irrevocable conditional commitments issued by the Company to guarantee the performance of a customer to a third party. Financial standby letters of credit are primarily issued to support public and private borrowing arrangements, including commercial paper, bond financing and similar transactions. Performance standby letters of credit are issued to guarantee performance of certain customers under non-financial contractual obligations. The credit risk involved in issuing standby letters of credit is essentially the same as that involved in extending loans to customers. Should the Company be obligated to perform under the standby letters of credit, the Company may seek recourse from the customer for reimbursement of amounts paid. The Company had total outstanding standby letters of credit amounting to approximately $2,742,000 and $4,818,000 at December 31, 2024 and 2023, respectively.

In addition, the Company held $159,000,000 and $158,500,000 in letters of credit to support deposit accounts through the Federal Home Loan Bank of Topeka as of December 31, 2024 and 2023, respectively.

Lines of Credit

Lines of credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Lines of credit generally have fixed expiration dates. Since a portion of the line may expire without being drawn upon, the total unused lines do not necessarily represent future cash requirements. Each customer's creditworthiness is evaluated on a case-by-case basis. The amount of collateral obtained, if deemed necessary, is based on management's credit evaluation of the counterparty. Collateral held varies but may include accounts receivable, inventory, property, plant and equipment, commercial real estate and residential real estate. Management uses the same credit policies in granting lines of credit as it does for on-balance-sheet instruments. At December 31, 2024 and 2023, unused lines of credit borrowings aggregated approximately $289,372,000 and $254,177,000, respectively.

Note 17: General Litigation

The Company is subject to claims and lawsuits that arise primarily in the ordinary course of business. It is currently the opinion of management the disposition or ultimate resolution of such claims and lawsuits will not have a material adverse effect on the consolidated financial position, results of operations and cash flows of the Company.

Supplementary Information

Manhattan Banking Corporation
Consolidating Schedule – Balance Sheet Information
December 31, 2024

	Manhattan Banking Corporation	KS StateBank	Eliminations	Consolidated
Assets				
Cash and cash equivalents	$ 321,058	$ 37,648,147	$ (321,058)	$ 37,648,147
Available-for-sale securities	-	413,673,130	-	413,673,130
Held-to-maturity securities	-	2,886,950	-	2,886,950
Loans and leases, net	-	1,974,168,617	-	1,974,168,617
Equipment and leasehold improvements, net	-	5,351,996	-	5,351,996
Federal Home Loan Bank stock	-	4,170,300	-	4,170,300
Interest receivable	8,048	19,880,732	-	19,888,780
Bank-owned life insurance	-	9,871,536	-	9,871,536
Foreclosed assets	-	10,362,079	-	10,362,079
Other	295,000	3,570,470	-	3,865,470
Investment in subsidiary	328,560,396	-	(328,560,396)	-
Total assets	$ 329,184,502	$ 2,481,583,957	$ (328,881,454)	$ 2,481,887,005
Liabilities and Stockholders' Equity				
Deposits				
Noninterest-bearing checking	$ -	$ 227,604,658	$ (321,058)	$ 227,283,600
Interest-bearing checking	-	434,909,020	-	434,909,020
Savings and money market	-	514,012,964	-	514,012,964
Time	-	867,092,695	-	867,092,695
Securities sold under agreements to repurchase	-	14,672,862	-	14,672,862
Borrowings	4,726,367	81,778,807	-	86,505,174
Subordinated debentures	9,795,000	-	-	9,795,000
Interest payable and other liabilities	134,567	12,952,555	-	13,087,122
Total liabilities	14,655,934	2,153,023,561	(321,058)	2,167,358,437
Stockholders' Equity				
Treasury stock	(20,603,907)	-	-	(20,603,907)
Common stock	1,888,235	506,000	(506,000)	1,888,235
Additional paid-in capital	10,161,770	5,655,537	(5,655,537)	10,161,770
Shareholder receivable	(2,000,000)	-	-	(2,000,000)
Retained earnings	324,332,020	321,648,409	(321,648,409)	324,332,020
Accumulated other comprehensive income	750,450	750,450	(750,450)	750,450
Total stockholders' equity	314,528,568	328,560,396	(328,560,396)	314,528,568
Total liabilities and stockholders' equity	$ 329,184,502	$ 2,481,583,957	$ (328,881,454)	$ 2,481,887,005

See Independent Auditor's Report

Manhattan Banking Corporation

Consolidating Schedule – Balance Sheet Information
December 31, 2023

	Manhattan Banking Corporation	KS StateBank	Eliminations	Consolidated
Assets				
Cash and cash equivalents	$ 1,422,170	$ 115,669,763	$ (1,422,170)	$ 115,669,763
Available-for-sale securities	-	393,143,367	-	393,143,367
Held-to-maturity securities	-	3,498,615	-	3,498,615
Loans and leases, net	792,488	1,926,704,023	-	1,927,496,511
Equipment and leasehold improvements, net	-	5,562,084	-	5,562,084
Federal Home Loan Bank stock	-	3,873,500	-	3,873,500
Interest receivable	21,173	17,969,808	-	17,990,981
Bank-owned life insurance	-	9,647,800	-	9,647,800
Foreclosed assets	-	2,400,532	-	2,400,532
Other	295,000	3,633,586	-	3,928,586
Investment in subsidiary	300,533,781	-	(300,533,781)	-
Total assets	$ 303,064,612	$ 2,482,103,078	$ (301,955,951)	$ 2,483,211,739
Liabilities and Stockholders' Equity				
Deposits				
Noninterest-bearing checking	$ -	$ 261,792,925	$ (1,422,170)	$ 260,370,755
Interest-bearing checking	-	423,081,297	-	423,081,297
Savings and money market	-	506,087,366	-	506,087,366
Time	-	898,713,450	-	898,713,450
Securities sold under agreements to repurchase	-	12,357,647	-	12,357,647
Borrowings	-	67,780,896	-	67,780,896
Subordinated debentures	9,795,000	-	-	9,795,000
Interest payable and other liabilities	131,851	11,755,716	-	11,887,567
Total liabilities	9,926,851	2,181,569,297	(1,422,170)	2,190,073,978
Stockholders' Equity				
Treasury stock	(13,877,540)	-	-	(13,877,540)
Common stock	1,888,235	506,000	(506,000)	1,888,235
Additional paid-in capital	10,161,770	5,655,537	(5,655,537)	10,161,770
Shareholder receivable	(2,000,000)	-	-	(2,000,000)
Retained earnings	301,932,153	299,339,101	(299,339,101)	301,932,153
Accumulated other comprehensive loss	(4,966,857)	(4,966,857)	4,966,857	(4,966,857)
Total stockholders' equity	293,137,761	300,533,781	(300,533,781)	293,137,761
Total liabilities and stockholders' equity	$ 303,064,612	$ 2,482,103,078	$ (301,955,951)	$ 2,483,211,739

See Independent Auditor's Report

Manhattan Banking Corporation

Consolidating Schedule – Statement of Income
Year Ended December 31, 2024

	Manhattan Banking Corporation	KS StateBank	Eliminations	Consolidated
Interest and Dividend Income				
Loans and leases, including fees	$ 87,888	$122,989,057	$ -	$123,076,945
Investment securities				
Government finance obligations	-	16,898,545	-	16,898,545
Obligations of U.S. Government-sponsored enterprises	-	721,785	-	721,785
Other	-	3,731,396	-	3,731,396
Total interest and dividend income	87,888	144,340,783	-	144,428,671
Interest Expense				
Deposits	-	70,759,576	-	70,759,576
Federal funds purchased and securities sold under agreements to repurchase	-	396,779	-	396,779
Borrowings	-	2,943,372	-	2,943,372
Notes payable and subordinated debentures	759,502	-	-	759,502
Total interest expense	759,502	74,099,727	-	74,859,229
Net Interest Income (Loss)	(671,614)	70,241,056	-	69,569,442
Provision for Credit Losses	-	2,646,268	-	2,646,268
Net Interest Income (Loss) After Provision for Credit Losses	(671,614)	67,594,788	-	66,923,174
Noninterest Income				
Equity in earnings of bank subsidiary	36,249,608	-	(36,249,608)	-
Service fees	-	1,055,182	-	1,055,182
ATM interchange/surcharge fees	-	1,237,450	-	1,237,450
Other	-	1,483,587	-	1,483,587
Total noninterest income	36,249,608	3,776,219	(36,249,608)	3,776,219
Noninterest Expense				
Salaries and employee benefits	-	18,695,674	-	18,695,674
Occupancy	-	3,264,261	-	3,264,261
Lending costs	-	124,976	-	124,976
(Gains) Losses on sale of fixed assets	-	(43,750)	-	(43,750)
Losses on sale of foreclosed assets	-	2,183,344	-	2,183,344
Data processing expenses	-	2,673,747	-	2,673,747
FDIC insurance premiums	-	1,064,259	-	1,064,259
Other	135,850	5,991,129	-	6,126,979
Total noninterest expense	135,850	33,953,640	-	34,089,490
Income Before Income Taxes	35,442,144	37,417,367	(36,249,608)	36,609,903
Provision for Income Taxes	(27,448)	1,167,759	-	1,140,311
Net Income	$ 35,469,592	$ 36,249,608	$ (36,249,608)	$ 35,469,592

See Independent Auditor's Report

Manhattan Banking Corporation
Consolidating Schedule – Statement of Income
Year Ended December 31, 2023

	Manhattan Banking Corporation	KS StateBank	Eliminations	Consolidated
Interest and Dividend Income				
Loans and leases, including fees	$ 86,251	$106,610,832	$ -	$106,697,083
Investment securities				
Government finance obligations	-	14,210,496	-	14,210,496
Obligations of U.S. Government-sponsored enterprises	-	549,591	-	549,591
Other	-	4,122,320	-	4,122,320
Total interest and dividend income	86,251	125,493,239	-	125,579,490
Interest Expense				
Deposits	-	59,002,708	-	59,002,708
Federal funds purchased and securities sold under agreements to repurchase	-	319,596	-	319,596
Borrowings	-	2,310,195	-	2,310,195
Notes payable and subordinated debentures	723,067	-	-	723,067
Total interest expense	723,067	61,632,499	-	62,355,566
Net Interest Income (Loss)	(636,816)	63,860,740	-	63,223,924
Provision for Credit Losses	-	2,613,171	-	2,613,171
Net Interest Income (Loss) After Provision for Credit Losses	(636,816)	61,247,569	-	60,610,753
Noninterest Income				
Equity in earnings of bank subsidiary	33,379,066	-	(33,379,066)	-
Service fees	-	1,274,672	-	1,274,672
ATM interchange/surcharge fees	-	1,199,231	-	1,199,231
Other	-	1,343,922	-	1,343,922
Total noninterest income	33,379,066	3,817,825	(33,379,066)	3,817,825
Noninterest Expense				
Salaries and employee benefits	-	18,424,988	-	18,424,988
Occupancy	-	3,303,340	-	3,303,340
Lending costs	-	111,799	-	111,799
(Gains) Losses on sale of fixed assets	-	352	-	352
Data processing expenses	-	2,537,494	-	2,537,494
FDIC insurance premiums	-	1,054,566	-	1,054,566
Other	133,927	4,947,019	-	5,080,946
Total noninterest expense	133,927	30,379,558	-	30,513,485
Income Before Income Taxes	32,608,323	34,685,836	(33,379,066)	33,915,093
Provision for Income Taxes	546,527	1,306,770	-	1,853,297
Net Income	$ 32,061,796	$ 33,379,066	$ (33,379,066)	$ 32,061,796

See Independent Auditor's Report

Joel Poole
Business Develpment Manager
Director of Treasury Services
P.O. Box 700
Junction City, KS 66441
Direct (785) 761-0505
joelp@centralnational.com
treasurymanagement@centralnational.com

BUILD • LEAD • EMPOWER • ADAPT • INVEST
Member FDIC
www.centralnational.com

Central
National Bank
Money for Life

November 7, 2025

To Whom It May Concern;

Since 1884, Central National Bank has been proud to call Junction City home. As the only hometown bank, our roots run deep in this community. With five local branches staffed by people our customers know and trust, we provide not only convenient access but also personal connections that make banking feel local and genuine. Guided by our mission, every individual in our bank is entrusted with the responsibility of providing superior financial products and services. We believe our success is measured by the success of our customers and the strength of the community we serve.

Please find enclosed Central National Bank's detailed response to the request from The City of Junction City for banking services. It is our pleasure to provide the services described in this proposal and believe they will align with the needs as you have described. If further services are requested, to include Certificates of Deposit or other Savings products, this proposal can be easily amended to include those at the request of the City of Junction City.

Just as we have for more than 140 years, we stand ready to serve the City of Junction City with the same trust, dedication, and hometown pride that define who we are. Please submit any further questions or correspondence that you may have to Central National Bank's Director of Treasury Services, Joel Poole, as referenced below.

Sincerely,

Joel Poole | Director of Treasury Services

Central National Bank | P.O. Box 700 Junction City, KS 66441
Phone 785-761-0505 | Fax 785-238-1886
Email joelp@centralnational.com

Please note: the contents of this proposal are to remain confidential during your review process; and to be used only by the requesting party, its directors, officers, employees, attorneys and agents. Central National Bank understands that the results may be shared with all participating parties at the conclusion of the review process. A breach of confidentiality will render this proposal voidable at the option of Central National Bank.

Description of Services & Conditions of the Account

1. **Interest will be credited monthly based on the average daily-collected balance.**
    a. Central National Bank's *PublicNow* Checking Account receives monthly interest credits at the end of the month based on the average collected balance of the account.
    b. Interest is earned at a rate equivalent to 75% of the *91-Day Treasury Bill*

2. **Deposit Discrepancies, should any occur, will be brought to the attention of the City Treasurer or the designee on the same day as the discrepancy is found.**
    a. Through Remote Deposit Capture (as described in #15), your discrepancy tolerance will be set to $0 so that you are made aware of any discrepancy before the deposit can be submitted.
    b. The bank uses Teller Capture in which deposits are scanned & balanced at the time of presentment. The deposit will not be accepted if there is a discrepancy, and the proper party, if not present, will be alerted.

3. **Returned checks for deposit items will be presented for payment twice. If the check is returned a second time the City's Primary account will be debited and the check returned to the City.**
    a. Through Remote Deposit Capture (as described in #15), your re-presentment setting will be set to 1 re-presentment. The status of the re-presentment can be managed through the Remote Deposit portal. If returned a second time, you will have the original item on hand governed by your retention schedule.
    b. The bank's Deposit Operations staff will re-present a returned item 1 time. If the item is returned after the re-presentment, The City will receive an Image Replacement Document (IRD) certified negotiable copy of the check through traditional mail.

4. **All charges for services will be outlined on the attached bid form. If there is no charge for a service, write no charge on the bid form. These costs will be fixed during the period of the contract. The banking institution may pass along costs which increase due to federally mandated regulations upon submitting written notice of such to the City Treasurer and by demonstration of such mandate.**
    a. Enclosed you will find the completed Bid Form outlining Central National Bank's response to the requested fees.

5. **The statement date will be the last calendar day of the month, and statements will be made available electronically. Statement will include all items clearing the account.**

Deposits will be sorted in date order, checks sorted in numerical order and other debit/credit items separated from deposit slips and checks in date order.

a. Central National Bank offers E-Statement self-enrollment through our Business Online Banking platform. The prior month's Statement will be available for download on the 1st day of the following month and is structured as you described above.

6. **The Financial Institution will provide the City, within (5) five working days after the end of the calendar month, an account analysis of the City's accountancy activity, showing the number of various types of transactions and the costs assigned to each. The City will then process the fees owed to the financial institution for monthly services upon receipt of the analysis.**
   a. Central National Bank's proposal includes no service fees on a per transaction basis; thus, the bank is proposing that no Account Analysis statement is needed. If the City still requires an Account Analysis statement, the information can be provided upon request.

7. **The funds in the account will be 100% pledged by securities that conform to K.S.A. 9-1402; et seq. always. The banking institution agrees to check this on a daily basis, and provide additional securities as needed.**
   a. Central National Bank will provide pledged securities that conform with Kansas Statute. Public Funds' balances are checked daily and pledging is adjusted as needed. A monthly pledged securities report will be provided to the City at the beginning of each month.
   b. Enclosed you will find a sample *Pledge and Custodial Agreement* that would be executed at the beginning of the relationship.

8. **The City will upload a file to the financial institution no later than Thursday at 3 p.m. (26 times per year) to transmit the payroll information to the Federal Reserve Bank. The file will be processed by the banking institution for credit to our employee accounts by 9:00 A.M. on Friday. There are at present ~250 employees on the Direct Payroll Deposit Program.**
   a. Central National Bank will provide a secure web portal for ACH Origination & Remote Deposit Capture. The City will have until 5:00pm the business day before the Effective Date of the ACH file to have it uploaded & approved for processing. All ACH Files will need to follow National Automated Clearing House Association (NACHA) Guidelines.

9. **The city uploads a file to the financial institution one day before our customers' utility accounts are due to be debited (2 times per month). On the due date the**

banking institution will debit out rate payer accounts and credit the City's Primary account. There are approximately 2,000 customers on the City's Direct Water Utility Payment Program.

a. Central National Bank will provide a secure web portal for ACH Origination & Remote Deposit Capture. The City will have until 5:00pm the business day before the Effective Date of the ACH file to have it uploaded & approved for processing. All ACH Files will need to follow National Automated Clearing House Association (NACHA) Guidelines

10. **The banking institution will provide the following supplies as needed; a) 14 locked money bags and, b) four keys for the night depository.**

    a. Central National Bank agrees to provide these supplies and any additional Locked Bags or Night Depository keys to the City at no cost.

11. **The City may request other services not specifically mentioned in this document, with a reasonably agreed upon fee.**

    a. Enclosed you will find Central National Bank's Deposit Fee Schedule that outlines all fees that may be assessed during the relationship. If the City requests a service that is not outlined on the Deposit Fee Schedule, Central National Bank agrees to provide the service at a mutually agreed upon price.

12. **The City may obtain repurchase agreements. The City will enter into a master repurchase agreement and the City will hold the collateral securities purchased under such agreement.**

    a. Central National Bank facilitates Hold-In-Custody Repurchase Agreements in which the bank would hold the securities as safe-keeping custodian.

13. **Investments will continue to be bid outside of this depository contract. The depository institution may bid on such investments provided they can be properly secured as required by law.**

    a. Central National Bank understands and agrees to abide.

14. **The City also pays vendors through ACH credit to our account. Please indicate if your financial institution is capable of processing these payments.**

    a. Central National Bank will provide a secure web portal for ACH Origination & Remote Deposit Capture. The City will have until 5:00pm the business day before the Effective Date of the ACH file to have it uploaded & approved for processing. All ACH Files will need to follow National Automated Clearing House Association (NACHA) Guidelines

b. If the City is not originating the ACH transaction(s), then the City will simply provide the account credentials to the originator. Central National Bank does not apply any ACH Blocks or Filters.

15. The city would like to be able to scan checks as a remote deposit transaction. We currently receive around 3,500 per month.

a. Central National Bank will provide a secure web portal (same portal as ACH origination) for the City to scan and deposit checks. The City will have until 5:00pm on any business day to submit the deposit for same-day credit.

b. Central National Bank will initially provide up to two (2) Epson TM-S1000 30dpm Check Scanners to the City at no cost. Any additional or future replacement scanners will be purchased by the City at the cost (no mark-up) that it was provided to Central National Bank. Any required maintenance during the term of the relationship will be provided by Central National Bank at no cost.

16. Provide any other technological advances or services that you would like us to take into consideration when we make our bid award.

a. Central National Bank provides Positive Pay check verification as a tool to protect from check fraud. The City will upload a file of outstanding checks to Central National Bank via the Online Banking portal. The Bank will cross-reference this file with clearing checks. If the item details match, then the item will be paid. If the item details do not match, the item will be presented to the City for a pay/return decision.

b. Positive Pay will be provided at no cost to the City, and will be a requirement of the relationship.

TREASURY NEWS

Department of the Treasury • Bureau of the Fiscal Service

For Immediate Release
November 03, 2025

CONTACT: Treasury Auctions
202-504-3550

TREASURY AUCTION RESULTS

Term and Type of Security	91-Day Bill
CUSIP Number	912797RL3
High Rate [1]	3.815%
Allotted at High	88.10%
Price	99.035653
Investment Rate [2]	3.906%
Median Rate [3]	3.760%
Low Rate [4]	3.700%
Issue Date	November 06, 2025
Maturity Date	February 05, 2026

	Tendered	Accepted
Competitive	$221,547,246,400	$82,178,246,400
Noncompetitive	$1,821,843,700	$1,821,843,700
FIMA (Noncompetitive)	$2,000,000,000	$2,000,000,000
Subtotal [5]	**$225,369,090,100**	**$86,000,090,100[6]**
SOMA	$4,057,761,800	$4,057,761,800
Total	**$229,426,851,900**	**$90,057,851,900**

	Tendered	Accepted
Primary Dealer [7]	$168,140,000,000	$37,871,000,000
Direct Bidder [7]	$10,954,000,000	$5,354,000,000
Indirect Bidder [7]	$42,453,246,400	$38,953,246,400
Total Competitive	**$221,547,246,400**	**$82,178,246,400**

★ Effective Rate for the week of 11/3/25 - 11/9/25 ★

0.75 x 3.815% = 2.86%

[1] All tenders at lower rates were accepted in full.
[2] Equivalent coupon-issue yield.
[3] 50% of the amount of accepted competitive tenders was tendered at or below that rate.
[4] 5% of the amount of accepted competitive tenders was tendered at or below that rate.
[5] Bid-to-Cover Ratio: $225,369,090,100/$86,000,090,100 = 2.62
[6] Awards to Treasury Retail = $1,060,586,000.
[7] For descriptions of these terms, see the Auction FAQs available at https://www.treasurydirect.gov/help-center/faqs/auction-faqs/.

CITY OF JUNCTION CITY, KANSAS

BANKING SERVICES PROPOSAL: PRIMARY ACCOUNT

The financial institution named below will provide the services noted on the attached form in conformance with the request for proposal for the fees stated for a period of three years.

The financial institution will pay the City interest on the primary checking account daily collected balance in the city's account at the rate stated below.

Is the rate a fixed/ variable rate? __Variable_____

The rate is/is not tied to the 91-day T-Bill rate __Is____

If the rate is tied to the 91-day T-Bill rate, state the number of basis points above/below the T-Bill rate stated.

Interest Rate:

Fixed _____NA_____%

Variable Rate:

Tied to T-Bill rate __75% of the 91-Day T-bill rate adjusted weekly____

Tied to T-Bill rate ___NA____ basis points below

Some other index __NA_____ % rate only

NON-INTEREST BEARING _____NA_____

COMPENSATING BALANCE ___NA_____ (explain in detail attach additional sheets)

CITY OF JUNCTION CITY, KANSAS

BANK SERVICES REQUIRED MONTHLY
PRIMARY ACCOUNT

DESCRIPTION OF SERVICES

	Monthly Estimated Quantity	Firm Price per Unit	Total Estimated Monthly Charge
Deposits	300	0	0
Deposit Items transit items	3,100	0	0
Clearing	3,000	0	0
Debits	900	0	0
Deposit Items Returned	20	0	0
Stop Payments	2	0	0
Outgoing Wire Transfers	4	0	0
Incoming Wire Transfers	4	0	0
Maintenance per statement	1	0	0
Account Analysis	1	0	0
ACH Transactions: (around 2000)			
Utility Bills*	2	0	0
Payroll*	2	0	0
Vendor Payments*	20	0	0
Deposit Locked Bags	14	0	0

* We have 2,000 customers each month who participate in the Direct Utility Payment Program. The 2,000 customers are broken down into cycles. We bill and collect approximately two times per month. Payroll is currently 250 employees.

PETTY CASH ACCOUNTS

CITY TREASURER PETTY CASH ACCOUNT

DESCRIPTION OF SERVICES	Avg. volume per month	Price per unit	Charge
DEPOSITS	2	0	0
DEBITS	17	0	0
MAINTENANCE PER STATEMENT	1	0	0
ACCOUNT ANALYSIS	1	0	0
AVERAGE CASH BALANCE	$4,000.00		

The financial institution will pay the City interest on the daily collected balance in the city's account at the rate stated below.

Is the rate a fixed/ variable rate? Variable

The rate is/is not tied to the 91 day T-Bill rate Is

If the rate is tied to the 91 day T-Bill rate, state the number of basis points above/below the T-Bill rate stated.

Interest Rate:

Fixed NA %

Variable Rate:

Tied to T-Bill rate 75% of the 91-Day T-bill rate adjusted weekly

Tied to T-Bill rate NA basis points below

some other index NA % rate only

NON-INTEREST BEARING NA

COMPENSATING BALANCE NA (explain in detail attach additional sheets)

Central National Bank

NAME OF FINANCIAL INSTITUTION

SIGNATURE

11/7/2025

DATE

COPY

UMB S010341 (R 7/04)

Pledge and Custodial Agreement

_____ (hereinafter referred to as "Public Entity") has selected CENTRAL NATIONAL BANK (hereinafter referred to as "Depository Bank") as a depository for certain of its funds, and Depository Bank has agreed to act as the depository for those funds in accordance with applicable laws and/or governing statutes (hereinafter referred to as "Governing Statutes"), which require that Depository Bank secure the deposited funds, to the extent not insured by the Federal Deposit Insurance Corporation (hereinafter referred to as "FDIC"), by pledging securities (hereinafter referred to as "Eligible Securities") of any type permissible by the Governing Statutes. UMB Bank, National Association (hereinafter referred to as 'Custodian") has agreed to hold the Eligible Securities in safekeeping pursuant to the terms, conditions and covenants of this Pledge and Custodial Agreement (hereinafter referred to as "Agreement").

IN WITNESS WHEREOF, the parties hereto hereby agree to be bound by the terms, conditions and covenants as more fully set forth below:

I. GRANT OF SECURITY INTEREST; INSTRUCTIONS REGARDING ELIGIBLE SECURITIES.

Depository Bank will select Eligible Securities suitable for pledging to secure public deposits and will send a written, facsimile or electronic communication to the Custodian designating and identifying the Eligible Securities to be pledged. Upon receipt of such communication Custodian will issue and deliver to the Depository Bank a pledge notification which identifies the Eligible Securities pledged to the designated Public Entity.

Depository Bank hereby grants to Public Entity a security interest in all Eligible Securities delivered to or held by Custodian and reflected on Custodian's records as being pledged to the Public Entity. Custodian agrees to hold all Eligible Securities deposited with it, and to serve pursuant to the terms, conditions and covenants of this Agreement, and to hold any and all Eligible Securities in custody until such time that adequate substitutions, withdrawals and releases have been executed. In no event shall Custodian be responsible for determining if the pledged securities are "Eligible Securities".

II. SUBSTITUTION OR RELEASE OF SECURITIES.

Depository Bank and Public Entity agree that as long as Custodian has not received written notice from Public Entity stating that Depository Bank is in default of its obligations to pay to Public Entity its deposits when due, Depository Bank shall have the right to substitute Eligible Securities of at least equal market value then held by Custodian for Depository Bank or delivered to Custodian for the purpose of pledging.

If the aggregate market value of the Eligible Securities held by Custodian at any time exceeds the public funds deposited, Depository Bank may release any / all excess Eligible Securities by providing Custodian with a release notice signed by an authorized representative of Depository Bank. Custodian shall be entitled to rely on such withdrawal notice, and Depository Bank and Public Entity agree to hold Custodian harmless from any actions taken pursuant to, and consistent with, the instructions given in any withdrawal notice.

Public Entity and Depository bank agree that Custodian shall have no obligation with respect to any proposed substitution of Eligible Securities other than to act upon the instructions provided.

III. DEPOSITORY BANK'S OBLIGATIONS.

Depository Bank will give Custodian clear instructions for substitution, withdrawal or release of Eligible Securities to include:

1. Identifying Depository Bank Information;
2. Original Face (Par Value);
3. Cusip Numbers;
4. Public Entity Name;
5. Maturity Date/Call Date, including, enough specific information to execute the pledge, substitution, or release.

Depository Bank represents and warrants to Public Entity that the pledge, lien and security interest granted herein was approved by Depository Bank's board of directors or loan committee, that such approval is reflected in the minutes thereof, and that a copy of this Pledge and Custodial Agreement shall be maintained as an official record of the Depository Bank.

IV. PUBLIC ENTITY.

Public Entity agrees that Custodian is acting hereunder on Public Entity's behalf and at Public Entity's risk. Public Entity is responsible for monitoring the Depository Bank's pledge, withdrawal and substitution activities to insure that the market value of any Eligible Securities is equal to or exceeds Public Entity's funds on deposit with Depository Bank.

V. CUSTODIAN'S OBLIGATIONS.

Custodian agrees to act as custodian under the terms, conditions and covenants of this Agreement in holding and transferring the Eligible Securities held by it, by exercising the same care as it would in protecting and disposing of its own securities, but assuming no responsibility other than for the safekeeping and disposition of the securities and proceeds as provided, herein.

Custodian is expressly authorized by Depository Bank and Public Entity to utilize FRBs, Depository Trust Company, third party custodians or depositories, financial intermediaries and agents to hold, directly or through the use of other third party depositories or agents, any Eligible Securities. Depository Bank and Public Entity expressly release Custodian from any liability or claims that Custodian may incur or that may be asserted against Custodian, other than for Custodian's willful or intentional failure to comply with the undertakings hereunder to safekeep and dispose of the Eligible Securities as provided herein. Depository Bank and Public Entity shall each indemnify and hold Custodian harmless from any liabilities, claims losses or expenses (including attorneys' fees) that may be incurred or asserted against Custodian arising from any action or inaction taken in good faith by Custodian with respect to any Eligible Securities.

Custodian is hereby authorized to rely and act upon any written, facsimile or electronic instruction, notification, notice or document which purports to be signed by a representative of Depository Bank or of Public Entity (as applicable) without any duty to investigate or confirm the identity or authority of individuals giving or signing such instruction, notification, notice or document. Custodian is expressly authorized to rely upon any facsimile copy of any written document as if an original executed copy thereof had been received by Custodian from the party purporting to have executed the original.

Custodian shall be entitled to receive reasonable compensation from the Depository Bank for its services. Custodian shall have the right to terminate this Agreement upon thirty (30) days written notice to Public Entity and Depository Bank. In the event of any such termination by Custodian, Depository Bank and Public Entity agree to promptly appoint (but in no event later than the expiration of the 30-day period) a successor custodian and to deliver to Custodian instructions relating to all of Eligible Securities then held by Custodian and instructions for the delivery and transfer of such Eligible Securities to the successor custodian. If within such 30-day period, Custodian is not notified in writing by Depository Bank and Public Entity that a successor custodian has been established and that Custodian is authorized and directed to transfer all Eligible Securities held by it to such successor custodian, Custodian may thereafter, in its sole discretion, continue to hold the Eligible Securities or may deliver or transfer the Eligible Securities to Public Entity (or an entity or account designated by Public Entity). Unless terminated by Custodian, this Agreement shall remain in effect until such time as Depository Bank and Public Entity have delivered to Custodian written notice signed by each declaring that the Agreement has been terminated and is no longer effective; upon receipt of same, Custodian is thereafter authorized to deliver or transfer the Eligible Securities in accordance with any directions or instructions given solely by Depository Bank.

VI. DISPUTES.

In the event Custodian receives written notification from Depository Bank or Public Entity that a disagreement between Depository Bank and Public Entity exists as to any rights respecting any or all of the Eligible Securities, Custodian shall hold such Eligible Securities together with all proceeds thereof, until: (a) Public Entity and Depository Bank notify Custodian in writing that the dispute has been resolved and direct Custodian to transfer or deliver such Eligible Securities to either of them or to a third party or account designated by them, (b) Custodian is directed as to the disposition of such Eligible Securities by an order or decree of a court of competent jurisdiction, or (c) Custodian transfers the Eligible Securities pursuant to any authorization or requirement applicable to it or such Eligible Securities under any applicable statute or regulation relating to the holding, transfer or disposition of Eligible Securities securing public deposits. Custodian is expressly authorized to rely and act upon any of the foregoing written notices, orders, decrees, statutes, or regulations, and upon doing so shall be released and discharged from any liability or duty with respect to any Eligible Securities with respect to which it has taken such actions.

VII. PAYMENTS BY CUSTODIAN.

Unless Custodian has been notified in writing by Public Entity that a default has occurred with respect to the payment by Depository Bank of any Public Deposits, Depository Bank shall be entitled to receive all principal payments , interest and other income on the Eligible Securities (including, without limitation, any securities received by Custodian as a substitute for, proceeds of, or otherwise with respect to, any securities included within the Eligible Securities) and Custodian is hereby authorized and directed to pay over, deliver or transfer same to Depository Bank (or any entity or account designated by Depository Bank).

VIII. SUITABILITY OF ELIGIBLE SECURITIES.

Custodian shall have no duty or obligation whatsoever to examine or determine if any securities that are now or at any time hereafter included within the Eligible Securities are of a kind or character, or have a market value, prescribed by law to be Eligible Securities for Public Deposits.

IX. ISSUANCE OF RECEIPT.

At such time as Custodian has received a communication from Depository Bank identifying a security held by Custodian to being included within the Eligible Securities, Custodian shall execute a pledge notification identifying the security and reflecting Public Entity's status as a secured party. Such notification, which is neither transferable nor assignable, shall be furnished to the Public Entity and Depository Bank and shall be accepted by them as sufficient evidence of the pledging and depositing of the security with the Custodian. The return of such pledge notification may be required by Custodian for the withdrawal, release or transfer of such security pursuant to applicable provisions and authorizations set forth in this Agreement.

X. GENERAL.

This Agreement shall be executed in triplicate with one executed original to be retained by each of the parties and shall be in full force and effect when executed by all parties. This Agreement is neither assignable nor transferable, and there is no requirement that the Agreement be returned to Custodian before delivery, transfer or designation of any securities as Eligible Securities hereunder. All notices, pledge notification and other documents and instruction required or authorized may be delivered, sent by facsimile, other electronic means or mailed to the parties hereto at the respective addresses (or facsimile numbers) set forth. For purposes of this Agreement, no notice, notification, document or communication shall be deemed to have been given to or received by Custodian unless it is actually received by one or more of the employees or officers of Custodian that are designated in writing by Custodian as being authorized to receive the instruction. Any document sent by facsimile to Custodian shall be deemed to be received only when received by Custodian at the facsimile number designated in writing within this Agreement, and which may be changed as business conditions warrant.

Dated this _____ day of _____ , 20 _____

(DEPOSITORY BANK)

Signature: _____

Name: Lacy Osbourn

Title: Finance and Accounting Investment Analyst

Facsimile: (785) 238-4964

E-mail: lacyo@centralnational.com

(PUBLIC ENTITY)

Signature: _____

Name: _____

Title: _____

Facsimile: ( )

E-mail: _____

UMB BANK, NA (CUSTODIAN)

Signature: _____

Name: Matt Brown

Title: Investment Operations Officer

Facsimile: (816) 860-5039

E-mail: safekeeping@umb.com

FEE SCHEDULE

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Canadian Check Processing Fee	$50.00
Cashier's Check	$5.00
Chargeback Fee	$10.00
Closed Account - applies to accounts closed within 90 days of opening date	$30.00
Collection Fees	$50.00
Counter Checks (per sheet)	$5.00
Customer use of ATMs we do not own or operate	$2.00
Debit Card Replacement - Instant Replacement	$20.00
Debit Card Replacement - Mail	$10.00
Debt Card - Rush Order	$40.00
Duplicate Statement Fee	$5.00
Fax/Photocopy Fee (per page)	$1.00
Foreign Currency Exchanges $300.00 minimum	$30.00
Foreign Currency Orders $300.00 minimum	$30.00
Garnishment	$50.00
Instant Statement Fee	$5.00
Medallion Signature Guarantee	$75.00
Online Bill Pay - per month	$8.00
Overdraft Item Fee- Maximum 6 Overdraft Item Fees per day and no Overdraft Item Fees if ending account balance is overdrawn by $5.00 or less.	$32.00
Personal Money Orders	$2.00
Platinum Check Line - Annual fee	$25.00
Research Charges - per copy	$2.00
Research Charges - Research per hour (one hour minimum)	$25.00
Return Item Fee- Maximum 6 Return Item Fees per day and no Return Item Fees if ending account balance is overdrawn by $5.00 or less.	$32.00
Return Mail Fee	$10.00
Stop Payment Charge	$32.00
Sweep Transaction Charge - Applies to automatic transfer from a linked CNB account to cover overdrafts	$10.00
Tax Levies	$50.00
Wire Transfers - CNB customers only eligible	
Wire Transfers - Incoming Domestic and International	$10.00
Wire Transfers - Outgoing Domestic	$25.00
Wire Transfers - Outgoing International (Foreign Currency) International wire service available for business/commercial purposes only.	$65.00
Wire Transfers - Outgoing International (US $) International wire service available for business/commercial purposes only.	$35.00

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CENTRAL OF KANSAS, INC. AND SUBSIDIARY

CONSOLIDATED FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

AND

INDEPENDENT AUDITOR'S REPORT

CENTRAL OF KANSAS, INC. AND SUBSIDIARY

CONSOLIDATED FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

AND

INDEPENDENT AUDITOR'S REPORT

CENTRAL OF KANSAS, INC. AND SUBSIDIARY

CONSOLIDATED FINANCIAL STATEMENTS

Years Ended December 31, 2024 and 2023

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AGH
CPAs & ADVISORS

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Central of Kansas, Inc. and Subsidiary

Report on the Audit of the Financial Statements

Opinion

We have audited the consolidated financial statements of Central of Kansas, Inc. and Subsidiary (the Company), which comprise the consolidated balance sheets as of December 31, 2024 and 2023, the related consolidated statements of income, comprehensive income, stockholders' equity, and cash flows for the years then ended, and the related notes to consolidated financial statements (collectively, the financial statements).

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as of December 31, 2024 and 2023, and the results of their operations and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

We have also audited, in accordance with auditing standards generally accepted in the United States of America (GAAS), the Company's internal control over financial reporting as of December 31, 2024, based on criteria established in *Internal Control - Integrated Framework* issued by the Committee of Sponsoring Organizations of the Treadway Commission in 2013, and our report dated March 25, 2025 expressed an unmodified opinion on the effectiveness of the Company's internal control over financial reporting.

Basis for Opinion

We conducted our audits in accordance with GAAS. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are required to be independent of the Company and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern within one year after the date that the financial statements are issued (or within one year after the date that the financial statements are available to be issued when applicable).

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that

includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Allen, Gibbs & Houlik, L.C
CERTIFIED PUBLIC ACCOUNTANTS

Wichita, KS
March 25, 2025

CENTRAL OF KANSAS, INC. AND SUBSIDIARY

CONSOLIDATED BALANCE SHEETS

December 31, 2024 and 2023
(In thousands, except share amounts)

ASSETS

	2024	2023
Cash and cash equivalents:		
Cash and due from banks	$ 13,141	$ 12,234
Interest-bearing deposits	56,213	131,572
Total cash and cash equivalents	69,354	143,806
Investment securities:		
Available-for-sale securities	399,751	409,628
Held-to-maturity securities	353	382
Restricted equity securities	3,180	3,177
Loans held for sale	2,155	2,110
Loans receivable and allowance for credit losses	710,181	657,608
Premises and equipment	11,052	11,109
Mortgage servicing rights	10,985	10,863
Bank-owned life insurance (BOLI)	38,246	31,834
Accrued interest and other assets	18,740	23,993
Total assets	$ 1,263,997	$ 1,294,510

LIABILITIES AND STOCKHOLDERS' EQUITY

Liabilities:		
Deposits:		
Demand and NOW	$ 683,856	$ 756,639
Savings and money market	219,019	231,091
Time	207,983	167,570
Total deposits	1,110,858	1,155,300
Federal funds purchased and securities sold under agreements to repurchase	3,003	4,766
Borrowed funds	10,000	--
Accrued interest and other liabilities	3,413	2,715
Total liabilities	1,127,274	1,162,781
Stockholders' equity:		
Common stock, no par value; 2,000,000 shares authorized; 625,739 and 626,873 shares issued and outstanding	1,599	1,785
Retained earnings	156,136	153,525
Accumulated other comprehensive (loss) income	(21,012)	(23,581)
Total stockholders' equity	136,723	131,729
Total liabilities and stockholders' equity	$ 1,263,997	$ 1,294,510

See accompanying notes to consolidated financial statements.

CENTRAL OF KANSAS, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENTS OF INCOME

Years Ended December 31, 2024 and 2023
(In thousands, except share amounts)

	2024	2023
Interest income:		
Loans	$ 44,416	$ 38,069
Investment securities	12,785	11,423
Other	3,593	7,627
Total interest income	60,794	57,119
Interest expense:		
Deposits	24,491	21,538
Other borrowings	107	3,656
Total interest expense	24,598	25,194
Net interest income	36,196	31,925
(Provision) recovery for credit losses	150	250
Net interest income after provision for credit losses	36,346	32,175
Other income:		
Service charges and fees on deposit accounts	3,999	4,213
Trust fees	4,438	4,065
Mortgage banking, net	2,038	1,760
Net realized (loss) gain on investment securities	(54)	(1,704)
Interchange income	3,981	4,150
Other	2,124	4,649
Total other income	16,526	17,133
Other expenses:		
Salaries, wages and benefits	24,713	24,073
Occupancy	4,819	4,840
Other non-interest expense	10,635	10,117
Total other expenses	40,167	39,030
Income before income taxes	12,705	10,278
Income tax expense	2,637	1,777
Consolidated net income	$ 10,068	$ 8,501
Weighted average shares outstanding	625,913	629,690
Basic and diluted income per share	$ 16.09	$ 13.50
Cash dividends per share	$ 11.92	$ 4.72

See accompanying notes to consolidated financial statements.

CENTRAL OF KANSAS, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

Years Ended December 31, 2024 and 2023
(In thousands, except share amounts)

	2024	2023
Consolidated net income	$ 10,068	$ 8,501
Other comprehensive income:		
Net change in unrealized gains and losses of available-for-sale securities, net of tax of $523 and $1,051, respectively	2,044	3,941
Net change in unrealized gains and losses of interest rate swaps	482	442
Reclassification adjustment for loss on investment securities recognized in net income, net of tax of $11 and $358 respectively	43	1,346
Net change in unrealized gains and losses	2,569	5,729
Consolidated comprehensive income	$ 12,637	$ 14,230

See accompanying notes to consolidated financial statements.

CENTRAL OF KANSAS, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENTS OF STOCKHOLDERS' EQUITY

Years Ended December 31, 2024 and 2023
(In thousands, except share amounts)

	Common Stock	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total
Balance, December 31, 2022	$ 2,458	$ 148,803	$ (29,310)	$ 121,951
Cumulative effect adjustment (ASU 2016-13, *CECL)*	--	(805)	--	(805)
Consolidated net income	--	8,501	--	8,501
Unrealized gain on available-for-sale securities, net of tax	--	--	5,287	5,287
Unrealized gain on interest rate swaps	--	--	442	442
Purchase of 5,544 shares	(866)	--	--	(866)
Issuance of 1,238 shares for discretionary stock bonus plan	193	--	--	193
Cash dividends ($4.72 per share)	--	(2,974)	--	(2,974)
Balance, December 31, 2023	1,785	153,525	(23,581)	131,729
Consolidated net income	--	10,068	--	10,068
Unrealized gain on available-for-sale securities, net of tax	--	--	2,087	2,087
Unrealized gain on interest rate swaps	--	--	482	482
Purchase of 2,455 shares	(429)	--	--	(429)
Issuance of 60 shares	10	--	--	10
Issuance of 1,261 shares for discretionary stock bonus plan	233	--	--	233
Cash dividends ($11.92 per share)	--	(7,457)	--	(7,457)
Balance, December 31, 2024	**$ 1,599**	**$ 156,136**	**$ (21,012)**	**$ 136,723**

See accompanying notes to consolidated financial statements.

CENTRAL OF KANSAS, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENTS OF CASH FLOWS

Years Ended December 31, 2024 and 2023
(In thousands, except share amounts)

	2024	2023
Cash flows from operating activities:		
Consolidated net income	$ 10,068	$ 8,501
Adjustments to reconcile consolidated net income to net cash flow from operating activities:		
Provision (recovery) for credit losses	(150)	(250)
Issuance of common stock for discretionary bonus plan	233	193
Amortization of investment securities' premiums, net of accretion	2,034	2,830
Deferred income taxes	(67)	(477)
Depreciation	746	785
Gain on sale of premises and equipment	(23)	(45)
Realized loss on investment securities	54	1,704
Gain on sale of loans held for sale	(1,030)	(890)
Unrealized loss (gain) on outstanding forward sale commitments	10	69
Unrealized loss (gain) on outstanding interest rate lock commitments	2	(165)
Change in fair value of mortgage loan servicing rights	(698)	421
Change in BOLI	(6,412)	1,575
Originations and purchases of loans held for sale	(39,015)	(46,153)
Proceeds from the sale of loans	40,000	48,148
Change in other assets	5,634	(2,798)
Change in other liabilities	133	(1,129)
Net cash flow from operating activities	11,519	12,319
Cash flows from investing activities:		
Net change in loans	(52,257)	(2,852)
Principal collections and proceeds from sales and maturities of available-for-sale and restricted equity securities	110,978	119,015
Principal collections and proceeds from sales and maturities of held-to-maturity securities	29	1,330
Purchases of available-for-sale securities	(100,550)	(115,675)
Purchases of held-to-maturity securities	--	(225)
Net additions to premises and equipment	(1,040)	(329)
Proceeds from the sale of premises and equipment	374	45
Purchase and origination of mortgage servicing rights	576	526
Net cash flow from investing activities	(41,890)	1,835
Cash flows from financing activities:		
Dividends to stockholders	(7,457)	(2,974)
Change in deposits	(44,442)	24,203
Proceeds from borrowed funds	10,000	--
Redemption of common stock	(429)	(866)
Issuance of common stock	10	--
Change in federal funds purchased and securities sold under agreements to repurchase	(1,763)	65
Net cash flow from financing activities	(44,081)	20,428
Change in cash and cash equivalents	(74,452)	34,582
Cash and cash equivalents, beginning of year	143,806	109,224
Cash and cash equivalents, end of year	$ 69,354	$ 143,806
Supplemental disclosures of cash flow information:		
Interest paid	$ 24,152	$ 24,988
Income taxes paid, net	$ 1,926	$ 1,767
Noncash investing activities:		
Real estate acquired in settlement of loans	$ 166	$ --
Cancellation of treasury shares	$ 429	$ 866

See accompanying notes to consolidated financial statements.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Principles of Consolidation - The consolidated financial statements include the accounts of Central of Kansas, Inc. and its wholly-owned subsidiary, Central National Bank (Bank) and its wholly-owned subsidiary, Select Property Company (collectively referred to as the Company). All significant intercompany accounts and transactions have been eliminated in consolidation. All amounts, except per share amounts, are presented in thousands and minor rounding differences may exist.

Nature of Operations - The Bank, through its locations in the states of Kansas and Nebraska, provides a full range of commercial and consumer banking services to small and medium-sized communities and the surrounding market areas. Select Property Company owns one property acquired through, or in lieu of, foreclosure.

Recently Issued Accounting Pronouncements - In December 2023, the Financial Accounting Standards Board issued Accounting Standards Update (ASU) 2023-09, *Income Taxes (Topic 740): Improvements to Income Tax Disclosures*, which provides for improvements to income tax disclosures primarily related to the rate reconciliation and income taxes paid information. This ASU is effective for the Company beginning on January 1, 2026. The adoption of ASU 2023-09 is not expected to have a significant impact on the Company's financial statements.

Use of Estimates - The consolidated financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America (U.S. accounting principles). Management of the Company is required to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of income and expenses during the reporting period. Actual results could differ from those estimates.

Cash and Cash Equivalents - For purposes of the consolidated statements of cash flows, the Company considers all federal funds sold and interest-bearing deposits at other financial institutions to be cash equivalents.

Investment Securities - Investment securities are classified as either available-for-sale or held-to-maturity. Held-to-maturity are those for which there is the positive intent and ability to hold to maturity, and are recorded at amortized cost. All other securities are classified as available-for-sale.

Regular assessments are performed on securities available for sale to confirm there are no perceived credit losses that would require an allowance for credit losses to be established in accordance with FASB Accounting Standards Update (ASU) No. 2016-13, *Financial Instruments-Credit Losses* (Topic 326): *Measurement of Credit Losses on Financial Instruments* ("CECL"). Management considers several factors when making such estimates, including issuer bond ratings, historical loss rates for given bond ratings, the financial condition of the issuer, and whether issuers continue to make timely principal and interest payments under the contractual terms of the securities, among others.

Purchased premiums and discounts on investment securities are amortized/accreted into interest income using the constant yield method based upon the remaining contractual maturity of the asset, adjusted for any expected prepayments. Dividend and interest income is recognized when earned. Realized gains and losses on the sale of securities are recorded

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

using the specific identification method. Securities transactions are recorded on the trade date.

For available for sale securities with an unrealized loss position, the Company evaluates the securities to determine whether the decline in the fair value below the amortized cost basis (impairment) is due to credit-related factors or non-credit related factors. Any impairment that is not credit-related is recognized in Accumulated Other Comprehensive Income (AOCI), net of tax. Credit-related impairment is recognized as an allowance for credit loss for securities available for sale on the balance sheet, limited to the amount by which the amortized cost basis exceeds the fair value, with a corresponding adjustment to earnings. Accrued interest receivable is excluded from the estimate of credit losses. Both the ACL and the adjustment to net income may be reversed if conditions change. However, if the Company expects, or is required, to sell an impaired available for sale security before recovering its amortized cost basis, the entire impairment amount would be recognized in earnings with a corresponding adjustment to the security's amortized cost basis. Because the security's amortized cost basis is adjusted to fair value, there is no ACL in this situation.

Restricted Equity Securities - Restricted equity securities consist of capital stock of the Federal Home Loan Bank [FHLBank Topeka (FHLB)], the Federal Reserve of Kansas City and Farmer Mac. These securities are not readily marketable and are required for regulatory purposes and borrowing ability. Since there are no available market values, these securities are carried at cost. Redemption of these securities is at par.

Loans Held for Sale and Mortgage Servicing Rights - Mortgage loans originated and intended for sale in the primary market are carried at the lower of aggregate cost or estimated fair value (as determined by outstanding commitments from investors or current investor yield requirements, calculated on the aggregate loan basis). Fees received on such loans are deferred and recognized in income as part of the gain or loss in the period the sale occurs. Net unrealized losses are recognized through a valuation allowance by charges to income.

Loans that are sold are accounted for as sales when control over the assets has been relinquished. Control over transferred assets is deemed to be surrendered when the assets have been isolated from the Bank, the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets and the Bank does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity.

The Bank issues commitments to originate fixed-rate conforming loans and enters into commitments to sell such loans as part of its mortgage banking activities. Such commitments are derivative financial instruments and are recorded at their fair value in the accompanying consolidated financial statements. Realized and unrealized gains on such derivatives also are included in mortgage banking revenues.

The Bank recognizes an asset for the cost of loan servicing rights acquired and the rights to service mortgage loans that are obtained through origination where such loans are sold or securitized and the related servicing rights are retained. The asset established through origination is determined by allocating the total cost of the mortgage loans based on the relative fair value of the mortgage servicing rights (MSR's) and the mortgage loans. The Bank has elected to account for all MSR assets at fair value as provided by U.S. accounting principles.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Potential changes in fair value of MSR assets are managed through a comprehensive risk management program. The intent is to mitigate the effects of changes in MSR fair value through the use of Treasury futures derivatives that are not designated as a hedge. Management has determined that changes in the yield on ten-year Treasury notes have the closest correlation to the change in value for the MSR's.

Loans Receivable - Loans that management has the intent and ability to hold for the foreseeable future or until maturity or pay-off are stated at the amount of unpaid principal less an allowance for credit losses. Interest on loans is accrued and recognized in income based upon the principal amount outstanding using primarily a simple interest calculation. Fees associated with the origination of loans are deferred and amortized over the life of the loans and are shown as an adjustment to interest income using the straight-line method. The accrual of interest on loans is discontinued when, in management's judgment, the interest is uncollectible in the normal course of business or when the loan becomes 90 days past due.

When discontinued, all unpaid interest is reversed. Interest is included in income after the date the loan is placed on nonaccrual status only after all principal has been paid or when the loan is returned to accrual status. The loan is returned to accrual status only when the borrower has brought all past-due principal and interest payments current and, in the opinion of management, has demonstrated the ability to make future payments of principal and interest as scheduled.

Allowance for Credit Losses - Loans (ACL) - The ACL is a valuation account that is deducted from the loans' amortized cost basis to present the net amount expected to be collected on the loans. Loans are charged off against the allowance when management believes uncollectibility of the loan is confirmed. Expected recoveries do not exceed the aggregate of amounts previously charged off and expected to be charged off.

The Company estimates the ACL balance using relevant available information, from internal and external sources, relating to past events, current conditions, and reasonable and supportable forecasts. The Company uses the weighted-average remaining maturity method (WARM method) as the basis for the estimation of expected credit losses. The WARM method uses a historical average annual charge-off rate. This average annual charge-off rate contains loss content over a historical lookback period and is used as a foundation for estimating the credit loss reserve for the remaining outstanding balances of loans in a segment at the balance sheet date. The segments are determined based on loans with similar risk characteristics using regulatory call report codes. The average annual charge-off rate is applied to the contractual term, further adjusted for estimated prepayments, to determine the unadjusted historical charge-off rate. The calculation of the unadjusted historical charge-off rate is then adjusted for current conditions and for reasonable and supportable forecast periods. Adjustments to historical loss information are made for differences in current loan-specific risk characteristics such as differences in underwriting standards, portfolio mix, delinquency level, or term as well as for changes in environmental conditions, such as changes in unemployment rates, property values, or other relevant factors. These qualitative factors serve to compensate for additional areas of uncertainty inherent in the portfolio that are not reflected in the historic loss factors.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Loans that do not share risk characteristics with the collectively evaluated pools are evaluated on an individual basis. Loans evaluated individually are not also included in the collective evaluation. When management determines that foreclosure is probable, expected credit losses are based on the fair value of the collateral, adjusted for undiscounted selling costs as appropriate. When the discounted cash flow method is used to determine the allowance for credit losses, management does not adjust the effective interest rate used to discount expected cash flows to incorporate expected prepayments.

The Company also maintains an allowance for credit losses on off-balance sheet credit exposures for unfunded loan commitments. This allowance is reflected as a component of other liabilities which represents management's current estimate of expected losses in the unfunded loan commitments. The estimate includes consideration of the likelihood that funding will occur and an estimate of expected credit losses on commitments expected to be funded over its estimated life based on management's consideration of past events, current conditions and reasonable and supportable economic forecasts. Management tracks the level and trends in unused commitments and takes into consideration the same factors as those considered for purposes of the allowance for credit losses on outstanding loans.

The Company's policies and procedures used to estimate the ACL, as well as the resultant provision for credit losses charged to income, are considered adequate by management. These estimates are periodically reviewed by internal audit and regulators, however, they are inherently approximate estimates and imprecise. Factors outside the Company's control, such as changes in projected economic conditions, real estate markets or particular industry conditions may materially impact asset quality and the adequacy of the ACL, thereby influencing the resulting provision for credit losses.

Loans also are subject to periodic examination by regulatory agencies. Such agencies may require charge-offs or additions to the allowance based upon their judgments about information available at the time of their examination.

Loan modifications for borrowers experiencing financial difficulties include modifications of terms, including reduction of interest rate for the remaining original life of the loan, extension of maturity date, reduction of principal amount or reduction of accrued interest. These loans are analyzed for impairment and any reserve required is included in the allowance for credit losses.

Foreclosed Assets - Assets acquired through, or in lieu of, foreclosures are intended to be sold and are recorded at fair value, less costs to sell. Foreclosed assets at December 31, 2024 and 2023 totaled $530 and $364, respectively, and are included in accrued interest and other assets on the consolidated balance sheets. Revenue and expenses from operations and changes in the valuation allowance are included in other non-interest expense on the consolidated statements of income.

Premises and Equipment - Premises and equipment are carried at cost less accumulated depreciation. Depreciation is computed principally using straight-line methods. Premises are depreciated over useful lives ranging from 10 to 39 years. Equipment is depreciated over useful lives of 5 to 10 years.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Maintenance and repair costs are charged to expense as incurred. Major betterments are considered individually and are capitalized or expensed dependent on facts and circumstances.

Bank-Owned Life Insurance (BOLI) - BOLI is recorded at the estimated contractual amount that would be realized if the life insurance policy is surrendered prior to maturity or death of the insured. Income or expense is recognized based on the change in the estimated contractual amount.

Impairment of Long-Lived Assets - Long-lived assets are reviewed for impairment whenever events or changes in circumstances indicate the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to estimated future net cash flows (undiscounted and without interest charges) expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the assets exceeds the fair value of the assets. Assets to be disposed of are reported at the lower of the carrying amount or fair value less costs to sell.

Income Taxes - The Company files consolidated federal and state income tax returns. Deferred tax assets and liabilities are recognized for the future tax consequences attributable to differences between the consolidated financial statement carrying amounts of existing assets and liabilities and their respective tax basis. Deferred tax assets and liabilities are measured using enacted tax rates expected to apply to taxable income in the years in which those temporary differences are expected to be recovered or settled. Deferred tax assets are reduced by a valuation allowance when, in the opinion of management, it is more likely than not that some portion, or all, of the deferred tax assets will not be realized. The effect on deferred tax assets and liabilities for subsequent changes in tax rates are recognized in income in the period that includes the tax rate change.

The Company recognizes the financial effects of a tax position only when it believes it can more likely than not support the position upon an examination by the relevant tax authority.

Mortgage Partnership Finance Program - The Bank participates in the Mortgage Partnership Finance (MPF) Program of the FHLB, which is intended to provide FHLB member institutions with an alternative to holding fixed-rate mortgages in their loan portfolios or selling them in the secondary market. The Bank participates in the MPF Program by selling closed loans owned by the Bank to the FHLB, pursuant to the FHLB's original MPF closed-loan programs. Under the MPF Program, credit risk is shared by the participating institution and the FHLB by structuring the loss exposure in several layers, with the participating institution being liable for losses after application of an initial layer of losses (after any private mortgage insurance) is absorbed by the FHLB, subject to an agreed-upon maximum amount of such secondary credit enhancement which is intended to be in an amount equivalent to an "AA" credit risk rating by a rating agency. The participating institution receives credit enhancement fees from the FHLB for providing this credit enhancement and continuing to manage the credit risk of the MPF Program loans. Participating institutions are also paid specified servicing fees for servicing the loans.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Transfers involving sales with the Bank acting as principal are accounted for in accordance with U.S. accounting principles, as previously explained, with the recognition of gains and losses on the sale of the related mortgage servicing rights included in the consolidated statements of income.

The credit enhancement feature of the MPF Program is accounted for by the Bank as a financial guarantee in accordance with U.S. accounting principles and reported on the consolidated balance sheet at its initial fair value. Subsequent changes in the recorded guarantee amount would result from termination of any portion or all of the guarantee, additional guarantees being issued or increases in the expected losses resulting from the guarantee. Such changes in recorded amounts are recognized in the consolidated statements of income.

Revenue Recognition - The majority of the Company's revenues come from interest income, including loans, leases and securities, and such revenue is recognized when earned.

A description of the Company's revenue from contracts with customers within the scope of the revenue recognition standards follows:

Service Charges and Fees on Deposit Accounts - The Company earns fees from its deposit customers for transaction-based, account maintenance and overdraft services. Transaction-based fees, which include services such as ATM usage fees, stop payment charges, statement rendering and ACH fees, are recognized at the time the transaction is executed as that is the point in time the Company fulfills the customer's request. Account maintenance fees, which relate primarily to monthly maintenance, are earned over the course of a month, representing the period during which the Company satisfies the performance obligation. Overdraft fees are recognized at the point in time that the overdraft occurs. Service charges on deposits are withdrawn from the customer's account balance.

Interchange Income - The Company earns interchange fees from debit cardholder transactions conducted through the interchange payment network. Interchange fees from cardholder transactions represent a percentage of the underlying transaction value and are recognized daily, concurrently with the transaction processing services provided to the cardholder.

Trust Fees - The Company earns fiduciary income from its contracts with trust customers to manage assets. These fees are primarily earned over time as the Bank provides the monthly or quarterly services and are generally assessed based on a fixed fee schedule for assets under management. Fees that are transaction based, including trade execution services, are recognized at the point in time that the transaction is executed.

Mortgage Banking Fees - The Company earns service fees on mortgage banking activities that are earned over the course of a month, representing the period during which the Company satisfies the performance obligation.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Gains (Losses) on Sales of Real Estate Owned (OREO) - The Company records a gain or loss from the sale of real estate owned when control of the property transfers to the buyer, which generally occurs at the time of an executed deed. When the Company finances the sale of real estate owned to the buyer, the Company assesses whether the buyer is committed to perform their obligations under the contract and whether collectability of the transaction price is probable. Once these criteria are met, the real estate owned asset is derecognized and the gain or loss on sale is recorded upon the transfer of control of the property to the buyer. In determining the gain or loss on the sale, the Company adjusts the transaction price and related gain (loss) on sale if a significant financing component is present. Gains recognized on OREO sales, included in other income, were $0 for 2024 and 2023.

Subsequent Events - Subsequent events have been evaluated through March 25, 2025, the date the consolidated financial statements were available to be issued.

2. INVESTMENT SECURITIES

Investment securities at December 31, 2024 and 2023, are as follows:

	2024				
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Losses	Estimated Fair Value
Available-for-sale:					
U.S. Treasury and government sponsored agency securities	$ 102,560	$ 1	$ (4,811)	$ --	$ 97,750
Mortgage and asset-backed agency securities	220,312	123	(8,900)	--	211,535
Obligations of states and political subdivisions	101,973	22	(12,894)	--	89,101
Other securities	1,366	--	(1)	--	1,365
Total	$ 426,211	$ 146	$ (26,606)	$ --	$ 399,751
Held-to-maturity:					
Obligations of states and political subdivisions	$ 353	$ 8	$ (13)	$ --	$ 348

	2023				
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Losses	Estimated Fair Value
Available-for-sale:					
U.S. Treasury and government sponsored agency securities	$ 159,481	$ --	$ (7,730)	$ --	$ 151,751
Mortgage and asset-backed agency securities	173,365	232	(9,289)	--	164,308
Obligations of states and political subdivisions	104,554	148	(12,419)	--	92,283
Other securities	1,309	--	(23)	--	1,286
Total	$ 438,709	$ 380	$ (29,461)	$ --	$ 409,628
Held-to-maturity:					
Obligations of states and political subdivisions	$ 382	$ 22	$ (8)	$ --	$ 396

2. INVESTMENT SECURITIES (CONTINUED)

As of December 31, 2024 and 2023, investment securities with gross unrealized losses aggregated by investment category and length of time that individual securities have been in a continuous loss position, are as follows:

	Less than 12 months			12 months or longer			Total		
December 31, 2024	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses
Available-for-sale									
U.S. Treasury and government sponsored agency securities	1	$ 2,988	$ (1)	92	$ 92,579	$ (4,810)	93	$ 95,567	$ (4,811)
Mortgage and asset-backed securities	42	70,789	(899)	152	108,588	(8,001)	194	179,377	(8,900)
Obligations of states and political subdivisions	20	10,076	(105)	152	73,428	(12,789)	172	83,504	(12,894)
Other securities	1	1,367	(1)	–	–	–	1	1,367	(1)
Totals	64	$ 85,220	$ (1,006)	396	$ 274,595	$ (25,600)	460	$ 359,815	$ (26,606)
Held-to-maturity									
Obligations of states and political subdivisions	2	$ 133	$ (13)	–	$ –	$ –	2	$ 133	$ (13)

	Less than 12 months			12 months or longer			Total		
December 31, 2023	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses
Available-for-sale									
U.S. Treasury and government sponsored agency securities	14	$ 41,093	$ (66)	114	$ 110,658	$ (7,664)	128	$ 151,751	$ (7,730)
Mortgage and asset-backed securities	20	16,870	(308)	165	127,000	(8,981)	185	143,870	(9,289)
Obligations of states and political subdivisions	17	6,577	(32)	148	71,230	(12,387)	165	77,807	(12,419)
Other securities	–	–	–	1	1,286	(23)	1	1,286	(23)
Totals	51	$ 64,540	$ (406)	428	$ 310,174	$ (29,055)	479	$ 374,714	$ (29,461)
Held-to-maturity									
Obligations of states and political subdivisions	1	$ 69	$ (8)	–	$ –	$ –	1	$ 69	$ (8)

2. INVESTMENT SECURITIES (CONTINUED)

As of December 31, 2024 and 2023, management does not believe these securities in an unrealized loss position are impaired and require an ACL because none of the factors involved in current pricing of the securities indicate a permanent impairment based on applicable valuation criteria. The primary reason for securities in a loss position is the result of changes in interest rates. Since the Company holds most securities to maturity, it is anticipated that any decline in market value will be temporary and that securities will mature at par value if held until they mature.

Estimated maturities of investment securities at December 31, 2024, are as follows:

	Available-for-Sale		Held-to-Maturity	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Within one year	$ 32,713	$ 32,041	$ --	$ --
After one but within five years	206,916	197,246	--	--
After five but within ten years	149,832	139,500	206	214
After ten years	35,384	29,599	147	134
Total debt securities	424,845	398,386	353	348
Other securities	1,366	1,365	--	--
Total investment securities	$ 426,211	$ 399,751	$ 353	$ 348

Mortgage-backed securities consist of securities sponsored by government agencies such as FHLMC, GNMA, and FNMA. Actual maturities will differ from contractual maturities because borrowers have the right to repay obligations with or without prepayment penalties.

Investment securities with a fair value of approximately $327,105 and $357,539 were pledged to secure public deposits, repurchase agreements and borrowed funds at December 31, 2024 and 2023, respectively.

Gross investment gains of $5 and $0 and gross investment losses of $59 and $1,704 were recognized using the specific identification method during the years ended December 31, 2024 and 2023, respectively, resulting from the sale of investment securities.

The Bank previously entered into an interest rate swap agreement that hedged a portion of the interest rate risk associated with variable interest rates on investment securities. The swap provided for the exchange of a fixed rate of 3.041% on a notional amount of $50 million and a floating rate of SOFR, and matured in June 2024. At December 31, 2023, the fair value of the swap was $(610) which is included in accrued interest and other assets on the consolidated balance sheet.

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES

Loans receivable and allowance for credit losses consist of the following at December 31, 2024 and 2023:

	2024	2023
1-4 family residential construction	$ 3,243	$ 624
Other construction	60,847	58,576
Farmland	133,325	119,277
Owner occupied 1-4 family residential	30,969	27,864
1-4 family first and junior liens	60,566	56,660
Multifamily	18,564	16,145
Nonfarm/nonresidential real estate	130,932	113,846
Nonfarm/nonresidential other	152,412	139,848
Ag production	52,156	51,692
Commercial and industrial	47,160	48,776
Consumer	16,621	17,169
Other	18,607	21,718
	725,402	672,195
Other adjustments to loans, including deferred loan fees	(1,520)	(1,239)
Allowance for credit losses	(13,701)	(13,348)
Totals	$ 710,181	$ 657,608

A description of each segment of the loan portfolio, along with risk characteristics of each segment, is included below:

Agricultural Loans - Agricultural loans are comprised of agricultural production loans, and loans secured by farmland. Agricultural production loans encompass crop and livestock operating lines, and term financing for machinery, equipment, and rolling stock. Agricultural loans are subject to considerable fluctuations in annual farm revenues and expenses, due to changes in productivity/yield from local weather and growing conditions, market price pressures on farm products and farm production inputs, as well as changes in USDA farm program policy. Loans secured by farmland are greatly influenced by the quality, productivity, and utilization of the farmland, which is reflected in the value of the farmland. Generally, a borrower's ability to repay is based primarily on cashflow from operations.

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

Residential Real Estate Loans - Residential real estate loans are comprised of 1-4 family first and junior mortgage loans, owner occupied 1-4 family residential loans, and multi-family housing loans. All the loan sub-categories are significantly affected by the local residential real estate market, the local economy, and the level and direction of mortgage interest rates. The Company evaluates borrowers' repayment capacity through a debt-to-income assessment of applicants' capacity to repay the proposed mortgage debt, and all other outstanding debt, as well as adhering to loan-to-value limits. Credit reports are utilized to assess a borrower's historical credit performance. Appraisals are normally obtained on pledged residential real estate collateral to validate the collateral value of the mortgaged property, which provides a secondary source of repayment.

Commercial Real Estate Loans - Commercial real estate loans consist of nonfarm/nonresidential real estate, nonfarm/nonresidential other, 1-4 family residential and other construction. Commercial real estate loans are often dependent on a specific industry tied to the loan or are sensitive to the local commercial real estate market. Generally, construction loans are monitored relative to an approved construction schedule and budget. Term real estate loans such as apartments or motels are evaluated based on cashflow generated by the project. An evaluation of a project's cashflow is performed to evaluate the borrower's ability to repay the loan at the time of origination and periodically throughout the life of the loan. New construction and existing CRE projects are typically secured by real estate mortgages to provide a secondary source of repayment with appraisals to validate the value of the property relative to the loan amount.

Commercial and Industrial Loans - Commercial and industrial loans are dependent on the strength of the industries of the related borrowers and the success of their businesses. Commercial and industrial loans are advanced for equipment, to provide working capital, and to meet other financing needs of the business. These loans may be secured by accounts receivable, inventory, equipment, or other business assets. Appropriate financial information is obtained from the borrower to evaluate the primary source of repayment, and sufficient inspection, valuation, and control of secondary sources of repayment are performed timely.

Consumer Loans and Other Loans - Consumer and other loans consist of auto loans, other consumer loans, other revolving credit plans, and other loans. Consumer loans are extended for automobiles and other non-real estate consumer purposes. Repayment is usually highly correlated with the continued employment of wage earners in the local economy, and is therefore sensitive to local economic events. Consumer loans are normally secured by consumer assets, but may be unsecured. Typically, the Company evaluates the borrower's repayment ability through a review of credit scores and an evaluation of debt-to-income ratios.

Loans and other commitments outstanding at December 31, 2024 and 2023, including available amounts of $2,656 and $142, respectively, to executive officers, directors and principal stockholders of the Company and their related businesses were $2,658 and $146, respectively. Such loans were made in the ordinary course of business at market rates.

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

The following is a summary of transactions in the allowance for credit losses, allocated by portfolio segment, as of December 31, 2024:

	Balance, Beginning of Year	Charge-offs	Recoveries	Provision for Credit Losses	Balance, End of Year
1-4 family residential construction	$ 12	$ --	$ --	$ 49	$ 61
Other construction	1,147	--	5	(15)	1,137
Farmland	2,335	--	32	125	2,492
Owner occupied 1-4 family residential	434	(35)	3	80	482
1-4 family first and junior liens	1,109	(30)	12	37	1,128
Multifamily	316	--	--	31	347
Nonfarm/nonresidential real estate	2,229	(206)	211	214	2,448
Nonfarm/nonresidential other	2,728	--	430	(309)	2,849
Ag production	1,012	(16)	78	(99)	975
Commercial and industrial	955	(41)	67	(99)	882
Consumer	336	(74)	67	(18)	311
Other	425	--	--	(77)	348
Unallocated	310	--	--	(69)	241
Totals	$ 13,348	$ (402)	$ 905	$ (150)	$ 13,701

The following is a summary of transactions in the allowance for credit losses, allocated by portfolio segment, as of December 31, 2023:

	Balance, Beginning of Year	Charge-offs	Recoveries	Provision for Credit Losses	Balance, End of Year
1-4 family residential construction	$ 36	$ --	$ --	$ (24)	$ 12
Other construction	1,003	--	13	131	1,147
Farmland	2,077	--	38	220	2,335
Owner occupied 1-4 family residential	215	(21)	3	237	434
1-4 family first and junior liens	753	--	28	328	1,109
Multifamily	222	--	339	(245)	316
Nonfarm/nonresidential real estate	1,705	--	18	506	2,229
Nonfarm/nonresidential other	2,801	--	207	(280)	2,728
Ag production	1,439	(27)	96	(496)	1,012
Commercial and industrial	933	(3)	55	(30)	955
Consumer	241	(146)	72	169	336
Other	259	--	--	166	425
Unallocated	1,242	--	--	(932)	310
Totals	$ 12,926	$ (197)	$ 869	$ (250)	$ 13,348

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

The ACL, allocated by portfolio segment and impairment evaluation methodology, as of December 31, 2024, is as follows:

	Individually Evaluated for Impairment	Collectively Evaluated for Impairment	Total
1-4 family residential construction	$ --	$ 61	$ 61
Other construction	--	1,137	1,137
Farmland	--	2,492	2,492
Owner occupied 1-4 family residential	--	482	482
1-4 family first and junior liens	--	1,128	1,128
Multifamily	--	347	347
Nonfarm/nonresidential real estate	--	2,448	2,448
Nonfarm/nonresidential other	--	2,849	2,849
Ag production	--	975	975
Commercial and industrial	--	882	882
Consumer	--	311	311
Other	--	348	348
Unallocated	--	241	241
Totals	$ --	$ 13,701	$ 13,701

The ACL, allocated by portfolio segment and impairment evaluation methodology, as of December 31, 2023, is as follows:

	Individually Evaluated for Impairment	Collectively Evaluated for Impairment	Total
1-4 family residential construction	$ --	$ 12	$ 12
Other construction	--	1,147	1,147
Farmland	--	2,335	2,335
Owner occupied 1-4 family residential	--	434	434
1-4 family first and junior liens	--	1,109	1,109
Multifamily	--	316	316
Nonfarm/nonresidential real estate	--	2,229	2,229
Nonfarm/nonresidential other	--	2,728	2,728
Ag production	--	1,012	1,012
Commercial and industrial	--	955	955
Consumer	--	336	336
Other	--	425	425
Unallocated	--	310	310
Totals	$ --	$ 13,348	$ 13,348

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

The recorded investment in loans and leases, allocated by portfolio segment and impairment evaluation methodology, as of December 31, 2024, is as follows:

	Individually Evaluated for Impairment	Collectively Evaluated for Impairment	Total
1-4 family residential construction	$ --	$ 3,243	$ 3,243
Other construction	3,953	56,894	60,847
Farmland	419	132,906	133,325
Owner occupied 1-4 family residential	--	30,969	30,969
1-4 family first and junior liens	--	60,566	60,566
Multifamily	--	18,564	18,564
Nonfarm/nonresidential real estate	--	130,932	130,932
Nonfarm/nonresidential other	198	152,214	152,412
Ag production	75	52,081	52,156
Commercial and industrial	237	46,923	47,160
Consumer	--	16,621	16,621
Other	--	18,607	18,607
Totals	$ 4,882	$ 720,520	$ 725,402

The recorded investment in loans and leases, allocated by portfolio segment and impairment evaluation methodology, as of December 31, 2023, is as follows:

	Individually Evaluated for Impairment	Collectively Evaluated for Impairment	Total
1-4 family residential construction	$ --	$ 624	$ 624
Other construction	7,011	51,565	58,576
Farmland	678	118,599	119,277
Owner occupied 1-4 family residential	--	27,864	27,864
1-4 family first and junior liens	201	56,459	56,660
Multifamily	--	16,145	16,145
Nonfarm/nonresidential real estate	706	113,140	113,846
Nonfarm/nonresidential other	521	139,327	139,848
Ag production	804	50,888	51,692
Commercial and industrial	500	48,276	48,776
Consumer	--	17,169	17,169
Other	--	21,718	21,718
Totals	$ 10,421	$ 661,774	$ 672,195

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

The Bank typically charges off any potential loss on impaired loans when impairment is identified. Interest income recognized on impaired loans for the years ended December 31, 2024 and 2023 was $507 and $152, respectively. At December 31, 2024 and 2023, $0 of the allowance is allocated to individual loans.

The following table presents impaired loans with no specific allowance for the year ended December 31, 2024:

	Recorded Balance	Unpaid Contractual Balance	Average Investment in Impaired Loans
1-4 family residential construction	$ --	$ --	$ --
Other construction	3,953	3,953	5,482
Farmland	419	419	549
Owner occupied 1-4 family residential	-	-	-
1-4 family first and junior liens	-	-	101
Multifamily	-	-	-
Nonfarm/nonresidential real estate	-	-	353
Nonfarm/nonresidential other	198	6,090	360
Ag production	75	75	439
Commercial and industrial	237	237	368
Consumer	--	--	--
Other	--	--	--
Totals	$ 4,882	$ 10,774	$ 7,652

The following table presents impaired loans with no specific allowance for the year ended December 31, 2023:

	Recorded Balance	Unpaid Contractual Balance	Average Investment in Impaired Loans
1-4 family residential construction	$ --	$ --	$ --
Other construction	7,011	7,011	3,506
Farmland	678	678	339
Owner occupied 1-4 family residential	--	--	1,198
1-4 family first and junior liens	201	201	101
Multifamily	--	--	--
Nonfarm/nonresidential real estate	706	706	726
Nonfarm/nonresidential other	521	6,090	649
Ag production	804	804	1,442
Commercial and industrial	500	500	250
Consumer	--	--	--
Other	--	--	--
Totals	$ 10,421	$ 15,990	$ 8,211

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

The following table presents the credit risk profile of the loan portfolio based on the rating category and payment activity as of December 31, 2024:

	Pass	Classified	Total
1-4 family residential construction	$ 3,243	$ --	$ 3,243
Other construction	53,694	7,153	60,847
Farmland	131,187	2,138	133,325
Owner occupied 1-4 family residential	30,969	--	30,969
1-4 family first and junior liens	60,215	351	60,566
Multifamily	18,564	--	18,564
Nonfarm/nonresidential real estate	129,456	1,476	130,932
Nonfarm/nonresidential other	152,214	198	152,412
Ag production	52,131	25	52,156
Commercial and industrial	46,822	338	47,160
Consumer	16,621	--	16,621
Other	18,607	--	18,607
Totals	$ 713,723	$ 11,679	$ 725,402

The following table presents the credit risk profile of the loan portfolio based on the rating category and payment activity as of December 31, 2023:

	Pass	Classified	Total
1-4 family residential construction	$ 624	$ --	$ 624
Other construction	49,514	9,062	58,576
Farmland	116,736	2,541	119,277
Owner occupied 1-4 family residential	27,864	--	27,864
1-4 family first and junior liens	56,409	251	56,660
Multifamily	15,191	954	16,145
Nonfarm/nonresidential real estate	112,626	1,220	113,846
Nonfarm/nonresidential other	139,327	521	139,848
Ag production	51,595	97	51,692
Commercial and industrial	48,492	284	48,776
Consumer	17,169	--	17,169
Other	19,656	2,062	21,718
Totals	$ 655,203	$ 16,992	$ 672,195

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

The following table presents the loan portfolio aging analysis as of December 31, 2024:

	30-59	60-89	90+	Total Past Due	Current	Total Loans	Over 90 Days and Accruing Interest
1-4 family residential construction	$ --	$ --	$ --	$ --	$ 3,243	$ 3,243	$ --
Other construction	--	--	--	--	60,847	60,847	--
Farmland	--	--	--	--	133,325	133,325	--
Owner occupied 1-4 family residential	--	--	--	--	30,969	30,969	--
1-4 family first and junior liens	19	--	278	297	60,269	60,566	279
Multifamily	--	--	--	--	18,564	18,564	--
Nonfarm/nonresidential real estate	--	--	--	--	130,932	130,932	--
Nonfarm/nonresidential other	9	--	--	9	152,403	152,412	--
Ag production	--	--	--	--	52,156	52,156	--
Commercial and industrial	152	--	--	152	47,008	47,160	--
Consumer	72	4	--	76	16,545	16,621	--
Other	--	--	--	--	18,607	18,607	--
Totals	$ 252	$ 4	$ 278	$ 534	$ 724,868	$ 725,402	$ 279

The following table presents the loan portfolio aging analysis as of December 31, 2023:

	30-59	60-89	90+	Total Past Due	Current	Total Loans	Over 90 Days and Accruing Interest
1-4 family residential construction	$ --	$ --	$ --	$ --	$ 624	$ 624	$ --
Other construction	--	--	--	--	58,576	58,576	--
Farmland	--	--	--	--	119,277	119,277	--
Owner occupied 1-4 family residential	--	--	--	--	27,864	27,864	--
1-4 family first and junior liens	317	130	--	447	56,213	56,660	--
Multifamily	--	--	--	--	16,145	16,145	--
Nonfarm/nonresidential real estate	191	--	--	191	113,655	113,846	--
Nonfarm/nonresidential other	16	--	--	16	139,832	139,848	--
Ag production	6	13	--	19	51,673	51,692	--
Commercial and industrial	20	--	--	20	48,756	48,776	--
Consumer	55	22	--	77	17,092	17,169	--
Other	--	--	--	--	21,718	21,718	--
Totals	$ 605	$ 165	$ --	$ 770	$ 671,425	$ 672,195	$ --

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

The following table presents the non-accrual loans at December 31, 2024 and 2023:

	2024	2023
1-4 family residential construction	$ --	$ --
Other construction	--	--
Farmland	--	--
Owner occupied 1-4 family residential	--	--
1-4 family first and junior liens	--	--
Multifamily	--	--
Nonfarm/nonresidential real estate	--	--
Nonfarm/nonresidential other	198	521
Ag production	--	--
Commercial and industrial	--	--
Consumer	--	--
Other	--	--
Totals	$ 198	$ 521

Under the original terms of the Bank's non-accrual loans, interest earned on such loans for the years ended December 31, 2024 and 2023 would not have been material to the financial statements as a whole. No interest income related to non-accrual loans was included in interest income for the years ended December 31, 2024 and 2023.

Modifications to Debtors Experiencing Financial Difficulty - The following table presents the amortized cost basis of loans at December 31, 2024 that were both experiencing financial difficulty and modified during the year ended December 31, 2024, by class and by type of modification. The percentage of the amortized cost basis of loans that were modified to borrowers in financial distress as compared to the amortized cost basis of each class of financing receivable is also presented below.

	Payment Delay	Term Extension	Combination Rate Change and Term Extension	Combination Payment Delay and Term Extension	Total Modifications	Total Class of Financing Receivable	Percentage of Total Loan Pool
1-4 family residential construction	$ --	$ --	$ --	$ --	$ --	$ 3,243	--
Other construction	--	1,449	--	--	1,449	60,847	2.38%
Farmland	--	--	--	--	--	133,325	--
Owner occupied 1-4 family residential	--	--	--	--	--	30,969	--
1-4 family first and junior liens	--	--	--	--	--	60,566	--
Multifamily	--	--	--	--	--	18,564	--
Nonfarm/nonresidential real estate	--	--	--	--	--	130,932	--
Nonfarm/nonresidential other	--	--	--	--	--	152,412	--
Ag production	--	--	--	--	--	52,156	--
Commercial and industrial	--	--	--	--	--	47,160	--
Consumer	--	--	--	--	--	16,621	--
Other	--	--	--	--	--	18,607	--
Totals	$ --	$ 1,449	$ --	$ --	$ 1,449	$ 725,402	

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

Modifications to Debtors Experiencing Financial Difficulty - The following table presents the amortized cost basis of loans at December 31, 2023 that were both experiencing financial difficulty and modified during the year ended December 31, 2023, by class and by type of modification. The percentage of the amortized cost basis of loans that were modified to borrowers in financial distress as compared to the amortized cost basis of each class of financing receivable is also presented below.

	Payment Delay	Term Extension	Combination Rate Change and Term Extension	Combination Payment Delay and Term Extension	Total Modifications	Total Class of Financing Receivable	Percentage of Total Loan Pool
1-4 family residential construction	$ –	$ –	$ –	$ –	$ –	$ 624	–
Other construction	–	7,011	–	–	7,011	58,576	11.97%
Farmland	–	678	–	–	678	119,277	0.57%
Owner occupied 1-4 family residential	–	–	–	–	–	27,864	–
1-4 family first and junior liens	–	–	–	–	–	56,660	–
Multifamily	–	–	–	–	–	16,145	–
Nonfarm/nonresidential real estate	–	–	–	–	–	113,846	–
Nonfarm/nonresidential other	–	–	521	–	521	139,848	0.37%
Ag production	–	60	–	–	60	51,692	0.12%
Commercial and industrial	–	500	–	–	500	48,776	1.02%
Consumer	–	–	–	–	–	17,169	–
Other	–	–	–	–	–	21,718	–
Totals	$ –	$ 8,249	$ 521	$ –	$ 8,770	$ 672,195	

At December 31, 2024, there was one commitment to lend additional amounts on these loans totaling $520. At December 31, 2023, there were five commitments to lend additional amounts on these loans totaling $1,295.

The Company considers loans modified to borrowers in financial distress as loans that do not share similar risk characteristics with collectively evaluated loans at modification date for the purposes of calculating the allowance for credit losses. These loans will be evaluated for credit losses based on either discounted cash flows or the fair value of collateral at modification date; however, subsequent to the modification date these loans will be evaluated for credit losses as part of the collectively evaluated pools after a period of ongoing performance under the terms of the modified loan. The Company closely monitors the performance of loans that are modified to borrowers experiencing financial difficulty to understand the effectiveness of its modification efforts. The modification on the loans did not change the recorded investment on the loan. As of December 31, 2024 and 2023 the $4,685 balance and the $8,770 balance of such loans respectively was currently paid and not considered past due as a result of the rate changes and term extensions for these loans. The modifications do not have a material financial effect on the loan portfolio as a whole.

3. LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (CONTINUED)

The following table lists allowance for credit losses on off-balance sheet credit exposures as of December 31, 2024 and 2023.

	2024	2023
1-4 family residential construction	$ --	$ 6
Other construction	1,136	665
Farmland	27	21
Owner occupied 1-4 family residential	33	72
1-4 family first and junior liens	10	3
Multifamily	1	7
Nonfarm/nonresidential real estate	4	14
Nonfarm/nonresidential other	71	73
Ag production	-	--
Commercial and industrial	-	--
Consumer	7	7
Other	--	5
Totals	$ 1 ,289	$ 873

4. MORTGAGE SERVICING ACTIVITIES

The Bank services mortgage loans for the FHLMC, FHLB and GNMA. The total principal balance of loans serviced for others, which are excluded from these consolidated financial statements, was approximately $770 million and $820 million at December 31, 2024 and 2023, respectively. Information about the retained mortgage servicing rights follows:

	2024	2023
Balance at beginning of year	$ 10,863	$ 11,810
Purchases and originations less decay	(576)	(526)
Change in fair value, net	698	(421)
Balance at end of year	$ 10,985	$ 10,863

Custodial escrow balances maintained in connection with the loan servicing, and included in demand deposits, were approximately $10,963 and $10,596 at December 31, 2024 and 2023, respectively.

Mortgage banking activities for the years ended December 31, 2024 and 2023, are as follows:

	2024	2023
Gain on sale of loans	$ 1,165	$ 1,014
Unrealized (loss) gain on outstanding interest rate lock commitments	(2)	165
Unrealized loss on outstanding forward sale commitments	(10)	(69)
Service fees earned	2,148	2,244
Decay due to prepayments and principal amortization	(1,028)	(1,085)
Change in fair value of mortgage servicing rights	698	(421)
Change in mortgage servicing derivative	(933)	(88)
Total mortgage banking activities	$ 2,038	$ 1,760

5. PREMISES AND EQUIPMENT

Premises and equipment at December 31, 2024 and 2023, are as follows:

	2024	2023
Land	$ 1,572	$ 1,572
Buildings and improvements	22,477	22,149
Equipment and furniture	13,609	13,459
	37,658	37,180
Less accumulated depreciation	26,606	26,071
	$ 11,052	$ 11,109

Depreciation expense of $746 and $785 for the years ended December 31, 2024 and 2023, respectively, has been included in occupancy expense in the accompanying consolidated statements of income.

6. INCOME TAX

The tax effects of temporary differences that give rise to significant portions of deferred tax assets and liabilities at December 31, 2024 and 2023, are presented below:

	2024	2023
Deferred tax assets:		
Allowance for credit losses	$ 3,148	$ 2,803
Deferred compensation	--	23
Unrealized loss on investment securities - available-for-sale	5,585	6,268
Other tax credits and loss carryforwards	273	233
Other	245	521
	9,251	9,848
Less valuation allowance	273	233
Deferred tax assets	8,978	9,615
Deferred tax liabilities:		
Carrying value of mortgage servicing rights	1,898	1,872
Investments	95	84
Carrying value of premises and equipment, net of depreciation	470	505
Other, net	368	391
Deferred tax liabilities	2,831	2,852
Net deferred tax assets (liabilities)	$ 6,147	$ 6,763

Recoverable current income tax amounts, net of deferred tax liability amounts, are included in accrued interest and other assets in the accompanying consolidated balance sheets.

Income tax expense (benefit) for the years ended December 31, 2024 and 2023, is as follows:

	2024	2023
Current	$ 2,704	$ 2,254
Deferred	(67)	(477)
Total income taxes	$ 2,637	$ 1,777

6. INCOME TAX (CONTINUED)

Based on the statutory federal income tax rate for the years ended December 31, 2024 and 2023, actual income taxes differ from expected income taxes as a result of the following:

	2024	2023
Expected federal income tax expense	$ 2,668	$ 2,158
Interest on obligations of states and political subdivisions	(267)	(280)
Cash surrender value and death proceeds on BOLI, net	(129)	(539)
State income taxes	127	275
Valuation allowance	40	22
Other, net	198	141
Total	$ 2,637	$ 1,777

At December 31, 2024, the Company has state net operating loss carryforwards approximating $3,895 that begin to expire in 2026. Management determined that such loss carryforwards may expire before they are utilized, and has a valuation allowance to offset these assets. The valuation allowance was increased by $40 due to new state loss carryforwards being larger than those that expired.

7. DEPOSITS

Maturities of time deposits are as follows at December 31, 2024:

Year	Amount
2025	$ 172,733
2026	28,374
2027	5,930
2028	339
2029	542
2031	63
2033	2
	$ 207,983

Time deposits of $250 or more totaled $43,827 and $33,104 at December 31, 2024 and 2023, respectively.

8. SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE

Securities sold under agreements to repurchase aggregated $3,003 and $4,766 at December 31, 2024 and 2023, respectively. At December 31, 2024, no maturities of investment securities extended beyond January 2041. Such agreements were secured by investment securities available for sale with a carrying value of $3,921 and $5,286 at December 31, 2024 and 2023, respectively. Pledged securities are maintained by an independent safekeeping agent under the control of the Company. The average interest rates on such agreements during the years ended December 31, 2024 and 2023 were 0.47% and 0.45%, respectively.

Supplemental information concerning securities sold under agreements to repurchase at December 31, 2024 and 2023 follows:

	2024	2023
Average amounts outstanding during the year	$ 2,807	$ 3,459
Highest amount outstanding at any month-end during the year	$ 3,538	$ 4,766

9. BORROWED FUNDS

The Company had total borrowing capacity on term advances with the FHLB of approximately $124,928 less amounts outstanding at December 31, 2024. The term advances bear interest at 3.46% due monthly interest only payments. All principal and unpaid interest is due upon maturity of September 26, 2029. All borrowings from the FHLB are collateralized by a blanket pledge agreement, including all capital stock of the FHLB held by the Company and qualifying loans and securities. At December 31, 2024 and 2023, there was $10,000 and $0, respectively, outstanding on the term advances.

10. EMPLOYEE BENEFIT PLANS

Defined Contribution Plan - Substantially all full-time employees of the Company who complete one month of service and are over 21 years of age are eligible to participate in the Company's defined contribution plan. The plan is a safe harbor plan and the Company matches contributions up to 5% and may make a discretionary profit sharing contribution (no profit sharing contributions were made for the years ended December 31, 2024 or 2023). Participants are fully vested in their contributions and safe harbor matches. Profit sharing contributions vest after 6 years of service.

The Company contributed $767 and $717 in matching contributions to the plan for the years ended December 31, 2024 and 2023, respectively. These amounts are included in salaries, wages and benefits on the consolidated statements of income.

10. EMPLOYEE BENEFIT PLANS (CONTINUED)

Discretionary Plan - The Company also has a compensatory discretionary bonus plan covering certain key employees. Under the plan, employees may receive bonuses in cash and/or common stock in Central of Kansas, Inc. The plan is noncontributory on the part of the eligible employees. Expense recognition for shares issued is based on 80% of consolidated book value, which is the same formula used when the Company repurchases any stock that is tendered by the holder under a put option (arising upon termination of employment due to death, disability or normal retirement). The Company also has the option to purchase the stock of any stockholder under the plan who wishes to dispose of his or her stock or of any terminated employee/stockholder. Purchase price under the options is at 80% of consolidated book value. This expense recognition methodology does not differ materially from the fair value method that is required by U.S. accounting principles. During 2024 and 2023, the Company issued 1,261 shares and 1,238 shares respectively, resulting in expense of $233 and $193 for 2024 and 2023, respectively. The Company redeemed 0 shares and transferred 200 shares of stock during 2024 and redeemed 975 shares and transferred 1,000 shares of stock during 2023. At December 31, 2024 and 2023, there are 27,004 and 25,943 shares, respectively, issued under this arrangement.

11. CAPITAL ADEQUACY AND REGULATORY MATTERS

Banks are subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory and, possibly additional discretionary, actions by regulators that, if undertaken, could have a material adverse effect on the Bank's financial statements. Under regulatory capital adequacy guidelines, the Bank must meet specific capital guidelines that involve quantitative measures of the Bank's assets, liabilities and certain off-balance sheet items as calculated under regulatory accounting practices. Additionally, the Bank must meet specific capital guidelines to be considered well capitalized per the regulatory framework for prompt corrective action.

The Bank's capital amounts and classifications are also subject to qualitative judgments by regulators about components, risk weightings, and other factors. The Bank must maintain certain minimum capital ratios as set forth in the table below for capital adequacy purposes. In September 2019, the regulatory agencies, including the Office of the Comptroller of the Currency and Federal Reserve Bank, adopted a final rule, effective January 1, 2020, creating a community bank leverage ratio (CBLR) for institutions with total consolidated assets of less than $10 billion and that meet other qualifying criteria. Qualifying institutions that elect to use the CBLR framework and that maintain a leverage ratio of greater than 9% in calendar years 2023 and 2024 will be considered to have satisfied the generally applicable risk-based and leverage capital requirements in the regulatory agencies' capital rules and to have met the well-capitalized ratio requirements. Management has elected to use the CBLR framework for the Bank.

11. CAPITAL ADEQUACY AND REGULATORY MATTERS (CONTINUED)

As of December 31, 2024 and 2023, the most recent regulatory notifications categorized the Bank as well capitalized under the regulatory framework for prompt corrective action then in effect. There are no conditions or events since that notification that management believes have changed the Bank's category.

The following is a comparison of the Bank's regulatory capital to minimum capital requirements:

	Actual		For Capital Adequacy Purposes	
At December 31, 2024	Amount	Ratio	Amount	Ratio
CBLR	$140,288	10.98%	$115,003	9.00%

	Actual		For Capital Adequacy Purposes	
At December 31, 2023	Amount	Ratio	Amount	Ratio
CBLR	$139,770	11.01%	$114,279	9.00%

12. FAIR VALUE OF FINANCIAL INSTRUMENTS

Fair value measurements apply to all assets and liabilities that are being measured and reported on a fair value basis. This enables the reader of the financial statements to assess the inputs used to develop those measurements by establishing a hierarchy for ranking the quality and reliability of the information used to determine fair values. The statement requires that assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

Level 1 Inputs - Quoted prices in active markets for identical assets or liabilities.

Level 2 Inputs - Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities in active markets; quoted prices for similar assets or liabilities in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 Inputs - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Financial instruments subject to these additional disclosure requirements follow.

Available-for-Sale Securities - Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using pricing models, quoted prices of securities with similar characteristics or discounted cash flows. Level 2 securities include government sponsored agency securities, mortgage-backed securities, obligations of states and political subdivisions and certain corporate, asset backed and other securities. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

Derivatives - Derivative instruments include commitments to fund mortgages for sale into the secondary market, forward commitments to end investors for the sale of mortgage loans and other derivatives consisting of treasury futures. The fair values of mortgage interest rate locks and forward sales commitment contracts on the associated loans are based on quoted prices for similar loans in the secondary market, consistent with the valuation of residential mortgage loans held for sale. Derivatives also include interest rate swap agreements that are valued using models that primarily are market observable inputs (yield curves), consistent with the valuation of swaps. These measurements are classified as Level 2. Other derivatives consisting of treasury futures are traded on an active market and are classified within Level 1 of the valuation hierarchy.

Mortgage Servicing Rights (MSRs) - MSRs are reported at fair value on a recurring basis with subsequent remeasurement of MSRs based on change in fair value. An estimate of the fair value of MSRs is determined by an independent third party utilizing assumptions about factors such as mortgage interest rates, discount rates, mortgage loan prepayment speeds, market trends and industry demand. All MSRs are classified as Level 3.

12. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

The following table sets forth the financial assets and liabilities by level within the fair value hierarchy that were measured at fair value on a recurring basis as of December 31, 2024 and 2023:

December 31, 2024	Level 1	Level 2	Level 3	Fair Value
Available-for-sale securities	$ 72,453	$ 327,298	$ --	$ 399,751
Derivatives-mortgage banking	586	31	--	617
Mortgage servicing rights	--	--	10,985	10,985

December 31, 2023	Level 1	Level 2	Level 3	Fair Value
Available-for-sale securities	$ 85,525	$ 324,103	$ --	$ 409,628
Derivatives-mortgage banking	769	--	--	769
Derivatives-investment securities	--	(610)	--	(610)
Mortgage servicing rights	--	--	10,863	10,863

The changes in assets measured at fair value using Level 3 hierarchy on a recurring basis are summarized in Note 4.

Certain financial assets and financial liabilities are measured at fair value on a nonrecurring basis; that is, the instruments are not measured at fair value on an ongoing basis but are subject to fair value adjustments in certain circumstances (for example, when there is evidence of impairment). Financial assets and liabilities measured at fair value on a nonrecurring basis include the following:

Impaired Loans - Loan impairment is reported when full payment under the loan terms is not expected. Impaired loans are carried at the fair value of collateral if the loan is collateral dependent or the present value of estimated future cash flows using the loan's existing rate. A portion of the allowance for credit losses is allocated to impaired loans if the value of such loans is deemed to be less than the unpaid balance. If these allocations cause the allowance for credit losses to require an increase, such increase is reported as a component of the provision for credit losses. Credit losses are charged against the allowance when management believes the uncollectibility of a loan is confirmed. This valuation would be considered Level 3, consisting of appraisals of underlying collateral and discounted cash flow analysis.

Foreclosed Assets - Foreclosed assets and properties securing residential and commercial loans are adjusted to fair value less costs to sell upon transfer of the loans to foreclosed assets. Subsequently, foreclosed assets are carried at the lower of carrying value or fair value less costs to sell. Fair value is generally based upon third party appraisals or non-binding broker quotes and adjusted based on other internal estimates (cost to dispose) and, accordingly, considered a Level 3 valuation.

12. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

Loans Held for Sale - Loans held for sale are reported at fair value if, on an aggregate basis, the fair value of the loans is less than cost. In determining whether the fair value of loans held for sale is less than cost when quoted market prices are not available, the Company may consider outstanding investor commitments, discounted cash flow analyses with market assumptions or the fair value of the collateral if the loan is collateral dependent. Such loans are classified within either Level 2 or Level 3 of the fair value hierarchy. Where assumptions are made using significant unobservable inputs, such loans held for sale are classified as Level 3. At December 31, 2024, the aggregate fair value of loans held for sale exceeded their cost, and therefore, no loans held for sale were reported at fair value.

The following table sets forth the Company's financial assets and liabilities by level within the fair value hierarchy that were measured at fair value on a non-recurring basis as of December 31, 2024 and 2023:

December 31, 2024	Level 1	Level 2	Level 3	Fair Value
Impaired loans	$ --	$ --	$ 4,882	$ 4,882
Foreclosed assets	--	--	530	530

December 31, 2023	Level 1	Level 2	Level 3	Fair Value
Impaired loans	$ --	$ --	$ 10,421	$ 10,421
Foreclosed assets	--	--	364	364

Additional disclosures are also required by U.S. accounting principles regarding the fair value of financial assets and financial liabilities, including those financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or nonrecurring basis. The following methods and assumptions were used to estimate the fair value of each class of financial instruments that are not included previously:

(a) Cash and Cash Equivalents

The carrying amounts for cash and cash equivalents approximate the estimated fair values of such assets.

(b) Loans

The fair value of loans is calculated by discounting scheduled cash flows through the expected maturity date using estimated market discount rates that reflect the credit and interest rate risk inherent in the loan. Loans held for sale are valued at the lower of cost or market based on internal estimates and pricing of similar instruments.

12. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

(c) Deposit Liabilities

The fair value of deposits with no stated maturity, such as demand and savings accounts, is equal to the amount payable as of December 31, 2024 and 2023. The fair value of certificates of deposit is based on the discounted value of contractual cash flows. The discount rate is estimated using the rates currently offered for deposits of similar remaining maturities.

(d) Borrowed Funds

The estimated fair value of advances from the FHLB and other borrowings are estimated using discounted cash flow analyses based on current borrowings rates for similar types of borrowing arrangements.

(e) Financial Instruments - Other

The carrying amount of federal funds purchased and securities sold under agreements to repurchase approximates fair value because they generally are of a short-term nature.

The estimated fair value of letters of credit and commitments to extend credit is based on the fees currently charged to enter into similar agreements. The aggregate of these fees is not material.

Estimated fair values of the Company's cash and cash equivalents, loans, and deposits are as follows:

	2024		2023	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Cash and cash equivalents	$ 69,354	$ 69,354	$ 143,806	$ 143,806
Net loans, excludes impaired loans	722,675	724,499	663,884	642,248
Deposits	1,110,858	1,028,246	1,155,300	1,035,006

(f) Limitations

Fair-value estimates are made at a specific point in time, based on relevant market information and information about the financial instrument. The fair value disclosure for loans, excluding impaired loans, uses an exit price methodology. These estimates do not reflect any premium or discount that could result from offering for sale, at one time, the entire holdings of a particular financial instrument. Because no active market exists for a portion of the financial instruments, fair-value estimates are based on judgments regarding future expected loss experience, economic conditions, risk characteristics, and other factors. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and, therefore, cannot be determined with precision. Change in assumptions could significantly affect the estimates.

13. COMMITMENTS AND CONTINGENCIES

The Company is a party to various financial instruments with off-balance sheet risk in the normal course of business to meet the financing needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit. Those instruments involve, to varying degrees, elements of credit and interest-rate risk in addition to the amounts in the consolidated balance sheets.

The Company's exposure to credit loss in the event of nonperformance by the other party for commitments to extend credit and standby letters of credit and financial guarantees is represented by the contractual amount of those instruments. The Company uses the same credit policies in making these commitments and conditional obligations as it does for on-balance sheet instruments.

Commitments to extend credit of approximately $135,830 and $137,133 at December 31, 2024 and 2023, respectively, represent agreements to lend to customers provided there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. The interest rate is generally a variable interest rate. If the commitment has a fixed interest rate, the rate is generally not set until such time as credit is extended. Certain commitments are expected to expire without being fully drawn upon. The total commitment amount disclosed above does not necessarily represent future cash requirements.

At December 31, 2024 and 2023, outstanding commitments to originate and purchase mortgage loans aggregated approximately $2,861 and $2,447, respectively. These commitments extend over various periods of time, with the majority being disbursed within a 60-day period. The fair value of the interest rate lock commitments associated with these outstanding commitments to originate and purchase mortgage loans was in an unrealized gain position of $16 and $18 at December 31, 2024 and 2023, respectively, and is included in accrued interest and other assets in the accompanying consolidated balance sheets.

At December 31, 2024 and 2023, outstanding commitments to sell mortgage-backed securities total approximately $1,500 and $2,000, respectively.

The commitments to sell mortgage-backed securities are entered into to mitigate the interest-rate risk arising from issuing commitments to originate mortgage loans at specific interest rates and from holding mortgage loans in the portfolio until the loans can be sold. The unrealized gain (loss) related to the fair value adjustment of the outstanding commitments of $15 and $(19) is recorded in accrued interest and other liabilities in the 2024 and 2023 consolidated balance sheets, respectively.

Standby letters of credit of approximately $4,023 and $3,494 at December 31, 2024 and 2023, respectively, are conditional commitments issued to guarantee the performance of customers to third parties.

From time to time, the Company is subject to claims and lawsuits arising in the normal course of business. In the opinion of management, these lawsuits and legal matters will not have any materially adverse effect on the consolidated financial statements.

14. GUARANTEES

U.S. accounting principles for guarantees require certain guarantees to be recorded at fair value as a liability at inception and when a loss is probable and reasonably estimable, as those terms are defined in those principles. U.S. accounting principles for contingencies also require a guarantor to make significant disclosures even when the likelihood of making any payments under the guarantee is remote. The Bank executed MPF Master Commitments (Commitments) with FHLB to deliver mortgage loans and to guarantee the payment of any realized losses that exceed the FHLB's first loss account for mortgages delivered under the Commitments. The Bank receives credit enhancement fees from the FHLB for providing this guarantee and continuing to manage the credit risk of the MPF Program mortgage loans. As of December 31, 2024 and 2023, the Bank has recorded assets of $0, which represents the present value of the credit enhancement fees less any expected losses in the mortgages delivered under the Commitments. The maximum potential amount of future payments that the Bank would have been required to make under the Commitments was estimated at $10 and is included in accrued interest and other liabilities at December 31, 2024 and 2023. Under the Commitments, the Bank agrees to service the loans and therefore, is responsible for any necessary foreclosure proceedings. Any future recoveries on any losses would not be paid by the FHLB under the Commitments. The Company has not experienced any material losses under these guarantees.

15. CENTRAL OF KANSAS, INC. CONDENSED FINANCIAL STATEMENTS

Following is condensed financial information of Central of Kansas, Inc. as of and for the years ended December 31, 2024 and 2023:

Condensed Balance Sheets
December 31, 2024 and 2023

	2024	2023
Assets		
Cash and cash equivalents	$ 16,237	$ 13,652
Investment securities - available-for-sale	--	797
Investment in subsidiary	119,276	116,191
Other assets	1,210	1,089
Total assets	$ 136,723	$ 131,729
Stockholders' equity		
Stockholders' equity	$ 136,723	$ 131,729

Condensed Statements of Income
Years Ended December 31, 2024 and 2023

	2024	2023
Interest income	$ 23	$ 278
Dividends from subsidiary	10,000	3,000
Other income	180	180
Other expense	(781)	(736)
Income before equity in undistributed earnings of subsidiary	9,422	2,722
Undistributed equity of subsidiary	519	5,722
Income before income taxes	9,941	8,444
Income tax benefit	127	57
Net income	$ 10,068	$ 8,501

15. CENTRAL OF KANSAS, INC. CONDENSED FINANCIAL STATEMENTS (CONTINUED)

Condensed Statements of Cash Flows
Years Ended December 31, 2024 and 2023

	2024	2023
Cash flows from operating activities:		
Net income	$ 10,068	$ 8,501
Undistributed equity of subsidiary	(519)	(5,722)
Other	(121)	(485)
Net cash flow from operating activities	9,428	2,294
Cash flows from investing activities:		
Principal collections and proceeds from sales of available-for-sale securities	800	4,877
Net cash flow from investing activities	800	4,877
Cash flows from financing activities:		
Dividends to stockholders	(7,457)	(2,974)
Purchase of common stock for treasury	(429)	(866)
Issuance of common stock	243	193
Net cash flow from financing activities	(7,643)	(3,647)
Net change in cash	2,585	3,524
Cash at beginning of year	13,652	10,128
Cash at end of year	$ 16,237	$ 13,652

Request for Proposal | November 10, 2024

The City of Junction City

INTRUST Bank.

Dear City of Junction City

Attn: Ariana Diaz Lorenzo De Barreto

Thank you for the opportunity to take part in your RFP process as you evaluate and select your next financial partner. We know it takes time to thoroughly evaluate the banks you've selected to participate, and we encourage you to call us if you have any questions about the information we've included here.

When you bank with us, you are part of a tradition that began 149 years ago — a commitment to provide personal, attentive, reliable banking that has remained unchanged through generations. Equally important to the credit solutions and financial services we provide is the relationship we build with you. As a privately owned and family-led company, the father and son team who help lead INTRUST today — CEO, Charlie Chandler and President, Sam Chandler — represent the fourth and fifth generations of family leadership. This unique combination of generational leadership and forward-looking financial stewardship allows us to deliver a consistent, high-quality service experience focused on:

- Local banking and decision-making
- Strong personal connections
- Ensuring we're highly accessible when you need us
- Providing a simple yet thorough onboarding experience
- An exceptional ongoing account relationship that continues to meet your evolving needs
- Investing in the Junction City community

It would be an honor to partner with you on your financial needs, and we look forward to discussing the contents of this proposal with you in person in a few weeks. We appreciate your consideration.

Tony Parker

Market President

Phone: 785-565-5408

Cell: 785-341-8940

Section 3

YOUR TEAM

Organizational Chart

The City of Junction City relationship will be managed by our experienced team of banking professionals. We believe relationships are the foundation of our business and, as our partner, we are dedicated to serving you long-term. This group will work together to ensure that you and your associates receive the highest level of customer service from INTRUST Bank.

Tony Parker

Market President

Phone: 785-565-5408
Tony.Parker@intrustbank.com

Tony has been in the banking industry for over 17 years, primarily specializing in lending services for commercial and agricultural customers. He leads INTRUST in the Manhattan and Junction City markets, focusing on attentive service and a comprehensive understanding of customer needs. Tony ensures his teams provide reliable and friendly customer service for all INTRUST customers, whether commercial or consumer. Tony is an alumnus of Kansas State University, earning a Bachelor of Arts in 2001. He is a member of the Manhattan Area Chamber of Commerce, he serves as a trustee for the Greater Manhattan Community Foundation, and he serves on the Council of Education for Manhattan Catholic Schools. He regularly volunteers and supports various civic organizations, including Common Table, which provides warm meals and a welcoming environment for local individuals in need.

Fredia Warren

Market Manager- Junction City Main

Phone: 785-762-8710 | **Fax:** 785-762-8741
Fredia.Warren@intrustbank.com

Fredia has been at INTRUST Bank since 2008 and has been in the banking industry for 21 years. Fredia is well versed in all facets of Consumer Banking – starting her career as a teller and moving up from Personal Banker, Consumer Operations Supervisor, Assistant Manager, Banking Center Manager and finally to her current role as a Market Manager. She has lived in Junction City since 1991 and is an active member of the community. Fredia is involved in the MED Advisory Committee for the Junction City Chamber of Commerce, and Kiwanis International. Fredia also completed the Junction City Crossroads of Leadership program in 2013 as well as the Junction City Greater than Leadership Class of 2019.

Naz Shareef

Treasury Relationship Manager

Phone: 785-431-5312
Naz.Shareef@intrustbank.com

With 17 years in banking and customer relations, Naz can anticipate customers' needs and pinpoint the INTRUST Bank solutions that most closely align. She works with clients to understand their familiarity with banking services and tailors her explanation appropriately to ensure a positive and valuable customer service experience. Naz holds a bachelor's degree from Baghdad University. She's lived in Topeka for the past 17 years and is actively involved in the Kiwanis Club of Topeka.

Rosie Mosate

Treasury Services Supervisor
Phone: 316-383-5904
Rosie.Mosate@intrustbank.com

Since joining INTRUST Bank in 2018, Rosie has held a variety of roles including teller and banker. Her comprehensive experience in banking center roles was instrumental in her eventual move to the Treasury Services department. Rosie's unique ability to connect with commercial customers and understand their needs is valuable in her supervisory role. She uses that knowledge to build her team's understanding of the value of various products and services INTRUST offers and how to effectively communicate them. She holds a bachelor's degree in business administration with a minor in accounting from Wichita State University. Rosie is passionate about volunteerism, shown through her involvement with United Way of the Plains and the Sedgwick County Public Building Commission. She is also a member of the The W, Wichita's Young Professionals association.

Treasury Management

The City's banking relationship will be managed by our Treasury Management team, under the direction of Michael DeBroeck, Managing Director – Treasury and Commercial Banking. Naz Shareef will be the City's dedicated Treasury Relationship Manager. We pride ourselves on offering a full array of treasury management services along with attentive personal service designed to help you maximize your earnings and flow of information. Your personalized banking team comes with years of experience and will stand by ready to assist you. We have a long history of involvement within the treasury management industry. As active members of NACHA (National Automated Clearing House Association), EPCOR (Electronic Payments Core of Knowledge) and AFP (Association of Financial Professionals), our team has served on various boards, advisory groups and committees.

Treasury Services

An experienced team of corporate customer service and technical support personnel. They provide quality support for our Treasury Management customers for day-to-day operations, systems support, and research. They are uniquely qualified to respond to customer inquiries due to their specialized training on our treasury management systems, technology, and operations resources. In addition to Naz, Treasury Services is your go-to resource when you need assistance with any treasury management product including login issues, token or password resets, ACH file transmissions, user management, and overall questions and support for online banking platforms.

Section 3

PROPOSAL

REQUEST FOR PROPOSAL
DEPOSITORY AND BANKING SERVICES

The City of Junction City, Kansas invites banking institutions in Junction City, Kansas, who possess the capability and expertise to provide depository and various banking services for the City, to submit Proposals for the provision of those services according to the requirements set forth below. The purpose of this process is to obtain the necessary depository and banking services for the City's operating accounts at a competitive price.

The primary account will be interest bearing, and it is required by state statute to be 100% secured at all times. The banking institution must have the capability to send and receive Automated Clearinghouse System debits and credits to accommodate our payroll electronically and our utility bills. In addition, the city has seven other checking accounts:

Petty Cash (maybe 5-8 transactions per month)
Flexible Spending (mostly daily by a credit card batch 10-15 checks per month)
Federal Drug Proceeds (unknown average usage or balance)
Insurance Disaster (used 3-4 times per year approximately)
Pending Forfeiture (used infrequently)
Treasury Drug Proceeds (unknown average usage or balance)

Funds in the primary account will be 100% secured at all times. INTRUST has the full capability to accommodate the City's need for ACH Origination (Automated Clearing House for payroll, utility bills, and vendor payments.

Upon selection of the banking institution, the City, and the institution will enter into a contract for a period of five (5) years beginning January 1, 2026, and ending on December 31, 2030. Either party may terminate this agreement by giving the other party a minimum of (3) three months' written notice.

The City will pay monthly for the costs of services upon receiving the account analysis required in the description of services section. The banking institution will submit a bill to the City with the account analysis and such bill will be paid after authorization by the City Commission.

INTRUST would be happy to provide the City with a monthly account analysis invoice for banking services.

Description of Services:

Data has been provided on the attached forms to indicate the transactions annually over a twenty-four-month period.

In addition to the services specified on the enclosed form, the following conditions will apply to the transactions for this account:

1. Interest will be credited monthly based on the average daily-collected balance.

Public Fund Treasury Management Checking Account with Earnings Credit and IntraFi Insured Cash Sweep

This Public Fund account type provides an earnings credit allowance in which a balance compensation credit is applied every month to the cost of services. The earnings credit helps the Customer reduce service charges each month. Any earnings credit remaining, after being applied to bank fees, are zeroed out and are not paid into the account. Earnings credit rates are set at the bank's discretion and are tiered based on the average collected balance maintained in the account. Current rates are between .20% - .40%.

IntraFi Insured Cash Sweep: This option will be added to the Customer's DDA to ensure funds are always FDIC insured. We recommend setting a target balance of $250,000. Excess funds will sweep into other participating banks for full FDIC coverage and sweep back into the City's Operating account as needed. Interest accrues daily and pays monthly.

- The cost for IntraFi is $75 per month. INTRUST will waive this fee.
- Interest rate will be 80% of the prior month's 4-week average of the 90-day T-bill. Effective 11/5/25, that rate is 3.07%.

2. Deposit discrepancies, should any occur, will be brought to the attention of the City Treasurer or their designee on the same day as the discrepancy is found.

We would be happy to contact the City Treasurer with any discrepancies.

3. Returned checks for deposit items will be presented for payment twice. If the check is returned a second time the City's Primary account will be debited and the check returned to the City.

All returned deposited checks can be represented before being returned to the City. In addition, INTRUST can automatically redeposit any insufficient ACH Debit items as well.

4. All charges for services will be outlined on the attached bid form. If there is no charge for a service, write no charge on the bid form. These costs will be fixed during the period of the contract. The banking institution may pass along costs which increase due to federally mandated regulations upon submitting written notice of such increase to the City Treasurer and by demonstration of such mandate.

INTRUST Bank will honor all service fees shown on the attached bid form for the term of the contract. Any services not addressed in the Request for Proposal will be charged at the rate disclosed on the Business Accounts Fee Schedule located in the "Supporting Documentation" section.

5. The statement date will be the last calendar day of the month, and statement will be made available electronically. Statement will include all items clearing the account. Deposits will be sorted in date order, checks sorted in numerical order and other debit/credit items separated from deposit slips and checks in date order.

INTRUST can accommodate the City's request for the bank account statement. The statement may be made available to the City through paper or Online Banking.

6. The financial institution will provide the city, within (5) five working days after the end of the calendar month, an account analysis of the City's accountancy activity, showing the number of various types of transactions and the costs assigned to each. The City will then process the fees owed to the financial institution for monthly services upon receipt of the analysis.

INTRUST will mail the account analysis statement around the 12th of the following month. The analysis statement can also be viewed via online banking.

7. The funds in the account will be 100% pledged by securities that conform to K.S.A. 9-1402; et seq. always. The banking institution agrees to check this on a daily basis, and provide additional securities as needed.

The primary account funds will be secured through IntraFi.

8. The city will upload a file to the financial institution no later than Thursday at 3 p.m. (26 times per year) to transmit the payroll information to the Federal Reserve Bank. The file will be processed by the banking institution for credit to our employee accounts by 9:00 A.M. on Friday. There are at present ~250 employees on the Direct Payroll Deposit Program.

As a full service ACH originator, INTRUST provides you with the resources to offer direct deposit for your valuable employees. Efficiency, convenience and accuracy are hallmarks of this service. In order for the funds to be in the employee's accounts on the day the City specifies, INTRUST would recommend the City submit their direct deposit file by 2:00 PM CST two business days before payday.

Processing Guidelines:
File Format: The payroll file must be in NACHA File Format.

Processing Deadlines: Payroll - Files are preferred to be received two business days prior to the payday by 2:00PM CST.

File delivery: Upload to INTRUST Treasury Online Banking

Hardware / Software Requirements:
Internet Connection
Internet browser with 128 byte encryption

9. The city uploads a file to the financial institution one day before our customers' utility accounts are due to be debited (2 times per month). On the due date the banking institution will debit our rate payer accounts and credit the City's primary account. There are approximately 2,000 customers on the City's Direct Water Utility Payment Program.

INTRUST would be happy to process the City's Water Utility Payments. For processing, please refer to questions #8 with the following exception:

Processing Deadlines: Water Utility Payments - Files must be received one business day prior to the due date by 2:00 PM CST.

10. The banking institution will provide the following supplies as needed; a) 14 locked money bags and, b) four keys for the night depository.

INTRUST can provide the City with the above locked money bags and keys for night drop deposits at no cost to the City for the bags.

11. The City may request other services not specifically mentioned in this document, with a reasonably agreed upon fee.

INTRUST would be happy to accommodate the City with additional banking services as the City's needs arise.

12. The city may obtain repurchase agreements. The City will enter into a master repurchase agreement and the City will hold the collateral securities purchased under such agreement.

We recommend a Public Fund Treasury Management Checking Account with Earnings Credit and IntraFi Insured Cash Sweep. If the City wishes to use an Overnight Repurchase Sweep we can accommodate.

13. Investments will continue to be bid outside of this depository contract. The depository institution may bid on such investments provided they can be properly secured as required by law.

INTRUST will review any investment request and bid when appropriate.

14. The City also pays vendors through ACH credit to our account. Please indicate if your financial institution is capable of processing these payments.

INTRUST is a full service ACH originator and would be happy to assist the City with initiation of ACH Vendor Payments.

15. The city would like to be able to scan checks as a remote deposit transaction. We currently receive around 3,500 per month.

With Remote Deposit Now, this electronic deposit service, you can make deposits directly from your local offices. The Remote Deposit Now online system provides the ability to download deposit data in a CSV file which could be imported into the City's accounting package. INTRUST Remote Deposit Now provides you extended banking hours by allowing you to make deposits up to 8pm CST and receive same day credit on deposits.

A dedicated scanner and PC are used to capture images and transmit the deposit using a secure Internet connection. Original checks should be retained for at least 45 days before being destroyed. If you currently own a check scanner, we will be happy to determine if it is compatible with our Remote Deposit Now online system.

After the deposit is completed, the City will receive an automated email confirmation to the address(es) of your choosing. Our internal Check Processing team looks at the deposit for any previously presented items, encoding errors, etc. You will see the deposit posted to the account

in the Treasury Online Banking (including check and virtual deposit ticket images) the following business day.

Pricing is $25 per single-feed scanner and $50 per multi-feed. Should the City need 3 or more multi-feed scanners, INTRUST will offer discounted pricing of $30 per scanner.

16. Provide any other technological advances or services that you would like us to take into consideration when we make our bid award.

INTRUST Bank's Treasury Online Banking Reporting provides unparalleled access to account information – with a dashboard view that allows individual Users to tailor their viewing of account and transaction information critical to their job functions.

Balance Reporting Detail:

Previous Day	Same Day
Opening Ledger	Opening Ledger
Closing Ledger	Opening Available
Closing Available	Current Ledger
1 Day Float	Current Available
2 Day Float	Current Day Credits & Debits
3 or More Days Float	
Total Credits & Debits	

Transaction Reporting: Current day activity is available around 5am and updated throughout the day with wires, chargebacks, checks cashed, etc. 18 months transaction and image history provided. Transactions posted during the day such as wires, ACHs and deposits are available for viewing real time, providing you the most accurate same day information. Transactions are available to view for 90 days. Query results may either be viewed on screen or downloaded to a BAI, CSV, or CS Basic file to be imported to accounting software or Excel for account reconciliation. Positive Pay can also be used. Full reconciliation services are available.

Account Transfers: Offers "Real Time" transfers between INTRUST accounts. There are several options available for establishing access and authority for these transfers.

Stop Payments: 6 month stop payments can be issued on one or multiple checks. The City may also issue "voids" through Positive Pay; this way, stop payments are only placed when the check actually tries to clear the account. An online confirmation will be generated. A stop pay report will show all the details: which user initiated the stop, date/time and all check information. After 6 months another stop would need to be placed. For a large number of stops, we recommend using Positive Pay to issue a range of voided checks – the City can contact their Relationship Manager to assist in the process.

Imaging: Statements, along with their checks and deposits, have hyperlinks to view their images through balance reporting.

Online Bill Pay: No charge

Business Mobile Banking: access account activity via your mobile device.

ERD Reporting: The following are available for viewing via the ERD (Electronic Report Delivery) system:

Return ACH notices (Return ACH entry detail).

Notices of Change for ACH entries

INTRUST Business Online Banking Treasury Reporting User Guide/Quick Reference Guide

Alerts: As an additional security feature, INTRUST Treasury Reporting offers Users the ability to establish notifications of certain transactions or approvals needed.

Hardware Requirements: Internet Connection, Internet browser with 128-byte encryption. A security token is issued for every user.

Online Security

With all of INTRUST's online banking services, our first priority is security. For this reason, INTRUST has several security features built into the Treasury Online Banking/ACH/Wire program:

* Administration: Your Company Administrator has full control over individual user access levels and authorities.
* Multi-factor authentication: In addition to logging on with a Company ID, every user is required to utilize a PIN and bank-assigned security token.
* File Dollar Thresholds: We will establish a maximum dollar threshold (max file amount) for all ACH files, wire dollar limits can be established per user, but are NOT required.
* Dual Approval: ACH and wire transactions require dual approval.
* Reporting Available: The Administrator can request detailed reporting on individual user activities.
* Alerts: Set up alerts to provide notification of pending or executed transactions

Additional Considerations

Fraud Protection Services:

Check Positive Pay

INTRUST Bank's Check Positive Pay service provides additional control over your accounts. This service helps minimize check fraud by comparing checks presented for payment daily against the list of checks you have issued. Positive Pay eliminates encoding errors and misposted items as well as the adjustments made to correct these errors.

Check Issued files are uploaded to INTRUST Bank's Treasury Online Banking website. You will be notified via email of any exceptions requiring review; exceptions should be decisioned online by 2pm each business day.

Pricing:

Positive Pay Monthly Maintenance	*$25 per account (includes partial reconciliation)*
Payee Positive Pay	*+ .06 per item*

ACH Positive Pay

Protect your account against ACH fraud by approving authorized vendors who have access to debit your account for payment via ACH. ACH Debits are presented as exceptions via Treasury Online Banking upon initial presentment. You approve each vendor for future payments, and can establish maximum transaction dollar amounts.

Pricing:

ACH Positive Pay	*$5 per month; per account*

Wires

INTRUST Bank is a direct member of the Federal Reserve system. Outgoing wires can be originated via Treasury Online Banking or through voice call using a Bank assigned user PIN#. Deadlines for sending and receiving wires are in CST as follows:

	Online Wires	PIN Wires
Domestic cut off time	4:00 pm	3:45 pm
International	3:00 pm	3:00 pm

Treasury Online Banking system provides dual control for the initiation of transactions with separate "Entry" and "Approval" IDs required. Comprehensive reporting ensures that you have a full audit trail for all files processed.

Lockbox Remittance Processing

INTRUST Bank has invested heavily in Remittance Processing Technology and as a result we run a state of the art item-processing platform. We employ a top-notch staff in the lockbox area from management to clerical staff. Our client list includes several industries: utilities, medical, communications and manufacturing. INTRUST Treasury Management currently provides lockbox services for approximately 250 wholesale and 18 retail customers.

Post Office Box Requirements and Setup

Your PO Box will be set up at an appropriate size to handle the daily volume of mail. INTRUST Bank will charge your account for the annual rental of the PO Box.

The P.O. Box is located at the Wichita Downtown Post Office:
330 West 2nd
Wichita, KS 67201

Image Delivery: INTRUST will make all lockbox related images available through our Lockbox Online image archive. Images will be available to view online 2 years; INTRUST will retain lockbox images for 7 years and can make available, upon request.

Merchant Services

INTRUST partners with Elavon Payment Systems for merchant services. As a payments provider for over 25 years, Elavon offers a wide variety of cost-effective payment solutions. Bruce Huelsmann is our Elavon merchant representative.

Business Credit Cards

Our business credit card provider is Elan Financial Services. They offer several different types of business credit cards designed to meet your needs. These include cash back and other rewards type cards. No matter which card you choose, you'll enjoy important features like EMV smart chip technology for added security and mobile purchasing capability for added convenience.

CITY OF JUNCTION CITY, KANSAS

BANKING SERVICES PROPOSAL: PRIMARY ACCOUNT

The financial institution named below will provide the services noted on the attached form in conformance with the request for proposal for the fees stated for a period of three years.

The financial institution will pay the City interest on the primary checking account daily collected balance in the city's account at the rate stated below.

The rate is a fixed/ variable rate? Variable

The rate is/is not tied to the 91 day T-Bill rate

If the rate is tied to the 91 day T-Bill rate, state the number of basis points above/below the T-Bill rate stated.

Interest Rate:

Fixed NA%
Variable Rate:
Tied to T-Bill rate See Below** basis points above
Tied to T-Bill rate NA basis points below
Some other index NA % rate only

Public Fund Treasury Management Checking Account with Earnings Credit and IntraFi Insured Cash Sweep

This Public Fund account type provides an earnings credit allowance in which a balance compensation credit is applied every month to the cost of services. The earnings credit helps the Customer reduce service charges each month. Any earnings credit remaining, after being applied to bank fees, are zeroed out and are not paid into the account. Earnings credit rates are set at the bank's discretion and are tiered based on the average collected balance maintained in the account. Current rates are between .20% - .40%.

IntraFi Insured Cash Sweep: This option will be added to the Customer's DDA to ensure funds are always FDIC insured. We recommend setting a target balance of $250,000. Excess funds will sweep into other participating banks for full FDIC coverage and sweep back into the City's Operating account as needed. Interest accrues daily and pays monthly.

- The cost for IntraFi is $75 per month. INTRUST will waive this fee.
- Interest rate will be 80% of the prior month's 4-week average of the 90-day T-bill. Effective 11/5/25, that rate is 3.07%.

Some other index NA % rate only

NON-INTEREST BEARING NA

COMPENSATING BALANCE (explain in detail attach additional sheets)

CITY OF JUNCTION CITY, KANSAS

BANK SERVICES REQUIRED-MONTHLY
PRIMARY ACCOUNT

DESCRIPTION OF SERVICES	Monthly Estimated Quantity	Firm Price per Unit	Total Estimated Monthly Charge
Deposits	300	$0.15	$45.00
Deposit Items transit items	3100	$0.055	$170.50
Clearing^	3000	No Charge	No Charge
Debits	900	$0.10	$90.00
Deposit Items Returned	20	$5.00	$100.00
Stop Payments	2	$15.00	$30.00
Outgoing Wire Transfers	4	$ 5.00	$20.00
Incoming Wire Transfers	4	$ 5.00	$20.00
Maintenance per statement	1	$10.00	$10.00
Account Analysis	1	No Charge	No Charge
ACH Transactions: (around 2000)			
Utility Bills* *Represents 1500 customers participating in the Direct Water Utility Payment Program.*	2	$0.10	$150.00
Payroll* *Represents bi-monthly payroll for 200 employees.*	2	$0.10	$40.00
Vendor Payments*	20	$0.10	$2.00
Deposit Bags Locked		No Charge	No Charge

* We have 1500 customers each month who participate in the Direct Utility Payment Program. The 1500 customers are broken down into cycles. We bill and collect approximately two times per month. Payroll is currently 200 number of employees.

^INTRUST charges $0.06 for On-Us and $0.07 for Not On-Us Items.

Please refer to Business Accounts Fee schedule for any fees not listed.

PETTY CASH ACCOUNTS

CITY TREASURER PETTY CASH ACCOUNT

DESCRIPTION OF SERVICES	Avg. volume per month	Price per unit	Charge
DEPOSITS	2	$0.15	$0.30
DEBITS	17	$0.10	$1.70
MAINTENANCE PER STATEMENT	1	$10.00	$10.00
ACCOUNT ANALYSIS	1	No Charge	No Charge
AVERAGE CASH BALANCE	$4000.00		

The financial institution will pay the City interest on the daily collected balance in the city's account at the rate stated below.

The rate is a fixed/ variable rate? Variable

The rate is/is not tied to the 91 day T-Bill rate

If the rate is tied to the 91 day T-Bill rate, state the number of basis points above/below the T-Bill rate stated.

Interest Rate:

Fixed NA%
Variable Rate:
Tied to T-Bill rate NA basis points above
Tied to T-Bill rate basis points below:
Some other index NA % rate only

Proposed rate: 80% of the prior months 4 wk avg 90-day T-bill. Effective rate as of 11-5-25 is 3.07%

NON-INTEREST BEARING NA

COMPENSATING BALANCE (explain in detail attach additional sheets)

INTRUST Bank, NA
NAME OF FINANCIAL INSTITUTION

SIGNATURE

DATE

Section 3

REFERENCES

References

Sedgwick County, Kansas –Treasurer

525 N. Main, Suite 823

Wichita, KS 67203

Hope Hernandez

(316) 660-7136

Type services provided: Tax Payment Lockbox Processing

Blue Cross and Blue Shield of Kansas

1133 SW Topeka Boulevard

Topeka, KS

Lori Litke, Senior Banking Operations Analyst/Cash Management Supervisor

(785) 291-7057

Type services provided: Sweep Accounts – Overnight Repurchase Agreements and Line of Credit, Controlled Disbursement Accounts – 80,000 checks paid monthly, ACH Origination – 100,000 items per month, Deposit Processing and Account Recon Services

City of Wichita

Wichita, KS

Mark Manning

(316) 268-4444

Type services provided: Water Payment Lockbox Processing, ACH Origination – Payroll, Customer Debits, and Vendor Payments, ACH Positive Pay, Balance Reporting, Stop Payments, Book Transfers, Lockbox Services, Positive Pay, Safe Keeping, Wire Transfers, and Zero Balance Accounts

City of El Dorado

220 E. 1st

El Dorado, Ks 67042

Tabitha Sharp, City Clerk

(316) 321-9100

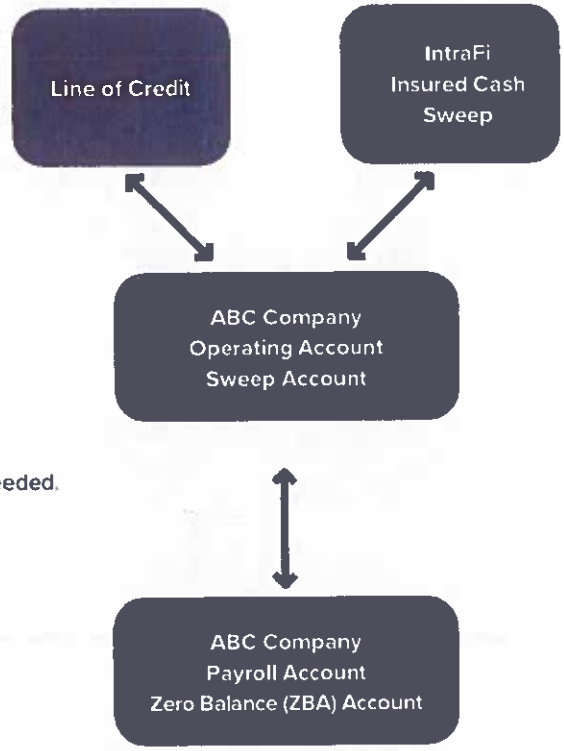
Type services provided: ACH Origination – Payroll, Customer Debits, and Vendor Payments, Balance Reporting, Stop Payments, Book Transfers, Overnight Repurchase, Positive Pay, Safe Keeping, and Zero Balance Accounts

Section 3

SUPPORTING DOCUMENTATION

Automated Sweep Accounts

INTRUST Bank's Sweep Account offers a fully automated cash management option. Your Sweep Account can be customized to meet your financial needs — tied to a Line of Credit, an IntraFi Insured Cash Sweep Account, or both. The Sweep Account will determine your daily cash position based on total debits and credits and move funds back and forth using the appropriate options for your business.



Line of Credit Sweep

- Reduce the cost of borrowing with this flexible credit option.
- Any time you have an outstanding balance on your Line of Credit, the automated sweep will pay down the line using excess balances in the checking account.
- During times that you need to access your Line of Credit, the Sweep Account will automatically advance funds to it.

IntraFi Insured Cash Sweep (ICS) Account

- Securely invest funds over and above FDIC insurance coverage while maintaining daily liquidity.
- Excess funds will sweep into other banks with a maximum of $250,000 per financial institution.
- Funds automatically sweep into the INTRUST operating account as needed.
- Conveniently manage ICS funds online.
- Save time by working directly with just one bank.
- Interest accrues daily and pays monthly.

Establishing a Target Balance

- The target balance is the collected dollar amount maintained (not swept) in the checking account.
- Banks pay earnings credits on checking account balances since the funds are unable to earn interest. The earnings credit allowance is used to help offset service charges.

The target balance is established based on a combination of factors, including:

- Sweep product (Line of Credit or IntraFi ICS).
- Line of Credit rates.
- Average transaction activity volume.
- IntraFi ICS rates.
- Collected balances
- Current earnings credit rate

A target balance may be either a compensating or a low balance.

- **Compensating balance** — The target balance will be set high enough to absorb hard service charges. This is beneficial when the earnings credit rate exceeds the IntraFi ICS rate.
- **Low ($1,000) balance** — This sweeps all excess funds and pays hard service charges. This is beneficial when the Insured Cash Sweep rate exceeds earnings credit rate or when sweeping to or from a Line of Credit.

Automated Sweep Accounts (continued)

Detailed Reporting

- IntraFi Insured Cash Sweep Account
  - You will receive monthly statements for both your checking account and your ICS account activity.
  - An online Depositor Control Panel (DCP) provides 24/7 access to ICS account details, obtain statements, check balances, and review and manage placements.

- Line of Credit sweep
  - INTRUST will mail a balance change notice any time there is activity on your Line of Credit. This will include the transfer amount and the balance of your note.

Benefits to Your Business

- **Accessibility — The Sweep Account allows you to take full advantage of your investable funds. Your funds remain completely liquid and are accessible to you at all times through your checking account with INTRUST.**
- **Increased income or reduced interest expense — The IntraFi Insured Cash Sweep earns interest on excess funds. With a Line of Credit Sweep, all excess funds are used to pay down the line, reducing interest expense.**
- **Convenience — The INTRUST Sweep Account eliminates the time and expense of managing excess cash. Invest daily cash balances for maximum return, with minimal time and effort.**

Zero Balance Account

An INTRUST Zero Balance Account provides you with the ability to use several purpose accounts — e.g., payroll, depository, expenses — to consolidate the company's cash into one primary account.

- As checks or deposits are presented, funds are automatically transferred to or from the primary account to the purpose accounts.
- The purpose accounts stay at a zero balance.
- Maintain separate accounting for the purpose accounts.
- This allows for funds to be concentrated in your main account to maximize the amount that is swept to your Line of Credit or Insured Cash Sweep Account.

Benefits to Your Business

- **Automates routine transfers — Saves time by eliminating manual transfers. Commonly used with purpose accounts.**
- **Simplifies accounting — Consolidates cash into one account.**
- **Efficiently manages cash — Use the Zero Balance Account in conjunction with a Sweep Account to maximize use of funds.**

INTRUST Business Online Banking

INTRUST Business Online Banking is a platform designed to allow corporate customers access to their bank information.

- View all of your accounts and balances
- Search through and filter recent transactions
- Access the resources required to effectively manage funds.

Dashboard View

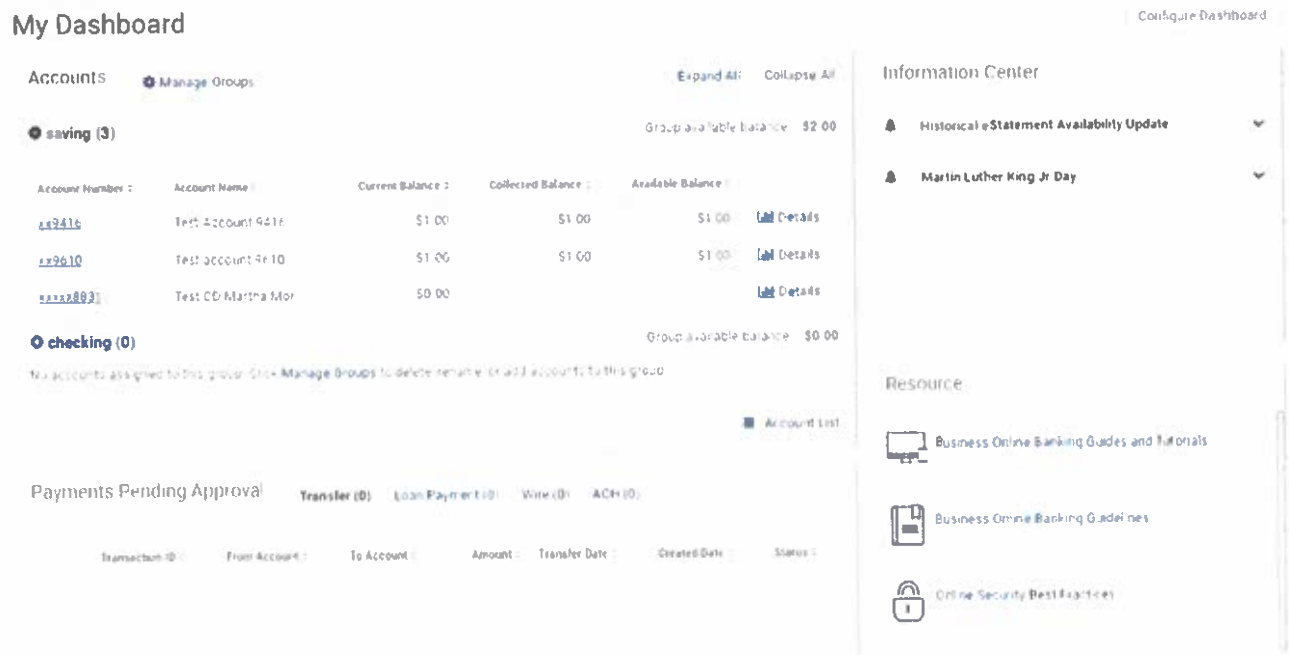
All Business Online Banking users have their own customizable dashboard.

Beneficial features:

- Organize accounts into custom groups.
- Access favorite reports.
- Decision exception items.

Make transfers and approve payments directly from the dashboard:

- Transfer funds between accounts.
- Make loan payments.
- Approve ACH and wire transfers.



Notifications

Notifications keep you informed when specific activities have taken place on your accounts. Each user can customize their own account notifications.

You can receive notifications for activities including:

- An ACH or wire transfer requiring approval.
- Check and ACH Positive Pay exceptions

INTRUST Business Online Banking (continued)

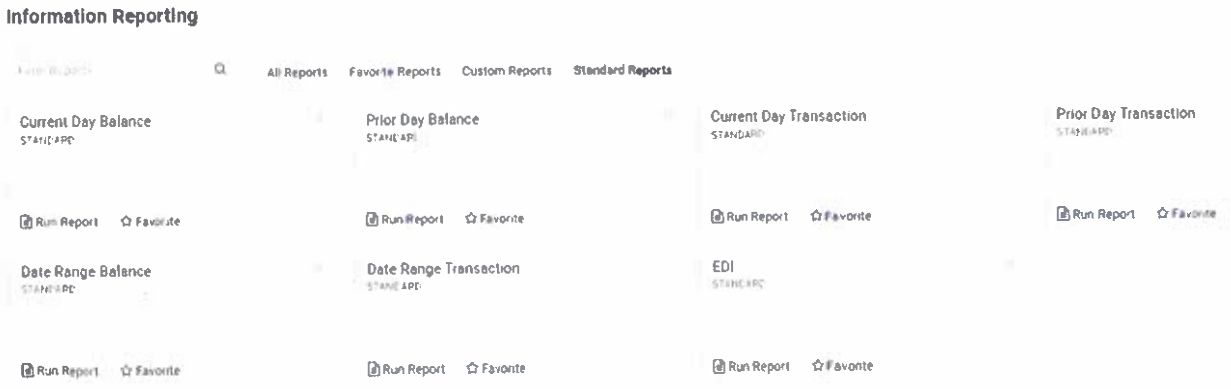
Administration

Your company will assign an Administrator for Business Online Banking.

- Comprehensive user management allows the Administrator to assign various levels of access.
  - Admin role – Ability to create and edit users.
  - Super User role – Full access to all accounts and services including immediate access to new accounts/services added to the profile in the future.
- Ability to reset passwords.
- Control access on an account-by-account basis.
- Assign access levels, authorities, and limits.

Enhanced Reporting

By default, Business Online Banking gives you the ability to view balances and recent transactions, as well as search through transactions using criteria you set. By adding Enhanced Reporting, you gain the ability to create custom balance and transaction report criteria that you can save for later and run at your convenience.



EDI Reporting

EDI reporting provides additional detail on ACH payments received. This is an add-on feature within Enhanced Reporting.

Additional Online Services

- ACH credit and debit origination.
- Electronic Bill Pay.
- Check and ACH Positive Pay.
- Online wire transfers.
- Remote Deposit Capture.
- Lockbox services.

INTRUST Business Mobile Banking

Once you enroll and log in to Business Online Banking, you automatically gain access to the INTRUST Bank Business Mobile Banking app. Many of the tools you use online are conveniently available to use on your phone or mobile device.

- View and search accounts and transactions.
- Deposit checks.
- Bill Pay.
- Initiate and approve ACH or wire payments.
- Decision Positive Pay exception items.

Deposit Checks from Anywhere

The INTRUST Business Mobile Banking app offers another option for businesses that receive a lower volume of paper checks and want the flexibility of depositing checks from nearly anywhere. Use the app and your smartphone's camera to make quick deposits into your INTRUST accounts.

Automated Clearing House (ACH) Origination

INTRUST Bank is a full-service ACH originator.

ACH Payment Examples

The Automated Clearing House (ACH) Network is an electronic payments network that allows funds to be electronically debited or credited to an account.

Direct Deposit of Payroll

- Provide your employees with the option of a direct-deposited paycheck into their personal bank account at any financial institution.
- Employees' pay will be deposited into their accounts on time and ready to use, regardless of where they bank
- Direct deposit is safe, quick, dependable and convenient, eliminates lost and stolen checks, and is more cost efficient than writing and distributing checks on payday.

Consumer Payments (Auto Drafts)

- Collect payments from customers by drafting their account (requires customer's written authorization).
- Receive funds from consumer payments on time.
- Process numerous recurring payments quickly and easily.

Vendor (Business-to-Business) Payments

- Pay vendors in a timely manner to take advantage of discounts.
- Send additional payment information.
- Make payroll- and nonpayroll-related tax payments (federal and state).

Cash Concentration/Distribution

- Companies that make deposits in non-INTRUST field accounts use this service to concentrate funds into their INTRUST operating account, providing a safe and convenient method of transferring funds between corporate accounts at different financial institutions.

Business Online Banking makes it easy to transfer funds electronically to vendors or direct deposit payroll checks in employee accounts.

ACH Origination Security

All companies with ACH Origination will also be enrolled in Business Online Banking. A digital token, which provides additional protection of your funds, will be required. There are several security features built into the ACH program.

- **Administration** — Your company-assigned Business Online Banking Administrator has full control over individual user access levels, authorities, and limits for ACH origination. The Administrator has access to reports detailing all of the logins and ACH items originated.
- **File Dollar Thresholds** — We will work with you to establish a daily maximum dollar threshold (maximum file amount). Files that exceed the threshold are rejected and can only be validated by an individual authorized on the agreement.
- **Dual Control** — ACH files require dual control. Two user IDs are required to create and validate the ACH transactions. The first user ID will create the file; the second user ID will approve the file.

Automated Clearing House (ACH) Origination (continued)

ACH Setup — File Creation

- **Customer Created ACH Files** — Use your existing software to create a NACHA-formatted file, which you submit through INTRUST Business Online Banking for processing.
- **Business Online Banking Templates** — If you are unable to create your own ACH files, INTRUST Business Online Banking allows you to set up batches of transactions and initiate ACH files. To initiate transactions, simply update amounts online and submit the transactions to INTRUST.

ACH Processing Guidelines

- **Prefunding** — All ACH credit transactions (direct deposit, payroll, vendor payments) will be prefunded. The off-setting debit to your account for ACH credit transactions will be posted on the date the ACH file is presented (approved and released) to the INTRUST for processing, regardless of the effective date.
- **File Format** — All files must meet NACHA file format specifications.
- **Deadlines**
  - Payroll/ACH credits: 3:00 p.m. CT two days prior to the effective date.
  - Drafts/ACH debits: 3:00 p.m. CT one day prior to the effective date.
  - Same Day ACH credits and debits: 3:15 p.m. CT.

All ACH Origination services are subject to initial and ongoing credit review and approval.

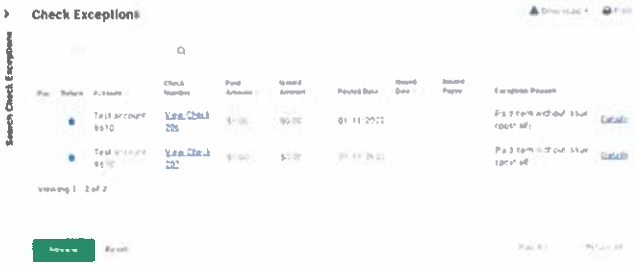
Fraud Protection Services – Check and ACH Positive Pay

Check Positive Pay

Check Positive Pay provides early detection of fraudulent, altered, or counterfeit checks. Checks presented for payment are verified daily against a file that you provide to INTRUST Bank.

How It Works

- **You send a file of issued checks to INTRUST each day checks are written.** This file includes the account number, check number, issue date, dollar amount, and payee name (optional).
- **Only checks that match the items in the file are automatically paid.** If a check is presented that does not match, you receive an email alert detailing the exception.
- **Images of exception items are provided online.** Review your exceptions and instruct the bank to pay or return the item within the specified time frame.



Benefits to Your Business

- **Reduce your exposure to check and ACH fraud with our Positive Pay services.**
- **This comprehensive paid check research tool allows you to sort by a variety of criteria to make your reporting easier.**
- **Locate checks by amount, check number, issued date, cleared date, and more.**
- **Positive Pay eliminates encoding errors and misposted items.**

This allows your staff to focus on more productive tasks and increase your operational efficiency.

Fraud Protection Services - Check and ACH Positive Pay (continued)

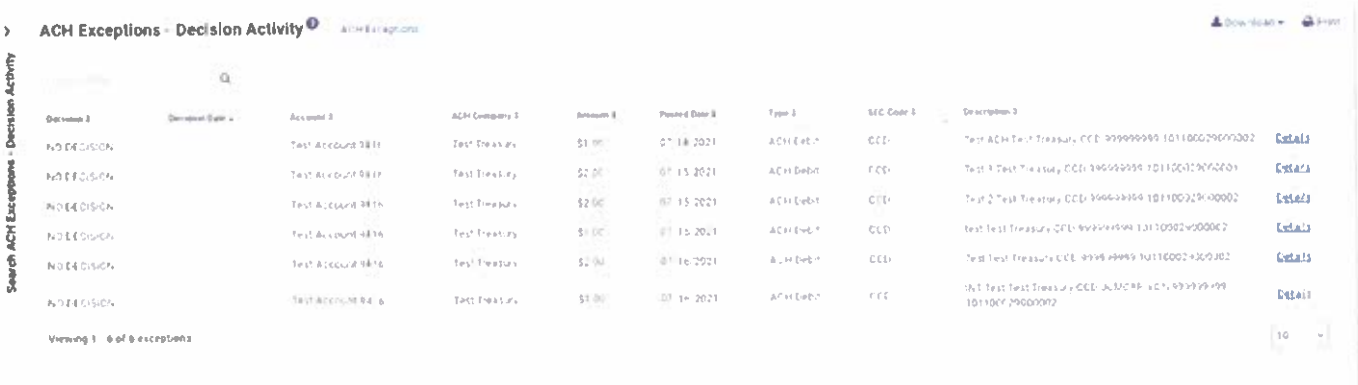
ACH Positive Pay

ACH Positive Pay prevents unauthorized ACH activity on your business accounts. Based on rules that you create, the ACH Positive Pay system determines which ACH transactions will automatically pay and which ACH debits will require your review to approve or reject.

You have the choice to allow or return ACH debits based on rules you define.

How It Works

- You establish rules that allow certain ACH debits to post to your account.
- If a presented ACH debit transaction does not meet your predefined rules, you receive an email alert detailing the exception.
- You review the pending ACH exceptions online within the specified time frame and instruct INTRUST to pay or reject the transaction.
- If approved, you can also choose to add a new ACH preauthorization rule, which authorizes recurrences of this type of transaction.



Benefits to Your Business

- **Fraud protection — You maintain control over your account activity.**
- **Cost-effective solutions — Any size company can benefit from this service to protect itself from fraudulent transactions.**

INTRUST Remote Deposit Capture

Quickly and securely deposit paper checks electronically.

How It Works

We provide a dedicated scanner that connects to a computer with internet access. Through a secure connection on our web-based platform, the scanner captures images of checks and electronically transmits the deposits to INTRUST. Retain the original paper checks for at least 45 days before destroying them.

Remote Deposit Capture speeds up the availability of your funds and eliminates a trip to the bank to deposit checks. You and your employees can easily deposit multiple paper checks at any time of day or night without leaving the office.

Benefits to Your Business

- **Saves time and money** — Eliminates costly employee time or courier trips to the bank. Additionally, the scanner captures the front and back of each check, eliminating the need for photocopying. Electronic endorsement for each check is also available.
- **Improves funds availability** — Depositing items the same day you receive them speeds up the collection of your deposits, eliminating mail float and increasing availability.
- **Increases flexibility** — Deposit into multiple business accounts.
- **Improves accuracy and reduces risk** — Due to the quicker deposit time, you will receive timely email confirmation of the deposit and will experience faster notification of any returned checks.
- **Consolidates banking relationships** — Deposits can be made directly to INTRUST from any of your locations, reducing the need for multiple bank relationships.
- **Dedicated service and support** — INTRUST Treasury Services professionals are available to assist you every step of the way, providing both on-site and over-the-phone assistance.

INTRUST Remote Deposit Capture (continued)

The Tools You Need

We offer desktop scanning options that are ideal for businesses of any size. Depending on your business needs, choose between single- and multi-feed scanners.

Multi-feed capture machine

Single-feed capture machine

System Requirements

Minimum hardware and software requirements:

- USB port 2.0 or higher
- Local administrative rights
- For Microsoft® Windows® - .NET Framework 4.7 or higher
- For Apple® macOS® - Mono™ Framework 3.12.1

Supported operating systems and web browsers:

- For Microsoft Windows
  - Windows 8.1: Google Chrome® or Microsoft Internet Explorer 11®
  - Windows 10: Google Chrome or Microsoft Internet Explorer 11
- For Apple macOS
  - Apple macOS 10.15 Catalina: Google Chrome
  - Apple macOS 10.14 Mojave: Google Chrome
  - Apple macOS 10.13 High Sierra: Google Chrome
  - Apple macOS 10.12 Sierra: Google Chrome

INTRUST Lockbox Remittance Processing – Wholesale

Designed for corporate-to-corporate payments, which may involve large dollar amounts.

Let us process your receivables with our efficient and secure INTRUST Lockbox Online.

- **Have your receivables sent directly to a secure post office box where INTRUST will collect and process the contents daily, turning your receivables into available funds faster without manual work or trips to the bank.**
- **Items will be deposited same day to ensure the maximum availability of funds.**

How it works:

- Each day, once we are finished processing your lockbox, images of checks, remittance documents and any payment correspondence are made available to you through our secure online image archive.
- You will receive an email notification daily when your lockbox processing is complete and available for you to view.
- Lockbox payments and their associated documents can be searchable for easy retrieval.

Additional Service:

- In many cases, there is a need for keying data entry (invoice numbers, check number, payee, etc.) and other special instructions. Let INTRUST capture this data for you and import directly into your accounts receivable system to streamline posting payment detail.

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INTRUST Lockbox Remittance Processing – Wholesale (Continued)

Secure online document viewing and storage

- **Receive instant access to your remittance and deposit information, including images, through our user-friendly online platform.**
- **Review documents, search transactions, create and download reports, print or export information as needed.**
- **Print and save images in a variety of formats (e.g., BMP, JPG, TIF)**
- **Check and remittance images are stored for up to seven years, eliminating the need for paper storage.**

Benefits to Your Business

- **Availability** – Images are available to you online on the same day as deposits are made.
- **Faster availability of funds** - Same-day collection and processing means funds hit your account faster.
- **Protection against error and fraud** - Reducing the amount of staff in contact with your receivables lowers the risk of error and helps protect against fraud.
- **Improve staff productivity** - Eliminate the need for manual processing and regular trips to the bank by staff, allowing them to focus on more profitable activities.
- **Efficient Processing** – Reduce time and effort in receiving and posting payments.
- **Security** – Images are protected by a login ID and password to ensure that access is authorized. Data repositories are encrypted and protected by sophisticated firewalls.
- **Improved Disaster Recovery** – Images are available online for seven years and are backed up to multiple data centers.

Lockbox payment solutions can be tailored to your specific needs. Speak with your Treasury Relationship Manager to discuss customizable options.

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INTRUST Bank, N.A.
BUSINESS ACCOUNTS FEE SCHEDULE

Effective: 9/20/22

Rates quoted here apply to normal transactions and are subject to change. All references to month are an approximate four (4) week period or cycle, not necessarily a calendar month.

All Accounts

Negotiable Items	
Counter Checks	$1.00 each
Cashier's Checks – Customer	$5.00 each
NSF / Returned Item / OD / Stop Pay	
Overdraft / Non-sufficient Funds (NSF)[1]	$35.00 each
Effective 11/01/2022 Overdraft[1]	***$25.00 each***
Effective 9/20/2022 Non-sufficient Funds (NSF)[1]	***$0***
Reclear Item	$5.00 per item
Returned Deposit Item – Domestic	$7.50 each
Returned Deposit Item – Foreign[2]	$25.00 each
Stop Payment	$35.00 each
Collection Item – Domestic[3]	$20.00 each
Collection Item – Foreign[2]	$30.00 each (items with a face value less than $300.00 will not be sent for collection)
Statements	
Special Statement	$5.00 each
Statement Copy	$10.00 per statement (last 3 months)
Multiple Statements	$28.00 for 4 or more statements per month
Wire Transfer Fees	
Domestic	
Incoming – Customer	$10.00 each
Outgoing – Customer	$10.00 each
International	
Incoming – Customer	$10.00 each
Outgoing – Customer	
U.S. Dollar	$30.00 each
Foreign Currency	$20.00 each
Recall of Funds	$30.00[4]
Amendment to Paying Instructions	$30.00[4]
Depository Bags	
Lock Bag (with one Night Depository Key)	$25.00 each
Zipper Bag	$5.00 each
Other Business Account Fees	
Backup Withholding	$5.00 origination
Record Research	$35.00 per hour (or any portion), $1.00 per page
Garnishment	$15.00 each (not assessed for Oklahoma garnishments)
Levy / Warrant	$50.00 each
In-Branch Deposit Processing	$0.08 per $100 in currency; fee is waived when total monthly currency deposited is less than the minimum of $50,000 monthly, accounts with currency deposit over the minimum pay the fee on the full currency amount.
In-Branch Change Order Currency	$0.01 per note, fee is waived when total monthly notes ordered is less than the minimum of 5,000 notes monthly, accounts with notes ordered over the minimum pay the fee on the full count of notes ordered.

Rolled Coin	$0.14 per roll, fee is waived when total monthly rolls ordered is less than the minimum of 100 rolls monthly, accounts with rolls ordered over the minimum pay the fee on the full count of rolls ordered.
Foreign Check Deposit - Items deposited for immediate provisional credit	
Foreign Check Deposit (U.S. Dollar)	$5.00 per item[3]
Foreign Check Deposit (non-U.S. Dollar)	$5.00 per item[3] (fee is waived when item value is $500.00 U.S. or more)
Business Visa® Debit Card	
Non-INTRUST ATM Transaction[5]	$2.50 per transaction[6]
International Transaction Service Charge	Fee varies[7]
Personal Financial Software	
QuickBooks® Banking	using Direct Connect[9] $10.00 per month

INTRUST Free Small Business Checking

Reporting Services	
Basic Reporting - Account Access	
Checking / Savings / Loan Accounts	No monthly charge
Payment Services	
Bill Pay	No fee
CD-ROM Statements	$30.00 + shipping and handling per CD (bill payment transactions only)
ACH Positive Pay	$5.00 per month, per account
Security Access Token	1-2 tokens, free 3 or more tokens, $3.00 per month, per token
Mobile Check Deposit	No fee
ACH Origination - Template Only	
Maintenance Fee	No monthly fee
Items Originated	$0.50 per item
Return Debit	$5.00 per item
Unauthorized Entry Returned Fee	$4.50 per item[8]
Online Wire Transfer	
Maintenance Fee	$10.00 per month
Outgoing Domestic Wire	$8.00 each
Remote Deposit Capture / Deposit Online	
Single-Feed Scanner	$25.00 service charge per month, per scanner
Multi-Feed Scanner	$50.00 service charge per month, per scanner
Check Positive Pay	$20.00 per month, per account $0.05 per item issued (after 500 issued items)

INTRUST Business Checking; INTRUST Treasury Management Checking; INTRUST Business Interest Checking; INTRUST Business Savings; INTRUST Business Money Market

Reporting Services (fees apply when the enrolled billing account is on analysis)

Basic Reporting - Account Access	
Checking / Savings / Loan Accounts	No monthly charge
Enhanced Reporting - Account Access	
Checking / Savings / Loan Accounts	$20.00 per month, per Online Banking profile
Payment Services	
Bill Pay	No fee
CD-ROM Statements	$30.00 + shipping and handling per CD (bill payment transactions only)
ACH Positive Pay	$5.00 per month, per account
Security Access Token	1-2 tokens, free 3 or more tokens, $3.00 per month, per token
Mobile Check Deposit	No fee
Online Stop Payment	$15.00 each ($35.00 charge with a $20.00 credit)
ACH Origination - Template and Upload	
Maintenance Fee	$25.00 per month
Credits and Debits	$0.10 per item
Return Debit	$5.00 per item
Unauthorized Entry Returned Fee	$4.50 per item[8]

International ACH Transaction - Origination	$1.50 per item
Online Wire Transfer	
Maintenance Fee	$10.00 per month
Outgoing Domestic Wire	$6.00 each
Outgoing International Wire	
U.S. Dollar	$30.00 each
Foreign Currency	$20.00 each
Recall of Funds	$30.00 + cable advice fee (where applicable)
Amendment to Paying Instructions	$30.00 + cable advice fee (where applicable)
Remote Deposit Capture / Remote Deposit	
Single-Feed Scanner	$25.00 service charge per month, per scanner
Multi-Feed Scanner	$50.00 service charge per month, per scanner
Electronic Data Interchange (EDI) Translation	$20.00 per month, per account, + $0.50 per item
Check Positive Pay / Account Reconciliation	
Check Positive Pay	$25.00 per month per account, + $0.04 per item issued
Check Positive Pay with Full Recon	$80.00 per month per account, + $0.04 per item issued
Payee Positive Pay	Additional $0.02 per item issued
Deposit Reconciliation	$35.00 per month, per account

Treasury Management Services

Sweep Services	
Repurchase Agreement / Line of Credit	$75.00 per month
Zero Balance Account (ZBA) Services	
ZBA Account	$25.00 per month
Electronic Statements	
CD-ROM Statement Fee (weekly or monthly)	$20.00 each
Additional CD-ROM	$12.50 each
Daily Paid Item File	$50.00 per month
Data Exchange (daily BAI2 file)	$50.00 per month
Controlled Disbursement Account	
Each Account	$100.00 each (charged only if per item fee for each account does not equal or exceed this amount)
Per Item	
1 - 4,999	$0.18 each
5,000 - 9,999	$0.16 each
10,000 - 19,999	$0.14 each
20,000+	$0.12 each
Remittance Processing Services	
Retail	Fee varies
Wholesale	
Lockbox Setup	$100.00 each
Maintenance Fee	$80.00 per month
Annual Post Office Box Rental	U.S. Postal Service rates apply
Standard Item	$0.35 each
Image Capture (full page)	$0.02 per page ($15.00 minimum)
Data Capture	$0.01 per keystroke ($25.00 minimum)
Custom Processing	Fee varies

Commercial Vault Services

Deposit Processing	
Deposit	$1.50 per deposit
Envelope Deposit	$1.00 per envelope
Deposit Discrepancy	$2.50 per occurrence
Currency Deposited	$0.004 per note
Bag Loose Coin	$5.00 per bag
Change Order Processing	
Base Fee (automated)	$3.00 per order
Base Fee (phone or fax)	$5.00 per order
Late Change Order	$25.00 per occurrence
Currency	$0.008 per note, + $0.28 per strap
Coin	$0.08 per roll, + $3.00 per box
Mailed Change Order	$10.00 per order, + postage and insurance
Supplies	
Tamper Proof Plastic Bag – 9 x 12	$40.00 per 50

Tamper Proof Plastic Bag – 12 x 16	$50.00 per 50
Tamper Proof Coin Bag	$45.00 per 50
Currency Straps (all denominations)	$7.50 per 1,000
Coin Envelopes	$18.00 per 500

International Banking Services Expenses INTRUST Bank incurs on your behalf may be debited prior to your receipt of funds

Check Clearing (by arrangement)	
Foreign Check Deposit - Items deposited for immediate provisional credit	
Foreign Check Deposit (U.S. Dollar)	$5.00 per item[3]
Foreign Check Deposit (non-U.S. Dollar)	$5.00 per item[3] (fee is waived when item value is $500.00 U.S. or more)
International Payment Orders	
Stop Payment	$35.00 each
Tracers (by phone or by wire)	$20.00 each (Tracers on items 90 days or more are subject to research fee)
International Collections	All collections are subject to the Uniform Rules for Collections (1995 Revisions) International Chamber of Commerce Publication No. 522
Documentary Collections	
Documentary Collection	$75.00 each
Direct Send Collection	$50.00 each
Amendment	$30.00 each
Acceptance of Time Draft	$25.00 each
Tracer	$25.00 each
Other International Transaction Fees	
Research	$35.00 per hour (or any portion), $1.00 per page
Trade / Credit Information	$20.00 plus expenses incurred on your behalf (reports supplied without liability)
Payment of Proceeds from Letter of Credit or Documentary Collection by Wire Transfer	$15.00 each

[1] Transactions may not be processed in the order in which they occurred. Order of processing can affect the total amount of overdraft fees. Please refer to Terms and Conditions for Your Deposit Accounts for information regarding Processing. No fee will be charged on any transaction payable in the amount of $5.00 or less or when the resulting overdraft balance is $5.00 or less.

[2] Plus applicable courier fee. Paying Bank may assess an additional fee.

[3] Paying Bank may assess an additional fee.

[4] Plus cable advice fee and courier fee where applicable.

[5] The owner of the ATM may assess an additional fee.

[6] Transaction includes balance inquiry.

[7] There are two instances which will trigger an international transaction service charge. (1) A fee will be assessed on all transactions where the merchant country differs from the country of the card issuer, and (2) If you make a transaction in currency other than U.S. Dollars, Visa® will convert the charge or credit into a U.S. dollar amount. The exchange rate on the processing date may differ from the rate on the date of your transaction. Visa uses an exchange rate of either: (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) a government-mandated rate in effect for the applicable processing date. In each instance, the exchange rate is increased by an adjustment factor determined by the issuer. The adjustment factor, which is subject to change without notice, is currently 3% of the U.S. dollar amount, of which Bank receives 2% and Visa receives 1%.

[8] Adjustable based on fee adjustments by NACHA.

[9] No fee for connecting via QuickBooks Online or Web Connect through QuickBooks desktop software.

Member FDIC

Section 4

COMMITMENT TO OUR COMMUNITY

Commitment to Our Community

INTRUST is comprised of dedicated employees who live and work in the communities we serve and are invested in making them a better place for everyone. We actively give back by promoting employee volunteerism, and donating to and supporting a variety of causes, events, and nonprofit organizations. Many of our employees and members of our leadership team also serve on local boards.

Alongside personal philanthropic contributions from the Chandler family to various organizations and initiatives, we are honored to have made significant volunteerism and financial contributions to the following organizations in the Wichita community over the past couple of years:

- Stuff the Bus
- Juneteenth Kiddie Corner
- JCACC Business Expo
- Downtown Beautification
- Adopt a backpack for United Way

Section 5

ABOUT INTRUST

Left to right: C.Q. "Charlie" Chandler IV, Chairman and CEO | Sam Chandler, President | Dan Heinz, Chief Relationship Officer
Kim Klocek, Chief Operating Officer | Kelvin Liebelt, Chief Risk Officer | Jeff Morris, Chief Administrative Officer

About INTRUST

When you bank with us, you are part of a tradition that began in 1876 — a commitment to provide personal, attentive, reliable banking that has remained unchanged through generations. We value qualities like honesty, respect, and compassion. Those qualities, and the commitments we've made to our customers and communities, are our guiding force — serving you today and every day.

We are privately held and have been family-led for five generations, starting with C.Q. Chandler II. Currently, CEO Charlie Chandler and President Sam Chandler are the father-and-son team that leads INTRUST. Generational leadership and forward-looking financial stewardship help us continue to deliver the quality service experience our customers have come to expect.

INTRUST Bank Executive Team

C.Q. "Charlie" Chandler IV
Chairman, President, and CEO of INTRUST Financial Corporation

Sam Chandler
President

Dan Heinz
Chief Relationship Officer

Kim Klocek
Chief Operating Officer

Kelvin Liebelt
Chief Risk Officer

Jeff Morris
Chief Administrative Officer

Board of Directors

C.Q. "Charlie" Chandler IV
INTRUST Bank | INTRUST Financial Corporation

Sam Chandler
INTRUST Bank | INTRUST Financial Corporation

Steve Clark
Clark Investment Group

Marty Cornejo
Cornejo Holdings, LLC

Richard M. Kerschen
The Law Co., Inc.

Charles G. Koch (Advisory Director) Koch Industries

Kevin Lockett
Fulcrum Global Capital

Sam Marnick
Latecoere Americas

David L. Murfin (Advisory Director)
Murfin, Inc.

Lynn R. Nichols
Yingling Aircraft, LLC, Retired

Jon Rolph
Thrive Restaurant Group

Kenneth Shannon
The Shannon Group

Stephen B. Slawson
Slawson Exploration Company, Inc.

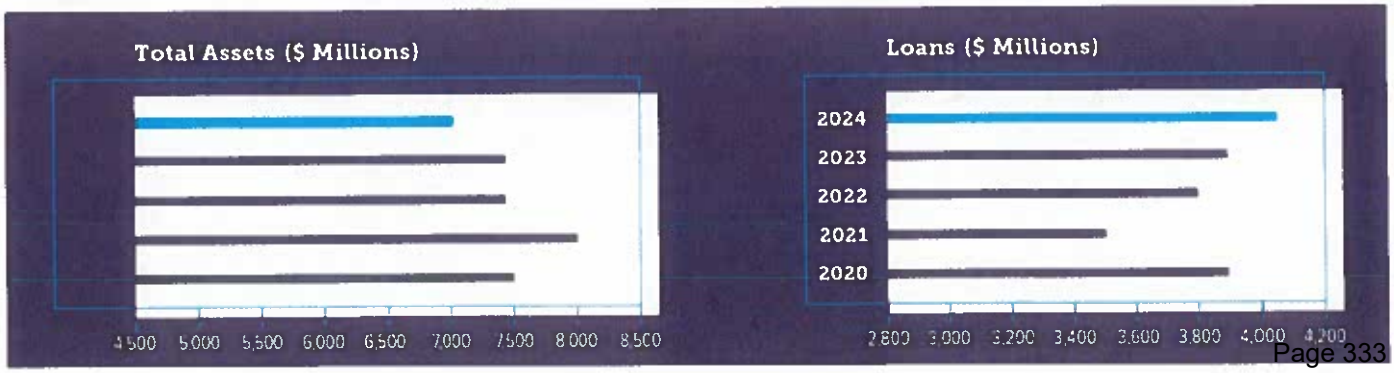
Jay Smith
INTRUST Bank | INTRUST Financial Corporation, Retired

Jeffrey L. Turner
TNW Group

2024 Financials

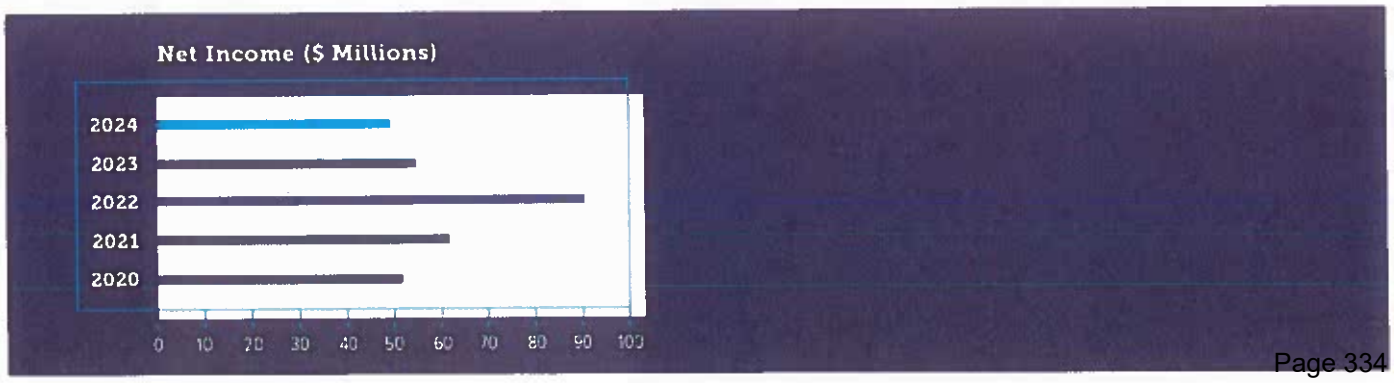
INTRUST Financial Corporation Balance Sheets — Five-Year Summary (dollars in thousands)

	As of December 31				
Assets	**2024**	**2023**	**2022**	**2021**	**2020**
Cash and cash equivalents	$459,481	$583,001	$480,096	$1,415,438	$1,397,722
Investment securities:					
Taxable investment securities	2,089,493	2,479,622	2,700,253	2,777,461	1,909,819
Nontaxable investment securities	111,645	118,496	117,307	120,863	124,096
Total investment securities	2,201,138	2,598,118	2,817,560	2,898,324	2,033,915
Loans, net of allowance for credit losses	4,052,249	3,918,396	3,816,606	3,504,055	3,904,146
Buildings and equipment	69,223	65,062	63,815	61,702	62,483
Other assets	291,218	288,744	292,008	165,550	158,067
Total assets	$7,073,309	$7,453,321	$7,470,085	$8,045,069	$7,556,333
Liabilities and Stockholders' Equity					
Deposits:					
Demand	$1,181,628	$1,363,212	$1,855,825	$2,110,732	$1,091,294
Savings and interest-bearing demand	3,519,195	3,192,344	3,154,881	4,232,038	3,911,866
Brokered	551,792	1,081,230	851,317	400,162	537,435
Time	1,222,448	1,107,364	844,511	417,396	593,131
Total deposits	6,475,063	6,744,150	6,706,534	7,160,328	6,133,726
Short-term debt	140,068	251,825	425,275	268,630	453,959
Long-term debt	113,419	123,719	123,719	123,719	491,133
Other liabilities	66,204	70,331	56,955	64,504	88,766
Total liabilities	6,794,754	7,190,025	7,312,483	7,617,181	7,167,584
Total stockholders' equity	278,555	263,296	157,602	427,888	388,749
Total liabilities and stockholders' equity	$7,073,309	$7,453,321	$7,470,085	$8,045,069	$7,556,333



INTRUST Financial Corporation Condensed Statements of Income — Five-Year Summary (dollars in thousands, except per-share data)

	Years ended December 31				
	2024	**2023**	**2022**	**2021**	**2020**
Interest income:					
Loans	$268,705	$242,796	$163,935	$154,115	$169,444
Investment securities	78,981	86,077	76,793	42,674	34,161
Federal funds sold and other	16,245	12,091	4,888	1,769	2,344
Total interest income	363,931	340,964	245,616	198,558	205,949
Interest expense:					
Deposits	185,825	153,311	29,987	12,647	26,975
Federal funds purchased and securities sold under agreements to repurchase	2,532	3,071	452	164	502
Other indebtedness	9,280	10,829	8,814	4,995	7,721
Total interest expense	197,637	167,211	39,253	17,806	35,198
Net interest income	166,294	173,753	206,363	180,752	170,751
Provision for credit losses	10,700	7,200	9,200	15,000	22,250
Net interest income after provision for losses	155,594	166,553	197,163	165,752	148,501
Non-interest income:					
Service charges	5,524	5,212	4,974	5,074	6,811
Fiduciary income	34,384	31,305	30,762	32,126	27,879
Credit card income	5,770	5,662	5,481	4,856	3,906
Other income	29,993	28,309	35,316	29,617	32,374
Total non-interest income	75,671	70,488	76,533	71,673	70,970
Non-interest expense:					
Salaries and employee benefits	97,156	94,041	90,455	87,764	83,278
Net occupancy and equipment expense	16,375	16,943	16,449	15,785	16,460
Advertising and promotional activities	6,982	7,151	4,807	5,569	5,193
Data processing expense	19,870	18,243	17,056	18,287	17,833
Other expense	30,441	31,631	29,743	29,760	29,186
Total non-interest expense	170,824	168,009	158,510	157,165	151,950
Income before provision for income taxes	60,441	69,032	115,186	80,260	67,521
Provision for income taxes	11,161	14,275	25,068	18,153	15,567
Net income	$49,280	$54,757	$90,118	$62,107	$51,954



Financial Strength and Stability

Financial strength can be measured in a variety of ways and, while comparative analysis is achievable through publicly available call report data, we fully recognize that every institution manages their balance sheet uniquely and in accordance with their shareholder and customer expectations. As such, we remain mindful and thoughtful in our approach to examining the results of our peer institutions. As it relates to INTRUST, we are a closely held private company that has maintained a conservative balance sheet posture and patient deployment of capital for over 145 years.

For this response, we have chosen to respond in accordance with three major risk categories for the banking sector: capital adequacy, credit risk management, and liquidity positioning. The Federal Financial Institutions Examination Council (FFIEC) provides publicly available financial metrics for each bank and their respective peer group. The FFIEC groups INTRUST Bank into the "Insured commercial banks having assets between $3 billion and $10 billion" peer group alongside 215 other peer institutions across the country.

Regulatory Capital Ratios

INTRUST is considered to be well-capitalized (the highest level achievable) by regulatory standards across all four capital segments. INTRUST's position as a closely held private company allows for a more conservative capital posture given its low levels of historical credit losses and lower shareholder dividend demands. In turn, INTRUST's leverage ratio (informally defined as capital divided by total assets) remains conservative and well above the well-capitalized limit of 5%.

Capital Ratio	*INTRUST*	*Peer Group Average*	*Peer Group Percentile (50% = Median)*	*Regulatory Level to be considered "Well-Capitalized"*
Tier 1 Leverage Ratio	9.61%	10.34%	36th	5%
Common Equity Tier 1 Ratio	13.16%	13.24%	58nd	7%
Total Tier 1 Capital Ratio	13.16%	13.25%	58nd	8.5%
Total Risk Based Capital Ratio	14.20%	14.33%	58th	10.5%

Credit Risk Management

While a variety of ways exist to analyze credit risk management for a bank, we have elected to present the percentage of non-performing loans to total loans in the table below. In this regard, INTRUST's non-performing loans remain among the lowest in the industry (for the respective peer group). Despite the banks low non-performing asset ratio, INTRUST's conservative management has enabled it to maintain an elevated allowance bucket to sustain any potential losses should they arise.

Credit Management	*INTRUST*	*Peer Group Average*	*Peer Group Percentile (50% = Median)*
Non-Performing Loans as % of Total Loans & Leases	0.72%	0.58%	70th
Allowance as % of Total Loans & Leases	1.35%	1.20%	72nd

Liquidity Risk Management

As it relates to liquidity positioning, INTRUST remains conservatively positioned to withstand extreme stress situations including the ability to operate should all uninsured deposits leave the organization. INTRUST has proudly maintained a ratio of $2 in available liquidity for every $1 of uninsured deposits. Said differently, INTRUST's liquidity coverage to uninsured deposits exceeds 200%. In addition to our uninsured deposit coverage statistics, INTRUST maintains a conservative loan-to-deposit ratio to ensure that ample liquidity is available in the event of stress. To this end, INTRUST's loan to deposit ratio stands at 61% (among the lowest in the peer group).

Liquidity Management	*INTRUST*	*Peer Group Average*	*Peer Group Percentile (50% = Median)*
Loan to Deposit Ratio	62%	85%	8th

Record Retention

INTRUST Bank has access to provide the Customer with statements for up to seven years. All transactions, images, and statements that are online are available at a minimum of 18 months. Anything that you may need access to beyond that will be available for up to seven years.

Disaster and Back-up Plans

INTRUST uses Jack Henry to provide hosted core banking services for our commercial and consumer customers. Customer employees would access that information from the mobile or online capabilities provided by Jack Henry under INTRUST branding. Jack Henry operates their software from one of two datacenters configured with failover capabilities if they run into trouble in their primary center. Jack Henry performs failovers from one data center to another pro-actively every six months to ensure the robustness of the system in the unlikely case of a disruption. Should a disaster affect INTRUST facilities specifically, the Customer would be unaffected in their ability to conduct transactions and have access to their data via online and mobile channels.

Maintaining operational resilience during outages is crucial for INTRUST Bank. By partnering with our core provider, the bank ensures a flexible and swift response to disruptions, effectively minimizing service impact. Our core provider uses a multi-regional approach for banking applications to ensure high availability and disaster recovery. We outsource our ATMs, which enhances our service continuity, providing our customers with reliable access to their funds. The bank also has contingency plans for wire transfers during an outage. Disaster recovery tabletop exercises are conducted periodically for teams to prepare for potential failures proactively. These exercises help identify weak points and craft effective strategies to handle a range of outage scenarios.

Safekeeping Accounts

We do provide Safekeeping Services utilizing DVP Settlement only. Customer securities are held in an account which is separate from the bank's own securities portfolio. We utilize Raymond James Efolio Software as our system of record and the Customer's Securities would be held in a portfolio specific to them. The Customer can have separate portfolios for security segregation (examples would be Revenue Portfolio and General Portfolio) but must specify the applicable portfolio for each security and its corresponding par value. A monthly report is provided to the Customer which lists projected payments for the upcoming month and updated as needed for current information.

Safekeeping Receipts are provided for all purchases, and Activity Summaries are also provided for days when the Customer has non-routine activity such as purchases, sales and calls.

Our Fees are below. Please note that the monthly Mark to Market Statement is provided free with safekeeping services, the Investment Accounting Services Package is an optional package of Accounting reports, which also includes the mark to market report. Securities are repriced daily, however the Mark to Market report is only available monthly. Same day funds settlement is available for all transactions.

SAFEKEEPING FEES	
Other Value Added Banking Services	**Annual Charge**
Securities Held	$2.00 per security/per month
Securities Received or Sent* (does not include Maturities)	$30.00 per item
Interest Payment	$1.00 per item
Principal Paydowns	$10.00 per paydown
Special Report**	$25.00 per report/per month
Audit Confirmation	$10.00 per confirmation
Investment Accounting Services (includes monthly mark to market valuation)	$75.00 per month

* Initial conversion will be done at the conversion rate of $10.00 per security
**Does not apply to receipts issued, cash activity report provided when there is activity or the Investment Accounting Services reports which include the monthly mark to market valuation.

City of Junction City

City Commission Agenda Memo

December 1, 2025

From: Britain D. Stites, City Attorney

To: City Commission

Subject: Incentive Request on Another VA Project

Background: Jason Hobick of US Federal Properties Company requested incentives for their project.

The City has partnered with Highlands Inc. The City has a property transaction agreement as well as has voiced previous support for Highlands. Highlands and USFP are competing on this bid/project.

Discussion of Issue: USFP is asking for a ten-year industrial revenue bond (IRB) as well as $40,000 per year payment in lieu of taxes (PILOT) agreement.

This is a common incentive package. If the City grants multiple prospects on the project the same incentive, then it may dilute the Highlands proposal. Highlands is proposing to buy the former ACT Call Center on Spring Valley Road for ~$3.5 million dollars.

Recommendation: Staff recommends listening to and evaluating the request.

2025 INTERLOCAL AGREEMENT
NEIGHBORHOOD REVITALIZATION PLAN

THIS INTERLOCAL AGREEMENT (hereinafter referred to as "Agreement") by and among the City of Junction City, Kansas, a duly organized municipal corporation, hereinafter referred to as "City", the Board of County Commissioners of Geary County, Kansas, hereinafter referred to as "County", and Unified School District No. 475, Geary County, Kansas, hereinafter referred to as "USD 475".

WHEREAS, K.S.A. 12-2904, et seq. allows public agencies to enter Interlocal Agreements to jointly perform certain functions including economic development; and

WHEREAS, all parties are pursuant to K.S.A. 12-2903 public agencies, capable of entering Interlocal Agreements and amendments thereto; and

WHEREAS, K.S.A. 12-17,114 *et sequential* provides a plan for neighborhood revitalization using property tax rebates, and further allows for the use of Interlocal Agreements between and among municipalities to further neighborhood revitalization; and

WHEREAS, it is the desire and intent of the parties to adopt the 2025 Neighborhood Revitalization Plan ("NRP" or "Plan").

NOW, THEREFORE, IN CONSIDERATION OF THE MUTUAL COVENANTS CONTAINED HEREIN THE PARTIES AGREE AS FOLLOWS:

1. The parties, acting through their respective governing bodies, agree to consider and act upon the 2025 Neighborhood Revitalization Plan if and as adopted, will not be further amended by any of the parties acting separately, except only upon a written amendment signed by each party hereto.

2. The parties further agree that the County shall administer the 2025 Neighborhood Revitalization Plan as adopted by each party on behalf of the signatory parties. The parties acknowledge and agree that five percent (5%) of the increased tax caused by the incremental increase in valuation as defined by K.S.A. 12-17,144 *et sequential*, namely K.S.A. 12-17,141(e), shall be used to pay administrative costs and expenses of the County in implementing and administering the

2025 Neighborhood Revitalization Plan. The County shall create a neighborhood revitalization fund as described in K.S.A. 12-17,118.

3. This Agreement and the Plan shall expire December 31, 2030 unless extended by an addendum by the Parties. This agreement shall be executed in several counterparts, all of which together shall constitute the original agreement.

5. The parties agree the termination of this Agreement by any party prior to December 31, 2030 would adversely impact the 2025 Neighborhood Revitalization Plan and, consequently, this Agreement makes no provision for termination prior to the expiration date.

6. This Agreement is effective upon the date of approval by the Kansas Attorney General.

IN WITNESS WHEREOF, the parties have hereto executed this contract as of the day and year first written.

ATTEST:

Ariana Diaz Lorenzo De Barreto, City Clerk

JUNCTION CITY, KANSAS

By _____
Pat Landes, Mayor

Dated: 10-07-2025

BOARD OF COUNTY COMMISSIONERS

_____
Commissioner/Chairperson
Dated: 10-14-25

_____
Commissioner Dated: 10/14/25

_____
Commissioner

Dated 10-14-25:

ATTEST:

Therese Huff deputy

Courtney Gilbert , County Clerk

UNIFIED SCHOOL DISTRICT #475

Beth Hudson

Board President

Dated: 10/07/25

ATTEST:

Lisa Kausler

USD #475 Board Clerk

APPROVED:

OFFICE OF THE ATTORNEY GENERAL
STATE OF KANSAS

By: Jordan Akins

Assistant Attorney General

Date: 11/17/2025

Stites, Britain

From: Chris Williams <chris@highlandskc.com>
Sent: Wednesday, November 26, 2025 3:36 PM
To: Landes, Pat; Zimmerman, Kim; Stites, Britain; Mickey Dean
Cc: Chris Williams
Subject: [External - Email] Junction City VA Project Incentives

"NOTICE: This email originated from outside our organization. DO NOT CLICK on any links or attachments unless you are expecting the content and know that it is safe."

Mayor Landes, Mr. Kim Zimmerman, Mr. Britain Stites and Mrs. Mickey Dean,

Good afternoon and hope this email finds you all well with Thanksgiving approaching. It has come to my attention that another VA developer (US Federal Properties) is requesting the City of Junction City to review and potentially support a Property Tax Abatement (Fixed Pilot) and Industrial Revenue Bonds (IRB's) for construction sales tax exemption on a new land site location within Junction City. This is the same new VA clinic that Highlands is also competing on with the city owned ACT building property at 2301 S. Spring Valley Road.

I would like to respectfully request the City of Junction City strongly consider declining any support or approval for any type of Fixed Pilot or IRB for any other VA developers. We (Highlands and the City with the ACT sale interest) are in direct competition with US Federal Properties for the VA project and it could have a negative impact to the City and to Highlands as it is a win-win for the VA to select the City owned ACT building for the future new Department of Veteran Affairs VA clinic. Some of the negative impacts and reasons why I feel incentives should not be considered outside of the existing ACT building property are outlined herewithin for your consideration and discussion.

<u>Supporting US Federal Properties request for a fixed Pilot and IRB sales tax is not in the City's best interest with regards to the new VA project as noted below:</u>

- The City has already been working with Highlands Enterprises which has fully submitted our VA RLP package on the ACT building (2301 S. Spring Valley Road) to the VA for their review and approval for the New VA project. The City has written letters and went above and beyond to support the ACT building site for the VA Clinic use including voting to support a fixed Pilot and IRB's for the ACT building which helps us level the playing field since the ACT building is existing and has many repairs necessary.

- The City will significantly benefit from the sale and disposition of the ACT Building to the tune of $3,250,000 of sale proceeds if Highlands is successful in getting the award at the ACT property. This is the reason the city has supported a fixed Pilot and IRB's for the ACT building as there is a large financial and community benefit back to the city compared to any other piece of land property in town. If we are successful in getting the awarded VA clinic at the ACT site, it will allow

the City to sell the property and not require continued expenses and financial burdens through the City's long term ownership of a vacant ACT property.

- There is no need for incentives on vacant land for any other VA developers outside of the existing ACT building as VA is going to award a new Clinic in the City of Junction City. There is zero benefit, actually a negative benefit, to the City of Junction City to give US Federal Properties or any other VA developer tax breaks or sales tax breaks on vacant land as it doesn't directly impact or help the VA Clinic project stay in Junction City because the City has already been selected by VA to received an new VA Clinic (the VA set the delineated area map for the new clinic which only is in the Junction City city limits). The only reason incentives make sense for the ACT property is that if Highlands is successful, the City will be able to sell a currently vacant existing building and receive the $3.250MM sale proceeds which will limit the city's long term maintenance of a potentially vacant property. Highlands incentives are required to make the existing building work and be financially feasible.

In Summary, it is critical for the City to understand the negative impact supporting incentives for another VA developer outside of Highlands and the City's partnership together on the ACT building would cause because of the above specifics.

I appreciate all of your support and consideration in helping us continue to keep the ACT building property in contention for the new Junction City VA Clinic. I have felt all along that working together will be a win-win for everyone involved in this project. I am happy to jump on a call to discuss further or answer any questions that you may have.

I hope you all have a Happy Thanksgiving and enjoy time with your families.

Thank you.

Chris Williams, CCIM
c: 913-205-7747

RESOLUTION R-3123

A RESOLUTION NOTING AND PURSUING THE BEAUTIFUICATION AND MAINTENANCE OF GRANT AVENUE AND ADJACENT PROPERTIES BY THE CITY OF JUNCTION CITY AND ITS INHABITANTS & TAXPAYERS FOR THE CITY OF JUNCTION CITY, KANSAS

WHEREAS, the City Commission of the City of Junction City, Kansas desires to improve, beautify, maintain, and sustain its infrastructure, parks, properties, and other assets of the City of Junction City; and

WHEREAS, the City understands that it is coming out of a time of deferred maintenance to its assets due to financial debt that exceeded where said debt should have been; and

WHEREAS, the City desires to grow and fortify itself by improving and maintaining its infrastructure, appearance, and other assets by funneling money, efforts, energy, and personnel to do so; and

WHEREAS, the City understands it must do so within the confines of its budget and legal authority; and

WHEREAS, the City has a main entrance into and thoroughfare through Junction City along Grant Avenue, which is also a pathway to Fort Riley; and

WHEREAS, the City of Junction City implores and desires the same from its citizens, taxpayers, and customers as the City seeks to be both role model and code enforcer.

NOW, THEREFORE, BE IT RESOLVED, BY THE GOVERNING BODY OF THE CITY OF JUNCTION CITY, KANSAS, AS FOLLOWS:

1. **RESOLVED**, that the City Commission of the City of Junction City seeks that the City staff shall endeavor to improve and maintain City infrastructure, beautification, and other appropriate measures along and around Grant Avenue within legal, financial, and ethical means.
2. **RESOLVED**, that the City Commission implores residential, commercial, industrial, public, nonprofit, and other landowners to beautify, improve, maintain, clean-up, et cetera their lands at, adjacent to, or nearby Grant Avenue in addition to making the same request of tenants and lessees of the same lands.
3. **RESOLVED**, the City Commission asks the City Manager and City staff to take appropriate, fair, and judicious action with those who do not adhere to Resolved 2.

Published in the Junction City Union, , 2025

PASSED AND ADOPTED BY THE BOARD OF THE JUNCTION CITY COMMISSIONERS THIS 2ND DAY OF DECEMBER 2025.

_____
Pat Landes, Mayor

ATTEST:

_____
Ariana Diaz Lorenzo De Barreto, City Clerk

APPROVED AS TO FORM:

_____
Britain Stites, City Attorney