



RFP Questions and Answers

Question: How liquid are you looking for your investments to be? What is your cash flow requirements?

Answer: Cash flow wise we are doing fine with our checking account and investments as they stand. When our parking lot project has been completed, we will likely be moving additional cash to investments.

Question: Are you able to share your Investment Policy Statement?

Answer: Investment policy attached via this PDF.

Question: Is there any specific branch in our network, Three Rivers, Centreville, Sturgis, where you would be more apt to do your business?

Answer: The Centreville office would be the most convenient as our "main" office is located in Centreville.

Question: In the proposal, full FDIC protection has been referenced, but you also have listed that you currently have investment holdings. Can I ask what type of investment vehicles are you utilizing at this time?

Answer: See attached Trust document.

Question: On page 6 of the RFP, you are asking for Billing Entity contact information. Is this about the receipt of ACH deposits and payments?

Answer: Yes

Question: Would you like us to include references also?

Answer: Yes, if you would could that would be great.



BOARD POLICY V.07

AREA:	Governance		
POLICY TYPE:	Executive Limitations	PAGE:	1 of 1
POLICY TITLE:	ASSET PROTECTION	EFFECTIVE:	09/28/2022
		REVIEWED:	05/27/2025

POLICY:

The CEO will not cause or allow corporate assets to be unprotected, inadequately maintained or unnecessarily risked.

The CEO will not

1. Allow board members, staff, and the organization itself to be inadequately insured against theft, casualty, and liability losses and/or cyber-attacks/breaches.
2. Subject plant and equipment to improper wear and tear or insufficient maintenance.
3. Unnecessarily expose the organization, its board, or staff to claims of liability.
4. Make any purchase: (a) wherein normally prudent protection has not been given against conflict of interest; (b) of over \$ 20,000 without having obtained comparative prices and quality; (c) of over \$20,000 without a stringent method of assuring the balance of long term quality and cost. Orders shall not be split to avoid these criteria.
5. Receive, process, or disburse funds under controls that are insufficient to meet the board-appointed auditor's standards.
6. Compromise the independence of the board's audit or other external monitoring or advice. Engaging parties already chosen by the board as consultants or advisers is unacceptable.
7. Invest in non- Public Act 20 funds.
8. Endanger the organization's public image, credibility, or its ability to accomplish Ends.
9. Change the organization's name or substantially alter its identity in the community.



Trust Department
100 West Chicago Street
Coldwater, MI 49036-1158
Phone (517) 278-1569
Toll Free (888) 481-7469

Statement of Account
July 1, 2026 Through July 31, 2026
Community Mental Health Services Agency
Account Number: 6200871

Please contact your administrator
with any questions concerning your account.

Cameron Bullock

677 E. Main St.
Centreville, MI 49032

Confidential And Privileged Information

July 01, 2026 through July 31, 2026

Account Name : Community Mental Health Services Agency

Account No : 6200871

Account Summary

	Current July 1, 2026 To July 31, 2026	Year To Date January 1, 2026 To July 31, 2026
Beginning Market Value :	\$6,174,918.21	\$6,100,537.62
Receipts :		
Cash Deposits :	\$0.00	\$0.00
Asset Deposits :	\$0.00	\$0.00
Total Receipts :	\$0.00	\$0.00
Payments :		
Disbursements :	\$0.00	\$0.00
Withdrawals and Distributions :	\$0.00	\$0.00
Administrative Expenses :	\$0.00	(\$4,551.15)
Total Payments :	\$0.00	(\$4,551.15)
Investment Income :		
Tax Free Income :	\$0.00	\$0.00
Taxable Interest :	\$2,028.95	\$135,300.77
Dividends :	\$1,216.73	\$3,330.85
Return of Capital (Income Assets Only) :	\$0.00	\$0.00
Other Income :	\$0.00	\$0.00
Total Investment Income :	\$3,245.68	\$138,631.62
Investment Change :	(\$44,784.63)	(\$101,238.83)
Total Investment Change :	(\$44,784.63)	(\$101,238.83)
Ending Market Value :	\$6,133,379.26	\$6,133,379.26

July 01, 2026 through July 31, 2026

Account Name : Community Mental Health Services Agency

Account No : 6200871

Portfolio Summary

July 31, 2026

Portfolio	Cost	Market	Estimated	Current
%	Basis	Value	Ann Inc	Yield

Fixed Income	88.29%	5,545,722.00	5,414,994.49	245,124.60	4.53%
Money Market Funds	11.71%	718,384.77	718,384.77	25,194.47	3.51%
Total Portfolio	100.00 %	6,264,106.77	6,133,379.26	270,319.07	4.41%
Net Cash			0.00		
Total Market Value			6,133,379.26		

Portfolio Components May Not Equal 100% Due To Rounding

July 01, 2026 through July 31, 2026

Account Name : Community Mental Health Services Agency

Account No : 6200871

Summary Of Investment Holdings

Shares or Par Value	Investment Category			Cost Basis	Unit Value	Market Value	Estimated Ann Inc	Curr Yield	% Port
<u>U.S. Government Obligations</u>									
250,000	Federal Farm Credit Banks	3.720%	12/01/2027	250,000.00	99.29	248,232.72	9,300.00	3.75%	4.05%
250,000	Federal Farm Credit Banks	3.970%	11/28/2028	250,000.00	99.00	247,490.02	9,925.00	4.01%	4.04%
250,000	Federal Home Loan Bank	4.000%	12/05/2028	250,000.00	99.39	248,480.81	10,000.00	4.02%	4.05%
100,000	Federal Farm Credit Bank	4.330%	05/06/2030	100,000.00	99.04	99,044.33	4,330.00	4.37%	1.61%
250,000	Federal Home Loan Bank	4.000%	12/02/2030	250,000.00	97.86	244,641.96	10,000.00	4.09%	3.99%
250,000	Federal Home Loan Banks	3.700%	12/02/2030	250,000.00	97.11	242,769.04	9,250.00	3.81%	3.96%
250,000	Federal Farm Credit Banks	4.500%	11/28/2031	250,000.00	98.03	245,079.82	11,250.00	4.59%	4.00%
250,000	Federal Home Loan Banks	4.290%	12/01/2031	250,000.00	96.84	242,102.64	10,725.00	4.43%	3.95%
250,000	Federal Farm Credit Bank	4.660%	10/27/2032	249,940.05	98.21	245,516.08	11,650.00	4.75%	4.00%
250,000	Federal Farm Credit Bank	4.600%	11/24/2032	250,000.00	98.18	245,458.30	11,500.00	4.69%	4.00%
250,000	Federal Farm Credit Bank	4.680%	11/17/2033	249,880.95	97.39	243,465.17	11,700.00	4.81%	3.97%
250,000	Federal Home Loan Banks	4.700%	12/29/2033	250,000.00	97.48	243,706.13	11,750.00	4.82%	3.97%
250,000	Federal Farm Credit Bank	4.770%	04/21/2034	249,450.00	98.27	245,679.94	11,925.00	4.85%	4.01%
250,000	Federal Home Loan Banks	4.750%	06/02/2034	250,000.00	97.56	243,887.91	11,875.00	4.87%	3.98%
250,000	Federal Farm Credit Bank	4.800%	12/01/2034	250,000.00	97.32	243,310.85	12,000.00	4.93%	3.97%
250,000	Federal Home Loan Banks	4.930%	12/04/2034	250,000.00	98.14	245,345.49	12,325.00	5.02%	4.00%
250,000	Federal Home Loan Bank	4.800%	12/11/2034	250,000.00	97.64	244,101.68	12,000.00	4.92%	3.98%
250,000	Federal Farm Credit Bank	4.830%	12/18/2034	250,000.00	97.38	243,452.35	12,075.00	4.96%	3.97%
250,000	Federal Home Loan Banks	4.520%	12/03/2035	250,000.00	96.91	242,283.89	11,300.00	4.66%	3.95%
500,000	Federal Home Loan Bank	5.000%	12/12/2035	500,000.00	97.92	489,588.41	25,000.00	5.11%	7.98%

July 01, 2026 through July 31, 2026

Account Name : Community Mental Health Services Agency

Account No : 6200871

Summary Of Investment Holdings

Shares or Par Value	Investment Category			Cost Basis	Unit Value	Market Value	Estimated Ann Inc	Curr Yield	% Port
Totals				5,099,271.00		4,993,637.54	229,880.00	4.60%	81.43%
<u>Brokered Cert. of Deposit</u>									
50,000	First National Bank of Amer	1.250%	12/30/2026	50,000.00	98.87	49,434.22	625.00	1.26%	0.81%
50,000	JPMorgan Chase Bank	1.000%	12/31/2026	50,000.00	98.75	49,374.41	500.00	1.01%	0.81%
200,000	JP Morgan Chase Bank CD	4.000%	03/03/2028	200,000.00	99.39	198,773.82	8,000.00	4.02%	3.24%
Totals				300,000.00		297,582.45	9,125.00	3.07%	4.86%
<u>Century Bank and Trust Money Mkt</u>									
718,384.77	Century Bank and Trust Money			718,384.77	1.00	718,384.77	25,194.47	3.51%	11.71%
Totals				718,384.77		718,384.77	25,194.47	3.51%	11.71%
<u>ETF U.S. Obligations</u>									
1,150	MFC IShares TIPS			146,451.00	107.63	123,774.50	6,119.60	4.94%	2.02%
Totals				146,451.00		123,774.50	6,119.60	4.94%	2.02%
Total Investments				6,264,106.77		6,133,379.26	270,319.07	4.41%	100.00%
Plus Net Cash						0.00			
Total Market Value						6,133,379.26			

July 01, 2026 through July 31, 2026

Account Name : Community Mental Health Services Agency

Account No : 6200871

Account Transactions

Date	Description	Amount
	<i>Starting Balance</i>	\$ 0.00
	<u>Dividends and Interest</u>	
07/01/2026	Interest Century Bank and Trust Money Interest From 06/01/2026 To 06/30/2026	1,975.85
07/02/2026	Interest First National Bank of Amer 1.2500% 12/30/26	53.10
07/08/2026	Dividend MFC IShares TIPS 1150 Shares @ \$1.058023	1,216.73
	Sub Total	3,245.68
	<u>MONEY MARKET ACTIVITY</u>	
	3 Purchases (s) For	3,245.68
	<i>Ending Balance</i>	\$ 0.00