

Finance Committee Minutes

via zoom/telephone/in person

Monday, November 7, 2022

MEMBERS PRESENT: Robert T. Tackman, Patricia Usherwood Fitzpatrick, Eric J.T. Caballero

MEMBERS EXCUSED: None

MEMBERS ABSENT: None

STAFF PRESENT: Kathleen O'Brien, Nancy Turo, Carolyn Brown

GUEST PRESENT: Michelle Mundy (Auditor from The Bonadio Group)

CALL TO ORDER

The November 7, 2022 Finance Committee Meeting was called to order at 12:17 pm by the Finance Committee Chair Robert Tackman. It was noted for the record that a quorum was present.

APPROVAL OF PREVIOUS MINUTES

Eric Caballero made a motion to approve the October 2022 Finance Committee Meeting minutes. The motion was seconded by Robert Tackman, and unanimously approved.

The Pre-Audit Entrance Conference for PEACE, Inc. by the audit firm The Bonadio Group

Michelle Mundy, Partner of The Bonadio Group, presented an Audit Planning Communication to the Finance Committee members. She stated some of the major items this year are Energy and Housing move to 717 Erie Blvd. West, and that the grantors realize that it is difficult to spend out grant funds at the current time. She does not foresee any new risk for PEACE, Inc. She stated that The Bonadio Group reviews their staff to ensure they are independent from PEACE, Inc.

Michelle discussed the new pronouncements including the new lease requirements, and the disclosure of how the In-Kind contributions are used.

Michelle described the scope of the audit services including the single audit, opinion on the statements, tax returns and the data collection form. She said the audit focuses on risk. The Bonadio Group audits 100% of material items and then uses sample auditing.

FINANCE REPORT

Kathleen O'Brien, CFO, discussed the monthly financial statements for October 2022. Ms. O'Brien stated that net income before depreciation year to date presented on page 3 is (\$49,941) vs a budget of \$2,506,561. The difference relates to Head Start fixed asset purchases which have not occurred as yet.

The net income from normal operations presented on page 7 is \$84,262. This number is the net of "timing differences" of fixed asset purchases, revenue recognition grants and donation cost centers.

The line of credit balance at October 31, 2022 is \$0.

The indirect rate as of October 31, 2022 is 21.45%, and we are approved for 24%.

The current ratio as of October 31, 2022 is 138%, which equates to current assets being \$888,543 higher than current liabilities.

The Supplemental Financial Information was forwarded to the Finance Committee members.

Analysis of Self Insurance Reserve

The CFO also discussed the "Analysis of Self Insurance Reserve" that was forwarded to the committee members. Our original projection of the October 2022 balance was \$624,842 and the actual balance is \$610,258. A discussion will follow this week with the Executive Director regarding a "Captive Holiday" pay before year end to reduce the captive balance.

Information Regarding CD Rates:

A quick discussion was held regarding laddering the CD's when we receive the funds from the sale of 811 E. Washington Street. The Finance Committee Chairman had forwarded rate information, which was forwarded to the committee members.

Bank Signature Cards

The CFO stated that she will be submitting the information to change the bank signature cards for both Key Bank and M&T Bank.

OLD BUSINESS:

The CFO gave a brief update on the status of the two fiscal vacancies. The Accounts Payable Specialist, Denise Garruto, was promoted into the Purchasing Director position. The new Accounts Payable Specialist will report to the Purchasing Director.

It was decided that the Finance Committee will meet again at 12:15 at the December Finance Committee meeting, and see how this time slot works for everyone.

The Executive Director stated that it was decided to have an in-person two day retreat this year. Site visits will be included.

NEW BUSINESS:

A discussion was held on obtaining signatures on the bank statement and credit card reconciliations, as it is now common for members to attend the meetings via zoom.

The CFO stated that she is working on compiling the information for the new lease requirements.

OTHER:

A question was raised about having an additional Finance Committee member.

ADJOURNMENT

At 12:50 PM, a motion was made by Patricia Usherwood Fitzpatrick, seconded by Eric Caballero, to adjourn the November 7, 2022 Finance Committee meeting, and was unanimously approved.

Bonadio & Co., LLP
Certified Public Accountants

Audit Planning Communication

2023 Audit Plan

*People's Equal Action
and Community Effort,
Inc.*

.....

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.....

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November 7, 2022

Dear Members of the Finance Committee of People's
Equal Action and Community Effort, Inc.:

We are pleased to present our 2023 Audit Plan for the
financial statements of People's Equal Action and
Community Effort, Inc. or (the "Organization"). The
information included in this report allows you to
understand the judgments we have made in planning
and scoping our audit procedures.

This report was prepared based on information obtained
from meetings with management, knowledge of the
Organization, consideration of the business environment
and risk assessment procedures. Our audit approach will
remain flexible and responsive to the Organization's
environment. Any significant changes to our audit plan
will be discussed with the Finance Committee at a future
meeting.

Discussion of our audit plan ensures our Bonadio
engagement team members understand your concerns
and together we agree on mutual needs and
expectations, which enables us to provide the highest
level of service and audit quality. We value and
encourage your observations and your input.

We look forward to addressing your questions and
discussing any other matters of interest. Please feel free
to call me at (315) 214-7564.

Very truly yours,

Michelle Mundy

Engagement Leader

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Executive Summary

Audit Planning Considerations

The Organization's Activities

- Sale and purchase of new building
- Turnover in the accounting department

The Audit Highlights

- The risks we've identified are consistent with those in the prior year.
- We affirm our independence with People's Equal Action and Community Effort, Inc..

Other Matters of Emphasis

- Adoption of ASU 2016-02, Lease Accounting
- Adoption of ASU 2020-07, Presentation and Disclosures by Not-for-Profit Entities for Contributed Nonfinancial Assets

Audit Approach

Our Primary Objectives are to:

- Perform an audit in accordance with Generally Accepted Auditing Standards and Government Auditing Standards to obtain reasonable assurance the Organization's financial statements are prepared in accordance with Generally Accepted Accounting Principles (GAAP), and are free from material misstatement whether caused by error or fraud.
- Render an opinion on the financial statements of People's Equal Action and Community Effort, Inc. as of January 31, 2023 and for the year then ending.
- Evaluate the presentation of the supplementary information in relation to the financial statements as a whole and to report on whether it is fairly stated, in all material respects.
- Our audit does not relieve management of its responsibilities with regard to governance and oversight.
- An audit of financial statements includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control over financial reporting.

Our Audit Deliverables

- Audit report on the financial statements
- Single Audit
- Preparation of the Form 990 and assistance with Charities Bureau registration
- Preparation of the data collection form
- Audit report on the financial statements of the pension plan

Audit Approach

Risk Assessment Process and Results

Approach and Definitions

Our audit approach is based on the following principles:

- The use of a top-down, risk-based approach
- The application of well-reasoned professional judgment
- These principles, with the application of materiality, allow us to develop and execute our audit approach in an effective and efficient manner. The results of our risk assessment include the identification of audit risks and also drives the identification of significant accounts. We evaluate audit risks as defined below.



Fraud risk – requires special audit consideration in terms of the nature, timing or extent of testing due to the consideration of incentives, pressures and opportunities to commit fraud, likely magnitude of potential misstatements and/or the likelihood of the risk occurring.



Significant risk – requires special audit consideration in terms of the nature, timing or extent of testing due to the risk's nature, likely magnitude of potential misstatement and/or likelihood of that risk occurring - including the possibility that the risk may give rise to multiple misstatements.



Normal risk – relates to the relatively routine, non-complex transactions that tend to be subject to systematic processing and require little management judgment. Although a risk of material misstatement exists, there are no special factors related to the nature, the likely magnitude of the potential misstatements or the likelihood of the risk occurring.

Audit Approach

Risk Assessment Process and Results

Fraud and Significant Risks

We have outlined below the fraud and significant risks identified based on our preliminary risk assessment process, together with our planned audit response.

Risk Description	Planned Audit Response
 Fraud – Risk of management override of controls, including accounting for significant unusual transactions, particularly sensitive accounting estimates, and manual journal entries	• Test journal entries focusing on certain characteristics that may indicate a risk of fraud • Test underlying assumptions used in any sensitive accounting estimates • Review financial statements for inaccurate or omitted disclosures • Make inquiry of key members of management
 Revenue recognition – A significant risk of fraud in revenue recognition exists	• Assess relevant revenue controls for design effectiveness and implementation • Test manual journal entries focusing on unusual entries that impact revenue • Test material revenue transactions
 Expenditures – A significant risk exists with existence of the expense and allocation to the proper program.	• Review expenses charged to Federal grants for reasonableness and allowability. • Test controls over the payroll and cash disbursements cycle • Test underlying assumptions used in allocation methodologies • Test compliance with cost reporting requirements.
 Benefit plan – Risk is that participant data, including eligible wages, is not accurately reflected in plan records or used appropriately to determine eligibility and contributions. Contributions are not being correctly calculated, withheld, and remitted	• Test controls over payroll cycle • Test census information for accuracy through documentation in personnel files. • Recalculate a sample of contributions to the plan. • Review participant elections. • Confirm transactions with a sample of participants. • Review timeliness of remittances to the Plan.

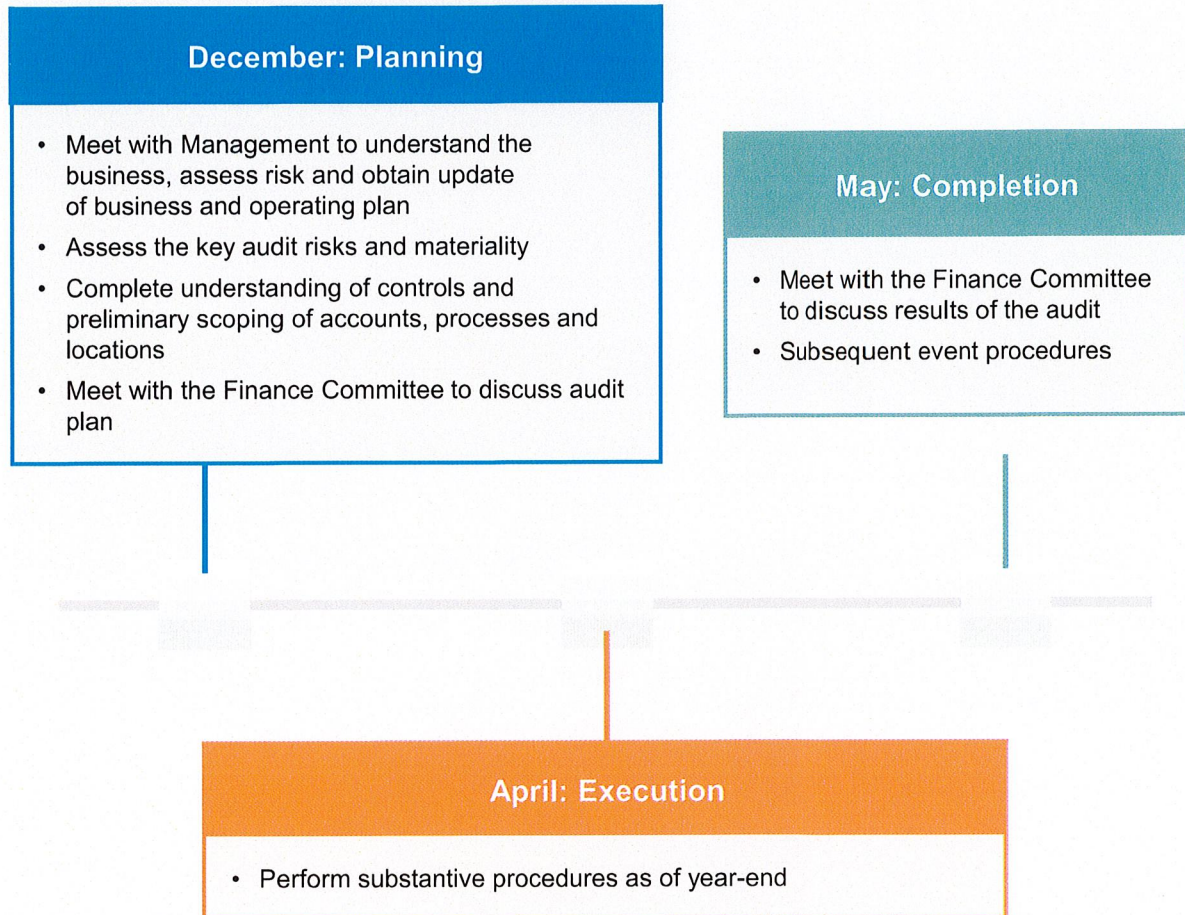
Audit Approach

	Name	Audit Role	Email Address	Office Number
	Michelle Mundy	Engagement Partner	mmundy@bonadio.com	(315) 214-7564
	Shelby Reeves	Lead Senior	sreeves@bonadio.com	(315) 558-5037
	Bettina Lipphardt	Advisory Partner	blippardt@bonadio.com	(315) 214-7561
	Gail McIntyre	Professional Excellence	gmcintyre@bonadio.com	(315) 214-2725

Audit Approach

Timeline and Communication Plan

The table below outlines our expected timing of communications and planned audit procedures. In addition, we may communicate with you more frequently, if and when significant matters arise.



Audit Approach

Other Required Communications

Independence	There are no relationships or other matters identified that might reasonably be thought to bear on independence.
Non-compliance with laws and regulations and illegal acts	We have not identified any instances of non-compliance with laws and regulations. We have not identified any potential illegal acts.
Significant issues discussed with management prior to appointment or retention	There are no significant issues discussed with management in connection with the retention of Bonadio.
Obtain information relevant to the audit	We will inquire of the Finance Committee about whether it is aware of matters relevant to the audit and about the risks of material misstatement.

Audit Approach

Other Required Communications

Fraud

We are required to make certain inquiries of the Finance Committee related to fraud risks. In addition, as part of our overall response to fraud risk, we incorporate unpredictability into our audit by modifying the nature, timing and extent of our procedures.

Fraud is a broad legal concept and auditors do not make legal determinations of whether fraud has occurred. Rather, the auditor's interest specifically relates to acts that result in a material misstatement of the financial statements. The primary factor that distinguishes fraud from error is whether the underlying action that results in the misstatement of the financial statements is intentional. The following two types of misstatements are relevant to the auditor's consideration of fraud:

Misstatements arising from fraudulent financial reporting are intentional misstatements or omissions of amounts or disclosures in financial statements designed to deceive financial statement users when the effect causes the financial statements not to be presented, in all material respects, in conformity with generally accepted accounting principles (GAAP).

Misstatements arising from misappropriation of assets involve the theft of an entity's assets when the effect of the theft causes the financial statements not to be presented, in all material respects, in conformity with GAAP.

Fraud Items For Discussion:

- Programs and controls in place to mitigate the risk of fraud and error
- Specific concerns about the risk of fraud or error
- Any actual, alleged or suspected fraud
- Violations or possible violations of law
- Other matters relevant to the audit

Focused on Your Success

We recognize that Board members and organization leaders have tremendous responsibilities today, facing increasingly complex demands in all areas of their operations as well as navigating uncertain futures. The Bonadio Group offers a broad range of consulting solutions to help Board Members and Leadership Teams achieve their organizations' goals. From analysis to execution, we deliver focused advisory services that drive growth and profitability and mitigate risk. The following are a few select areas for which we have provided advisory services to organizations just like yours.

Operational Efficiencies: An efficiency study provides the insight to achieve goals; whether increasing profitability, mitigating risk, updating policies and procedures or analyzing cash flow.

Profitability Analysis: Our analysis helps stabilize revenues and identify new growth opportunities to increase profitability. It often provides a new perspective and encourages development of even stronger relationships with your A- list customers and your service lines.

Cash Flow Management: We calculate and review targeted forecasts, cash ratios, quick ratios, and current ratios to create various scenarios to provide the business intelligence to make strategic decisions.

Compliance Requirements: We review, assess, train and develop compliance programs in accordance with the regulations of your industry, from HIPAA to corporate compliance.

Fraud and Forensics: Our certified fraud examiners help businesses and organizations protect themselves against, or identify, quantify,

and mitigate fraud and white-collar crime through our forensic accounting, fraud investigations and risk mitigation services.

Our team collaborates with you to develop tailored strategies that improve your operational performance, mitigate risk and deliver actionable insights to accomplish your strategic initiatives. If you would like a 30-minute, complimentary, confidential consultation or assistance of any nature with these or related topics please contact your Bonadio relationship manager, or Tim Ball, Executive Vice President tball@bonadio.com or call 585.249.2756.

Penetration and Vulnerability Testing: The testing team "acts" as a malicious individual simulating sophisticated real-world attacks. This identifies and remediates weaknesses by hunting and uncovering hidden threats and risks.

Cybersecurity / IT / Audit / Risk Assessment: Our cybersecurity / IT / Audit/Risk Assessment projects range from comprehensive assessments to auditing and testing of the complete infrastructure.

For assistance with cybersecurity, please contact [Charlie Wood](#), Executive Vice President, 585.249.2757.

**Bonadio Advisory
Analysis to Execution.**

Focused on Your Success.

Bonadio & Co., LLP
Certified Public Accountants

PEACE, INC.
ANALYSIS OF SELF INSURANCE RESERVE
#01-2009-00000
ESTIMATE FOR: 10/22-9/23

HAYLOR PROPOSED RATES
12 MTH AVG PREMIUM
12 MTH AVG COST

**RESERVE CALCULATION:
MONTHLY EXPENDITURES**

104,340.60
35,854.20
15,788.64
155,983.44

ADM FEE MVP 3 MO @ 9,800

136,082.00
408,246.00
29,400.00
<u>437,646.00</u>

PROJECTED

PROJECTED			ACTUAL		
PREMIUM	CLAIMS & NON-CLAIMS	STOP LOSS	MVP TPA FEES	HAYLOR FEE	#01-2009-00000
				PREMIUM	
				CLAIMS & NON-CLAIMS	
				STOP LOSS	
				MVP TPA FEES	
				HAYLOR FEE	#01-2009-00000

(604.941)

10/22	NEW PLAN YEAR	(155,983)	95,387	31,108	9,587	(624,842)
11/22		(155,983)	95,387	31,108	9,587	(644,744)
12/22		(155,983)	95,387	31,108	9,587	(664,645)
1/23		(155,983)	95,387	31,108	9,587	(684,547)
2/23		(155,983)	95,387	31,108	9,587	(704,448)
3/23		(155,983)	95,387	31,108	9,587	(716,350)
4/23		(155,983)	95,387	31,108	9,587	(736,251)
5/23		(155,983)	95,387	31,108	9,587	(756,153)
6/23		(155,983)	95,387	31,108	9,587	(776,054)
7/23		(155,983)	95,387	31,108	9,587	(795,955)
8/23		(155,983)	95,387	31,108	9,587	(815,857)
9/23		(155,983)	95,387	31,108	9,587	(835,758)
				373,296	115,044	
				1,871,801	1,144,644	

ESTIMATED RESERVE OVER TARGET

398.112.28

P.E.A.C.E., INC.
MONTHLY FINANCIAL STATEMENTS
OCTOBER 2022

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3 **Statement of Activities**

6 **Current Ratio**

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People's Equal Action and Community Effort, Inc.
Statement of Financial Position
As of October 31, 2022

As of
October 31, 2022

ASSETS	
CURRENT ASSETS	
Cash	\$ 1,609,885
Receivables	1,148,466
Prepaid Expenses	17,626
Inventory	341,541
Other Assets	92,536
Total CURRENT ASSETS	3,210,054
PROPERTY	
Land	204,793
Buildings	2,742,270
Leasehold Improvements	5,768,367
Vehicles	3,098,487
Equipment	1,077,349
Construction in Progress	14,345
Accumulated Depreciation	(10,544,136)
Total LONG TERM ASSETS	2,361,475
Total ASSETS	\$ 5,571,530

People's Equal Action and Community Effort, Inc.
Statement of Financial Position
As of October 31, 2022

	As of October 31, 2022
LIABILITIES & NET ASSETS	
CURRENT LIABILITIES	
Accounts Payable Trade	\$ 30,177
Short Term Borrowings	
Accrued Payroll & Related Liabilities	616,889
Accrued Compensated Absences	268,296
Accrued Expenses	62,375
Deferred Revenue	1,343,374
Deposits	400
TOTAL CURRENT LIABILITIES	2,321,511
NET ASSETS	
Without Donor Restrictions	3,028,930
With Donor Restrictions	221,090
Total LONG TERM ASSETS	3,250,020
Total LIABILITIES AND NET ASSETS	\$ 5,571,530

People's Equal Action and Community Effort, Inc.
Statement of Activities
For Nine Months Ending October 31, 2022

	Annual Budget	Year To Date Budget	Current Year Year To Date	Prior Year Actual Year To Date
REVENUE:				
Direct Contributions & Fundraising	\$ 131,074	\$ 92,304	\$ 130,701	\$ 107,121
Government Agencies	26,064,926	20,138,053	15,236,984	13,881,539
Rental Income	11,328	8,496	9,104	9,696
Service Fees	469,489	352,117	442,085	353,756
Service Fees - Energy & Housing Fee for Service	246,589	184,942	6,418	50,544
In-Kind Revenue	3,061,966	2,296,474	2,854,659	6,573,071
Dividend, Interest & Other Income			1,457	151
Total	29,985,372	23,072,386	18,681,408	20,975,878
EXPENSES				
Salaries	12,589,303	9,373,564	8,836,439	8,130,035
Payroll Taxes & Fringe Benefits	3,626,753	2,704,743	2,503,829	2,380,038
Professional Fees & Contract Services	1,753,807	1,315,355	685,783	685,923
Conferences & Travel	314,898	234,823	172,668	155,219
Occupancy Costs	1,958,581	1,468,934	1,066,525	920,023
Consumable Supplies	2,449,029	1,833,996	1,483,991	1,141,175
Equipment Expense	341,940	257,284	293,731	275,335
Insurance	407,088	305,316	303,739	290,812
Telephone	209,955	157,466	171,863	129,388
Printing, Postage & Dues	137,133	103,207	107,644	83,148
Vehicle Maintenance	226,660	169,995	194,769	115,919
Interest Expense	1,000	750		1,520
Other Costs & Loss on Disposals	338,288	343,919	55,708	56,531
In-Kind	3,061,966	2,296,474	2,854,659	6,573,071
Total	27,416,400	20,565,824	18,731,349	20,938,137
NET SURPLUS (DEFICIT)	2,568,971	2,506,561	(49,941)	37,741
DEPRECIATION				
Buildings & Leasehold Improvements	(217,787)	(163,340)	(163,284)	(164,347)
Equipment, Vehicles, and Software	(322,176)	(241,632)	(239,874)	(246,493)
Total	(539,963)	(404,972)	(403,158)	(410,840)
CHANGE IN NET ASSETS	\$ 2,029,008	\$ 2,101,589	\$ (453,099)	\$ (373,098)

People's Equal Action and Community Effort, Inc.
Statement of Activities
For Nine Months Ending October 31, 2022

	Fundraising	Non-Allocable	Indirect Pool	Trans & Maint
REVENUE:				
Direct Contributions & Fundraising	13,251			
Government Agencies				
Rental Income				
Service Fees				
Service Fees - Energy & Housing Fee for Service			23,196	32,375
In-Kind Revenue		1,457		
Dividend, Interest & Other Income		1,457	23,196	32,375
Total	13,251	1,457	23,196	32,375
EXPENSES				
Salaries			1,090,476	
Payroll Taxes & Fringe Benefits		(12)	237,240	
Professional Fees & Contract Services		87	57,900	2,112
Conferences & Travel			19,682	1,643
Occupancy Costs		2	94,059	(25,057)
Consumable Supplies		689	11,727	6,375
Equipment Expense	3,000		39,336	6,315
Insurance			23,728	10,398
Telephone			10,550	5,315
Printing, Postage & Dues			23,879	624
Vehicle Maintenance			1,377	(15,762)
Interest Expense				
Other Costs & Loss on Disposals	10	2,306	(1,610,144)	
In-Kind			23,196	32,375
	3,010	3,072	23,007	24,337
NET SURPLUS (DEFICIT)	10,241	(1,615)	189	8,038
DEPRECIATION				
Buildings & Leasehold Improvements		(157,359)		(5,850)
Equipment, Vehicles, and Software		(233,714)		(2,188)
Total	-	(391,073)	-	(8,038)
CHANGE IN NET ASSETS	10,241	(392,688)	189	-

People's Equal Action and Community Effort, Inc.
Statement of Activities
For Nine Months Ending October 31, 2022

	Grants	Rental Properties	Other
REVENUE:			
Direct Contributions & Fundraising			117,449
Government Agencies	15,236,984		
Rental Income		9,104	
Service Fees			442,085
Service Fees - Energy & Housing Fee for Service			6,418
In-Kind Revenue	2,788,295		10,793
Dividend, Interest & Other Income			
Total	18,025,279	9,104	576,746
EXPENSES			
Salaries	7,203,056	105	542,801
Payroll Taxes & Fringe Benefits	2,034,434	17	232,150
Professional Fees & Contract Services	597,937		27,746
Conferences & Travel	149,498		1,845
Occupancy Costs	906,778	2,169	88,574
Consumable Supplies	2,065,872		(600,671)
Equipment Expense	238,547		6,533
Insurance	257,043	462	12,109
Telephone	146,306	87	9,605
Printing, Postage & Dues	72,682		10,459
Vehicle Maintenance	186,829		22,325
Interest Expense			
Other Costs & Loss on Disposals	1,546,789	23	116,724
In-Kind	2,788,295		10,793
	18,194,067	2,863	480,993
NET SURPLUS (DEFICIT)	(168,788)	6,240	95,753
DEPRECIATION			
Buildings & Leasehold Improvements			(75)
Equipment, Vehicles, and Software			(3,972)
Total	-	-	(4,046)
CHANGE IN NET ASSETS	(168,788)	6,240	91,706

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PEACE, INC.
CURRENT RATIO
AS OF OCTOBER 31, 2022

	CURRENT ASSETS	CURRENT LIABILITIES	CURRENT RATIO	DIFFERENCE IN DOLLARS
1/31/05	2,029,803	2,184,993	92.90%	(155,190)
1/31/06	1,589,391	1,792,909	88.65%	(203,518)
1/31/07	1,775,617	1,891,171	93.89%	(115,554)
1/31/08	2,321,076	2,355,826	98.52%	(34,750)
1/31/09	1,576,343	1,754,019	89.87%	(177,676)
1/31/10	3,286,876	3,284,011	100.09%	2,865
1/31/11	3,744,177	3,531,750	106.01%	212,427
1/31/12	2,306,292	1,886,324	122.26%	419,968
1/31/13-FIRST CLOSE	1,949,478	1,278,319	152.50%	671,159
1/31/14 - FIRST	1,493,007	895,712	166.68%	597,295
1/31/15 FINAL	2,679,027	2,135,917	125.43%	543,110
1/31/16 FIRST CLOSE	2,312,267	1,667,694	138.65%	644,573
1/31/17 PRELIM	2,036,080	1,398,479	145.59%	637,601
1/31/18 - FIRST CLOSE	2,008,901	1,523,164	131.89%	485,737
1/31/19 FINAL	2,353,073	1,919,548	122.58%	433,525
1/31/20 FIRST CLOSE	2,283,412	1,826,420	125.02%	456,992
1/31/21 - FIRST CLOSE	2,694,357	1,556,977	173.05%	1,137,380
2/28/21	NOT CALCULATED AS 1/31/21 NOT CLOSED FOR FISCAL YEAR END			
3/31/21	3,244,586	2,170,771	149.47%	1,073,815
4/30/21	2,998,425	1,904,585	157.43%	1,093,840
5/31/21	2,696,464	1,599,652	168.57%	1,096,812
6/30/21	2,871,159	1,794,081	160.04%	1,077,078
7/31/21	2,556,664	1,550,607	164.88%	1,006,057
8/31/21	2,580,559	1,619,575	159.34%	960,984
9/30/21	2,317,468	1,376,283	168.39%	941,185
10/31/21	2,320,368	1,395,278	166.30%	925,090
11/30/21	3,151,889	2,183,206	144.37%	968,683
12/31/21	3,066,927	2,151,924	142.52%	915,003
1/31/22 - FIRST CLOSE	3,062,677	2,138,931	143.19%	923,746
2/28/22	NOT CALCULATED AS 1/31/22 NOT CLOSED FOR FISCAL YEAR END			
3/31/22	3,110,417	1,994,875	155.92%	1,115,542
4/30/22	2,938,344	1,833,046	160.30%	1,105,298
5/31/22	3,307,316	2,364,966	139.85%	942,350
6/30/22	3,240,513	2,284,300	143.11%	976,213
7/31/22	3,122,549	2,211,760	141.18%	910,789
8/31/22	3,118,247	2,232,854	139.65%	885,393
9/30/22	2,824,027	1,934,426	145.99%	889,601
10/31/22	3,210,053	2,321,510	138.27%	888,543

AS OF:

PEACE, INC.
FINANCIAL STATEMENT NOTES AND COMMENTS
AS OF OCTOBER 31, 2022

CURRENT RATIO STATUS

The current ratio is an analysis of current assets divided by current liabilities.
The goal is to have at least 100%, to ensure we have enough current assets to cover our current liabilities.

The current ratio for October 31, 2022 is 138%, which equates to current assets \$888,543 higher than current liabilities.

NET SURPLUS (DEFICIT) BEFORE DEPRECIATION

The budgeted net income before depreciation year to date is \$2,506,561 and actual is (\$49,941). The change in net assets after depreciation is (\$453,099).
The budgeted net income before depreciation includes purchases of fixed assets by Head Start that have not been purchased as yet.

An overview of the components making up this (\$49,941) is:

From Normal Operations:

Senior Nutrition	74,746
Centro	35,438
Fundraising	10,241
Transportation & Maintenance	8,038
Rental Properties	6,240
Other	(3,267)
Energy & Housing Fee for Service	382
Non-Allocable	(1,615)
Indirect Cost not allowed on grant	(45,941)
	<u>84,262</u>

From "Timing Differences" (over period of more than one year the net effect is \$0)

Fixed Asset Purchases	153,926
Revenue Recognition	(282,074)
Special Donation Accounts	(6,057)
	<u>(134,205)</u>
	<u>(49,941)</u>

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TOTAL FUNDRAISING REVENUE:
COST CENTER #100 FUNDRAISING (WITH TRANSFERS)
SPECIAL DONATION ACCOUNTS
MEAL CONTRIBUTIONS

13,251
47,607
69,842
130,701

LINE OF CREDIT

BALANCE BEGINNING OF MONTH

\$ -

BALANCE AT END OF MONTH

\$ -

Current month interest expense

NA

Date interest paid

NA

CAPITAL IMPROVEMENT/REPAIR CASH ACCOUNT

Balance at Beginning of Month

\$ 431,727.64

Balance at End of Month

\$ 431,727.64

INDIRECT RATE

The final rate for year ending 1/31/21 IS 21.6%

The provisional rate for 2/1/21 - 1/31/24 is 24.00%

10/22	21.45%
10/21	23.49%

ANALYSIS OF IN-KIND AND HEAD START ADMINISTRATIVE RATES:

Unless otherwise stated, the booked In-Kind includes entries are through the previous month, due to the quick close of financial statements each month. Therefore, the In-Kind below includes an estimate for the current month based on actual for the prior month.

IN-KIND (MAJOR GRANTS)

	IN-KIND	EXPENDITURES	%	REQUIRED
2409 Head Start	2,712,210	8,277,401	0.33	0.2234

NOTE: CAN ALSO USE UPK FUNDING AS IN-KIND, NOT INCLUDED ABOVE.

4018 CSBG	631,684	1,582,376	0.40	N/A
4019 CSBG - FIRST MONTH OF GRANT	4,033	91,305	0.04	N/A

In-Kind is posted in the subsequent month. The In-Kind reported above includes an estimated amount based on the current month.

ADMINISTRATIVE RATE

2409 Head Start

HEAD START ADMIN. RATE	(NOT TO EXCEED) REQUIRED
0.10	0.15

WEATHERIZATION FEE FOR SERVICE PROGRAMS

Net income for Fee for Service programs is:

	Current Month	Year To Date
9125 Empower New York	-	382
9310 DEHS Fee for Service	-	-
9600 Multifamily Performance	-	-
	-	382

ACCRUAL ACCOUNTING

We are accruing invoices for not only the indirect pool, but also any projects that are not cash basis.
This includes projects such as the rental locations and temporarily restricted accounts.
waiting for year end.

DEPRECIATION

Purchases with grant funds - we recognize the revenue when we purchase the fixed asset.
Then in subsequent years, we must reflect the depreciation as an expense that hits
our "Change in Net Assets".

PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

	REVENUE			NET		
	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
CC						
3570 BBBS OSWEGO	5,000	3,750	4,189	(1,071)	(803)	(773)
3571 BBBS OSWEGO						(16,148)
3630 ***BBBS BNY MELLON			9	(16,125)	(12,093)	
3631 ***BBBS BNY MELLON						
3659 BBBS ONONDAGA CO.	15,000	11,250	11,198	(3,441)	(2,581)	(1,633)
3660 BBBS ONONDAGA CO.						(77)
3662 BBBS ONONDAGA CO.						(24,108)
3665 ***BBBS ARBY'S	29,800	22,350	25,200			9,051
3666 ***BBBS ARBY'S	259,829	194,872	126,293			
4018-554 CSBG	16,000	12,000	10,387			
4019-554 CSBG			16,013			
9144 BBBS UNITED WAY			(66)			
9145 BBBS UNITED WAY	325,629	244,222	193,224	(20,637)	(15,478)	(33,687)
CAPITAL IMPROVE/REPAIR						
152 CAPITAL IMPROVE/REPAIR				(3,000)	(2,250)	(3,666)
				(3,000)	(2,250)	(3,666)
CENTRO						
9082 CENTRO	469,489	352,117	389,815	42,681	32,011	35,438
	469,489	352,117	389,815	42,681	32,011	35,438
COMMUNITY SERVICE						
3003 EARLY CHILDHOOD PATH	174,391	130,793	39,961			
3004 AEI CHILDHOOD PATH			60,999			
3682 ***JOHN BEN SNOW	7,500	5,625				
4018-502 CSBG	238,247	178,685	207,427			(7,500)

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PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

CC	REVENUE			NET		
	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
4019-502 CSBG			10,156			
4018-530 CSBG	18,329	13,747	2,118			
4019-530 CSBG			161			
4018-532 CSBG	172,276	129,207	80,496			
4019-532 CSBG			10,449			
4018-533 CSBG	153,190	114,892	73,756			
4019-533 CSBG			7,047			
4018-534 CSBG	148,537	111,402	102,145			
4019-534 CSBG			6,485			
4018-535 CSBG	82,324	61,743	46,003			
4019-535 CSBG			3,712			
4018-536 CSBG	133,085	99,814	111,576			
4019-536 CSBG			7,273			
4018-537 CSBG	177,255	132,941	316,816			
4019-537 CSBG			11,922			
4189 CSBG CARES	967,932	725,949	847,327	63,130	47,385	83,066
4193 ***KEY BANK DYJ ESFR						(90)
4198 HOUSING VISIONS ESFR						
4199 VERA HOUSE CERFC	16,115	12,086	5,445			
4200 ***ST. AUGUSTINE'S			10,605			
4201 FOOD BANK						
4203 SCSD ESFR ALT	60,922	45,691	30,302			
4204 MAGNARELLI	65,000	48,750	38,252			
4205 F&CD FATHERHOOD	20,000	15,000	9,349			
4206 ONONDAGA CNTY GUN VIOL	4,000	3,000	3,498			
4207 EITC COOP & COM FOUND	16,668	12,501	14,752			
4208 UNITED WAY EITC	72,375	54,281	66,499	(5,760)	(4,320)	(273)
4209 GIF SAVE THE RAIN	110,000	82,500	62,821			
4210 ONON CNTY WOMEN'S HEALTH	176,034	132,026	8,121			
4211 HOUSING VISIONS				176,034	132,026	(2,716)

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PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

CC

REVENUE

NET

	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
4212 FOOD BANK			17,437			(1,283)
4213 WSFRC BOEHEIM			9,495			
4214 ALLYN FOUND			19,075			
4215 CSBG DISCRETIONARY			45,000			
4216 SCSD ESFRC ALT PROG			9,674			
4218 MOTHER CABRINI REENTRY			2,469			
4221 COMM FOUND WSFRC			10,450			
5105 ***DSRIP/VBP				(137,500)	(103,125)	(30,136)
5106 KRESGE FOUND	86,390	64,792	1,282	(13,870)	(10,402)	(182)
5107 ***VBP FOOD PROJECT				(63,933)	(47,950)	(201)
5109 ***CNYCC FFPP COVID				(22,550)	(16,912)	(43,341)
5110 ***ARISE FOOD INSEC						
	2,900,570	2,175,427	2,314,073	(4,398)	(3,298)	(2,657)
DONATIONS						
9015 CEFRC			896			879
9260 FGP RECOGNITION						(8)
9500 MISC - HS			265			(4)
9503 CWFRD CHRIST& RENT						(172)
9506 FOOD PANTRY						(3,001)
10801 HS ADMINISTRATION						
10802 HS B'VILLE						
10804 HS JORDAN						(254)
10805 HS LIVERPOOL			225			(394)
10807 HS GENESEE						(480)
10810 HS LAFAYETTE						
10816 HS SUMNER			29			(213)
10823 CSFRC			1,592			292

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PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

CC	REVENUE			NET		
	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
10829 BOWL BBBS						(10,237)
10830 EASTWOOD SENIOR CENTER						(12)
10831 FGP						(25)
10834 CS CROP WALK						(200)
10838 SENIOR SERVICES			100			100
10839 SSFRC COORD SPECIAL						
10842 COUNTY WEST KIDZ RULE			1,058			1,058
10844 ESFRC COORDINATOR'S			347			347
10849 HS MERRICK						(63)
10850 EASTWOOD SENIOR CENTER			19,905			7,081
10854 BBBS OTHER						(2,451)
10855 BERKSHIRE BANK TRAINING						(1,460)
10856 CSFRC			2,950			345
10860 GIVE A HOLIDAY			350			(170)
10861 CAMP FUND			45			
10866 TRANSPORTATION						
10867 FSD LUNCH & LEARN			130			1
10868 EMPLOYEE EMERG						(985)
10871 SSFRC YOUTH ADVISORY						(300)
10875 SSFRC SENIORS						(8)
10877 BBBS COUNTRY RUN						(2,006)
10878 BBBS SCHOLARSHIP			3,000			3,000
10879 CSFRC DOMESTIC VIOLENCE			100			(850)
10880 CWFRC COORD SPECIAL						(6,385)
10881 A CAUSE TO CELEBRATE						(211)
10882 VOILL FOUNDATION						(500)
10883 BBBS GOLF BALL TOURN			14,116			6,648
10884 GEAR FOR GOOD			2,500			535
			47,607			(10,103)

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PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

CC

FEE FOR SERVICE

9125 EMPOWER
9310 DEHS FEE FOR SERVICE

EASTSIDE COMMUNITY CENTER

3902 ECC OFA
3903 ECC OFA
3904 ECC OFA
4202 ECC DEFRANCISCO
4018-584 CSBG
4019-584 CSBG

FOSTER GRANDPARENTS

3328 FGP CNCS
3329 FGP CNCS
3495 NYS OFFICE FOR THE AGING
3496 NYS OFFICE FOR THE AGING
3499 NYS OFFICE FOR THE AGING

FOOD SERVICES

1700 FOOD SERVICES
3239 FSD OFA
4018-581 CSBG
4019-581 CSBG

REVENUE

ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
167,559	125,669	6,418
79,030	59,272	
246,589	184,942	6,418

NET

ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
(1,540)	(1,155)	382
14,818	11,113	
13,278	9,958	382

18,743	63	
73,425	55,069	
213,327	159,996	145,308
		8,665
311,752	233,814	172,780
447,841	335,881	221,786
		66,374
5,874	4,406	5,534
		168
453,715	340,286	293,863
474,973	356,230	10,793
185,135	138,851	394,489
		132,431
		17,079
(75,000)	(56,250)	4,903

PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

CC	REVENUE			NET		
	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
9360 FOOD SERV - MEAL CONTR	75,000	56,250	69,842	75,000	56,250	69,842
	735,108	551,331	624,635		0	74,746
FUNDRAISING						
100 FUNDRAISING	56,074	36,054	13,251	40,408	20,771	10,241
	56,074	36,054	13,251	40,408	20,771	10,241
ENERGY & HOUSING						
3101 HTFC - P PLUS	287,500	215,625	8,166	13,508	9,981	
3102 NYS HEAP WX ARPA			9,160			
3103 ONONDAGA COUNTY AGING			2			
3131 DHCR - LANDLORD CONTR			52,270			
3189 HCR 3/1/22	3,164,208	2,373,156	557,582	128,182	96,137	47,038
3192 HCR 3/23	3,451,708	2,588,781	1,194,685			(26,136)
			1,821,864	141,490	106,118	20,902
HEAD START						
2011 HS STABILIZATION	270,400	202,800	250,308			
2098 CACFP	284,000	213,000	228,972			
2099 CACFP			87,243			
2205 ***GRO MORE GARDEN				(1,500)	(1,125)	(1,102)
2208 HS/EHS COVID 19	217,848	163,386	148,064			
2209 HS/EHS ARP	840,689	630,517	490,090			
2408 HEAD START	18,267,368	14,289,885		2,357,437	2,357,437	
2409 HEAD START			10,727,720			
2458 HS T&TA	106,150	79,612				
2459 HS T&TA			106,150			
2558 EHS T&TA	70,651	52,988				

PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

CC	REVENUE			NET		
	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
2559 EHS T&TA			34,985			
2608 SYRACUSE UPK	749,585	562,189	451,549			(163,287)
2609 SYRACUSE UPK			121,115			
2709 HS B'VILLE UPK			10,215			
2908 LIVERPOOL EPK	34,000	25,500	20,500			(4,939)
2909 LIVERPOOL UPK			5,024			
	20,840,691	16,219,877	12,681,933	2,355,937	2,356,312	(169,328)
INDIRECT POOL						
1010 MAIN OFFICE			19,641	(201,949)	(151,462)	(144,429)
1014 SUPPLEMENTAL COSTS				(82,500)	(61,875)	
1020 EXECUTIVE OFFICE				(303,878)	(215,678)	(220,929)
1030 HR				(494,009)	(352,951)	(336,189)
1040 FISCAL				(818,729)	(579,548)	(627,313)
1070 MIS			3,556	(229,384)	(163,100)	(169,167)
1080 PROGRAM OVERSIGHT				(257,614)	(182,480)	(170,457)
1090 BOARD OF DIRECTORS				(14,995)	(5,025)	(1,241)
1095 INDIRECT POOL ALLOCATION				2,403,059	1,712,119	1,669,915
			23,196			189
NON-ALLOCABLE						
150 NON-ALLOCABLE			1,457	(12,200)	(9,150)	(1,615)
153 NON-ALLOCABLE DEPREC				(530,794)	(398,096)	(391,073)
			1,457	(542,994)	(407,246)	(392,688)
PROJECT CONNECTION						
3758 OPWDD	73,238	54,928	51,563			
4018-552 CSBG	16,616	12,462	12,724			

PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

CC		REVENUE			NET		
		ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
4019-552	CSBG	89,854	67,391	1,558 65,845	-	-	-
PROJECT ROSE							
3487	OFA N'HOOD ADV	41,000	30,750	7,121			
3488	OFA EISEP	46,620	34,965	9,023			
3497	OFA N'HOOD ADV			21,092			
3498	OFA EISEP			18,121			
4018-311	CSBG	5,245	3,934	3,662			
4019-311	CSBG	92,865	69,648	59,463	-	-	-
RENTALS							
7020	TULLY	4,800	3,600	3,600	1,377	1,033	1,833
7042	TULLY - ARISE	6,528	4,896	4,896	4,868	3,651	4,098
7066	SSFRC ECA			304			150
7067	WSFRC ECA			304			159
		11,328	8,496	9,104	6,245	4,684	6,240
TRANS & MAINT							
1500	TRANSPORTATION			32,375	-	-	-
1600	MAINTENANCE			32,375	-	-	-
E&H MOVE TO ERIE BLVD W							
3199	717 ERIE BLVD W	-	-	-	-	-	(187)
		-	-	-	-	-	(187)

PEACE, INC.
COMPARATIVE INFORMATION BY PROGRAM
AS OF OCTOBER 31, 2022

CC	REVENUE			NET		
	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL	ANNUAL BUDGET	YTD BUDGET	YTD ACTUAL
YEAR END ACCRUALS						
			(69,495)			11,078
9819 YEAR END ACCRUALS			(69,495)			11,078
MINOR DIFF						
	29,985,372	23,072,386	18,681,408	2,029,008	2,101,583	(453,099)

NOTE: All cost center Statement of Activities are available for all Finance Committee and Board Meetings
A copy of the Fiscal Policy and Procedure manuals is present at all Finance Committee and Board Meetings.
Note - there are no Finance Committee or Board meetings during the months of July and August.
Finance Committee meetings were held remotely during covid 19 period.

UNRELATED BUSINESS INCOME (TO BE UPDATED PERIODICALLY)

OUTSIDE OF COUNTY:

BBBS OSWEGO CO. GRANT
MULTIFAMILY PERFORMANCE PROGRAM

NOT UNRELATED BUSINESS PER AUDITORS

OUTSIDE OF LOW INCOME GUIDE:

ASSISTED HOME PERFORMANCE

+	TOTAL	-
	TOTAL REVENUE	18,681,408
	%	0%
	GUIDE - % OF ALL REVENUE	15% - 30%

BANK ACCOUNTS

BANK	DESCRIPTION	G/L ACCT #	BALANCE AT MONTH END	MONTH LAST RECONCILED
KEY BANK	Operating	01-1000-00000	989,801	10/22
KEY BANK	DHCR Landlord Contr.	01-1004-00000	19,591	9/22
M&T	Operating for HS	01-1010-00000	23,255	10/22
KEY BANK	Capital Improvement/Repair Account	01-1012-00000	431,728	9/22
KEY BANK	Health Captive Account	01-1015-00000	137,361	10/22
All Petty Cash			8,150	
			<u>1,609,885</u>	

NOTE: The two main operating accounts for Key Bank and M&T are reconciled before statements are released for the month. The remaining account reconciliations are due by the end of the subsequent month. Petty cash are reconciled quarterly.

NOTE:

Due to social distancing for COVID 19, Finance Committee meetings are held remotely. Therefore, there may not be a member present to sign the reconciliations. Note that there are no Finance Committee Meetings in July or August.

OPERATING CASH ACCOUNTS:

	REVIEWER	8/22	9/22
KEY BANK	Bob Tackman		
M&T	Bob Tackman		

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The above operating bank account reconciliations are presented to the Finance Committee, and a committee member initials upon review.
The reconciliations are presented for the prior month, as we close and present monthly financial statements so quickly.

CREDIT CARD STATEMENTS:

NOT APPLICABLE DURING THE SUMMER MONTHS OF JULY AND AUGUST

KEY BANK (OPERATING AND DMV) GENERAL PURCHASES	1720 AND -9177	Patricia Usherwood	
HOME DEPOT USED BY E&H, MAINTENANCE	-5148	Judge Jim Cecile	
WEGMANS USED BY HEAD START, FOOD SERVICES	VARIOUS	Patricia Usherwood	
WEX USED BY VARIOUS DIRECTORS - OIL CHANGES	-4050-6	Eric Caballero	

The above credit card statements are presented to the Finance Committee, and a committee member initials upon review. The credit card statements are for the prior month as we close the books quickly.

NOTE: There has been no review of items below as meetings are not held during the months of July and August.
Since the inception of COVID 19, there have been no onsite Finance Committee meetings

OTHER TO REVIEW:

	FINANCE COMMITTEE REVIEW
Cost Allocation	12/9/19
NYS Vendor Responsibility Questionnaire (semi-annual) Copy available for review	9/12/22
Cash Receipts - periodic	9/10/18
Cash Disbursements - periodic	5/18/2016

AGED ACCOUNTS RECEIVABLE AS OF SEPTEMBER 30, 2022

	TOTAL	CURRENT	1-30	31-60	61-90	OVER 90
See statement attached.	1,570,489	1,522,975	43,676	2,215	-	1,624
	100.00%	97%	3%	0%	0%	0%

Description of items over 90 days old - see attached for information

Note: The amounts shown are for the prior month, as the reconciliations are not due until the end of the month after the month reported.

AGED ACCOUNTS PAYABLE AS OF OCTOBER 2022

M&T Bank no longer included as we do not use this account.

KEY BANK	TOTAL	CURRENT	1-30	31-60	61-90	OVER 90
%						

Description of items over 90 days old:

None

of invoices over 90 days old 0

ACCOUNTING AND FINANCIAL POLICIES AND PROCEDURES MANUAL AND TRAINING

Michelle Mundy from The Bonadio Group will attend the meeting. This is the pre-audit meeting that is held annually.

Also, the CFO will update the Finance Committee members on the investment information supplied by Robert Tackman, the Finance Committee Chairman.

LEGAL

RE: DISCRIMINATION

383 HUMAN RIGHTS CASE

One 5/23/22 we were notified of a human rights case from a Merrick HS worker who is claiming discrimination. The notice was sent to HF&C on 5/23/22 to put them on notice. The employee is claiming the supervisor was discriminatory and he was fired with another worker.

We heard from our Philly rep on 5/25/22, who had some questions.

We received a 8/17/22 "Determination and Order after Investigation" was made in our favor with "no probable cause for discrimination. The employee has 60 days to file for an appeal.

On 10/5/22 we received a letter from EEOC supporting the decision. The employee has 90 days to file in the federal court.

366 HUMAN RIGHTS CASE

We received information regarding a human rights case on 11/18/21. An Energy & Housing employee filed a complaint for discrimination based on race with the Division of Human Rights.

The information was forwarded to HR&C.

The Philly rep called on 11/19 and 11/23/21. We answered all questions.

There is a \$50,000 retainer/deductible that has to be met first before coverage kicks in. Per HR, the case is still pending with Division of Human Rights as of 9/7/22.

As of 10/7/22 this case is still pending.

As of 10/17/22, no update

RE: STAFF MEMBER VEHICLE ACCIDENT

On 1/25/22 our PEACE, Inc. vehicle was in an accident where there was vehicle damage. The claim was initially processed 2/16/22. We will readress the claim reimbursement to us, as the actual quote for the damage was higher than anticipated. Also, we subsequently received a letter from the other party's attorney on 2/28/22 requesting information and evidence.

TRIAL BALANCE AS OF OCTOBER 31, 2022

Balance of Trial Balance at month end (should be \$0)

Verified by CFO is \$0

FISCAL VOUCHERING FOR ALL GRANTS

The CFO maintains a list of due dates for all grant vouchers.

All grant vouchers have been sent during the month

Yes

VOUCHERING FOR ALL OTHER BILLINGS (RENTS, CENTRO, ETC)

The CFO maintains a list of due dates for all vouchers.

All other vouchers have been sent during the month

Yes

REQUIRED TAX FILINGS

The CFO has reviewed that all required tax filings have been submitted on time (payroll and corporate)

Yes

CASH FORECAST

The CFO will prepare cash forecasts as needed.

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MEAL COUNTS - SEPTEMBER 2022

	9/22
Breakfast	4,638
Lunch	4,748
Snack	4,623
Total Attended	4,812

MEAL COUNTS - OCTOBER 2022

	10/22
Breakfast	5,132
Lunch	5,283
Snack	4,914
Total Attended	5,345

PEACE, INC.
ACCOUNTS RECEIVABLE
AS OF SEPTEMBER 30, 2022

INCLUDE IN		ACCT DESCRIPTION	BALANCE AT 9/30/22				
ACCT #	PROJECT		CURRENT	1-30	31-60	61-90	OVER 90
01-1100-00000	150 NON-ALLOC		-	-	-	-	-
01-1100-00000	1040 FISCAL		-	83.95	83.95	-	-
01-1100-00000	1700 PICKARD DRIVE		-	499.00	-	-	-
01-1100-00000	2098 CACFP		-	69,702.34	-	-	-
01-1100-00000	2207 HS COVID 19		-	-	-	-	-
01-1100-00000	2208 HS CRSA		-	348.06	-	-	-
01-1100-00000	2209 HS ARP		-	8,526.85	-	-	-
01-1100-00000	2210 HS COVID19 CARRYOVER		-	-	-	-	-
01-1100-00000	2408 HS		-	-	-	-	-
01-1100-00000	2409 HEAD START		-	301,482.60	301,482.60	-	-
01-1100-00000	2458 HS T&TA		-	-	-	-	-
01-1100-00000	2459 HS T&TA		-	-	-	-	-
01-1100-00000	2558 EHS T&TA		-	-	-	-	-
01-1100-00000	2559 EHS T&TA		-	-	-	-	-
01-1100-00000	2609 SYRACUSE UPK		-	39,648.71	39,648.71	-	-
01-1100-00000	2709 BVILLE UPK		-	3,248.43	3,248.43	-	-
01-1100-00000	2809 LIVERPOOL UPK		-	1,438.14	1,438.14	-	-
01-1100-00000	3003 ALLIANCE FOR ECONOMIC INCLUSION		-	-	-	-	-
01-1100-00000	3004 ALLIANCE FOR ECONOMIC INCLUSION		-	7,283.90	7,283.90	-	-
01-1100-00000	3103 ONONDAGA COUNTY AGING IN PLACE		-	1.97	1.97	-	-
01-1100-00000	3187 HCR		-	-	-	-	-
01-1100-00000	3189 HCR 4/21 - 3/22		-	-	-	-	-
01-1100-00000	3192 HCR		-	738,884.53	738,884.53	-	-
01-1100-00000	3239 OFA		-	134,872.38	91,193.77	43,675.61	-
01-1100-00000	3329 FGP		-	3,075.01	3,075.01	-	-
01-1100-00000	3328 CNCS		-	-	-	-	-
01-1100-00000	3366 ELMCREST CHILDREN'S CENTER		-	-	-	-	-
01-1100-00000	3485 NEIGHBORHOOD ADVISOR		-	-	-	-	-
01-1100-00000	3486 EISEP		-	-	-	-	-

WE CANNOT VOUCHER AS GRANTOR SOFTWARE
NOT WORKING - AGING BASED ON VOUCHERS

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PEACE, INC.
ACCOUNTS RECEIVABLE
AS OF SEPTEMBER 30, 2022

INCLUDE IN		ACCT DESCRIPTION	BALANCE AT 9/30/22	CURRENT	1-30	31-60	61-90	OVER 90
ACCT #	AIR PROJECT							
01-1100-00000	3487 NEIGHBORHOOD ADVISOR		-	-	-	-	-	-
01-1100-00000	3488 EISEP		-	-	-	-	-	-
01-1100-00000	3496 OFFICE FOR AGING		-	-	-	-	-	-
01-1100-00000	3470 OSWEGO COUNTY		-	-	-	-	-	-
01-1100-00000	3497 NEIGHBORHOOD ADV		2,655.65	2,655.65	-	-	-	-
01-1100-00000	3498 PROJ ROSE - EISEP		4,196.40	4,196.40	-	-	-	-
01-1100-00000	3570 OSWEGO COUNTY		-	-	-	-	-	-
01-1100-00000	3571 OSWEGO COUNTY		4,102.26	347.74	2,130.97	-	-	1,623.55 AS OF 11/1 FUNDS NOT RELEASED TO GRANTOR AS YET
01-1100-00000	3631 BBBS BNY MELON		10.57	10.57	-	-	-	-
01-1100-00000	3660 ONONDAGA COUNTY OFA		-	-	-	-	-	-
01-1100-00000	3665 BBBS ARBY'S		-	-	-	-	-	-
01-1100-00000	3756 OPWDD		-	-	-	-	-	-
01-1100-00000	3757 OPWDD PROJ CONNECTION		-	-	-	-	-	-
01-1100-00000	3902 ONONDAGA COUNTY OFA		-	-	-	-	-	-
01-1100-00000	3903 COUNTY OF ONONDAGA OFA		-	-	-	-	-	-
01-1100-00000	3904 ECC OFA		64.96	64.96	-	-	-	-
01-1100-00000	4018 CSBG		115,201.08	115,201.08	-	-	-	-
01-1100-00000	4167 CSBG RE-ENTRY		-	-	-	-	-	-
01-1100-00000	4168 ESPRIHOPE DUNK YOUR JUNK		-	-	-	-	-	-
01-1100-00000	4169 ESPRIHOPE DESFRC DUNK JUNK		-	-	-	-	-	-
01-1100-00000	4185 CDBG DUNK YOUR JUNK		-	-	-	-	-	-
01-1100-00000	4191 HPNAP		-	-	-	-	-	-
01-1100-00000	4194 SCSD ESFRC		-	-	-	-	-	-
01-1100-00000	4196 UNITED WAY EITC		-	-	-	-	-	-
01-1100-00000	4198 HOUSING VISIONS		-	-	-	-	-	-
01-1100-00000	4199 VERA HOUSE		1,047.55	1,047.55	-	-	-	-
01-1100-00000	4202 ECC DEFRANCISCO		26,575.00	26,575.00	-	-	-	-
01-1100-00000	4204 MAGNARELLI		8,143.08	8,143.08	-	-	-	-
01-1100-00000	4206 ONONDAGA COUNTY GUN VIOLENCE		-	-	-	-	-	-

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PEACE, INC.
ACCOUNTS RECEIVABLE
AS OF SEPTEMBER 30, 2022

INCLUDE IN		ACCT DESCRIPTION	BALANCE AT 9/30/22				
ACCT #	AIR PROJECT		CURRENT	1-30	31-50	61-90	OVER 90
01-1100-00000	4208 UNITED WAY EITC		-				
01-1100-00000	4209 SAVE THE RAIN		10,000.00				
01-1100-00000	4210 ONONDAGA CNTY-HEALTH DEPT		-				
01-1100-00000	4211 HOUSING VISIONS		1,619.17				
01-1100-00000	4212 HPNAP		-				
01-1100-00000	4214 ALLYN FOUNDATION SUMMER PROG		-				
01-1100-00000	4215 CSBG DISCRETIONARY		35,585.48				
01-1100-00000	4216 ESFRC SCSD ALTERN PROGRAM		2,786.87				
01-1100-00000	4999 COVID-19		-				
01-1100-00000	5106 KRESGE		11.36				
01-1100-00000	7020 TULLY		-				
01-1100-00000	7070 ESFRC BABY BACK		-				
01-1100-00000	9082 CENTRO		38,393.47				
01-1100-00000	9125 EMPOWER		-				
01-1100-00000	9143 UNITED WAY		-				
01-1100-00000	9144 UNITED WAY		4,000.03				
01-1100-00000	9310 DEHS FEE FOR SERVICE		-				
01-1100-00000	9818 Y/E ACCRUALS 1/31/21		-				
01-1100-00000	10882 VOLL FOUND		7,000.00				
01-1103-00000	1040 AIR MISC		-				
01-1215-00000	PAYROLL SUSPENSE		-				
			1,570,488.80	43,675.61	2,214.92	-	1,623.55
			1,570,489.00				(0.20)

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Kathleen O'Brien <kobrien@peace-caa.org>

Rate review

1 message

Robert Tackman <rtackman@solvaybank.com>
To: Kathleen O'Brien <kobrien@peace-caa.org>

Fri, Oct 21, 2022 at 10:58 AM

Information
RE: CD rates

Hi Kathleen,

Here is the rate review that I just received today. This should help with your planning of the closing proceeds.

Let me know if you need an updated version as we get closer to the closing date.

-Bob

ROBERT T. TACKMAN

AVP, Assistant Retail Banking Manager

rtackman@solvaybank.com

315-410-4667 Office

315-484-2246 Fax

SOLVAY BANK • www.solvaybank.com

Corporate Offices, 1537 Milton Ave, Solvay, NY

Mail to: PO Box 19050, Syracuse, NY 13209-4050

2 attachments **SPGlobal_SolvayBankCorp._RateSpecials_10-21-2022.pdf**
189K **SPGlobal_SolvayBankCorp._DepositRankingReport_10-21-2022.pdf**
228K

Solvay Bank Corp. | Rate Specials

OTCPK:SOBS (MI Key: 1020700; SPCIQ Key: 3181746)

Rate Group : SB Report

Period : Most Recent Period (10/14/2022 - 10/21/2022)

Branch Market(s) : New York

COMPANY	PRODUCT (ADVERTISED NAME)	CLASS	MIN (\$)	MAX (\$)	TERM (MONTHS)	RATE (%)	APY (%)
Citizens Bank NA	Money Market - \$25k	Money Market	25,000		0	0.07	0.07
Applicable Geography:	Onondaga, NY						
Notes:	W/ CITIZENS QUEST CKG						
Citizens Bank NA	Money Market - \$25k	Money Market	25,000		0	0.10	0.10
Applicable Geography:	Onondaga, NY						
Notes:	W/ CITIZENS WEALTH CKG						
Citizens Bank NA	Money Market - \$25k	Money Market	25,000		0	0.15	0.15
Applicable Geography:	Montgomery, NY						
Notes:	W/ CITIZENS QUEST CKG						
Citizens Bank NA	Money Market - \$25k	Money Market	25,000	2,999,999	0	0.15	0.15
Applicable Geography:	Albany, NY; Bronx, NY; Broome, NY; Cortland, NY; Dutchess, NY; Erie, NY; Fulton, NY; Herkimer, NY; Livingston, NY; Madison, NY; Monroe, NY; Nassau, NY; New York, NY; Niagara, NY; Oneida, NY; Onondaga, NY; Ontario, NY; Orange, NY; Queens, NY; Rensselaer, NY; Richmond, NY; Saratoga, NY; Schenectady, NY; Suffolk, NY; Tompkins, NY; Ulster, NY; Warren, NY; Wayne, NY; Westchester, NY						
Notes:	NEW MONEY, W/ QUEST CHECKING						
Citizens Bank NA	Money Market - \$25k	Money Market	25,000		0	0.25	0.25
Applicable Geography:	Albany, NY; Bronx, NY; Broome, NY; Cortland, NY; Dutchess, NY; Erie, NY; Fulton, NY; Herkimer, NY; Livingston, NY; Madison, NY; Monroe, NY; Nassau, NY; New York, NY; Niagara, NY; Oneida, NY; Onondaga, NY; Ontario, NY; Orange, NY; Queens, NY; Rensselaer, NY; Richmond, NY; Saratoga, NY; Schenectady, NY; Suffolk, NY; Tompkins, NY; Ulster, NY; Warren, NY; Wayne, NY; Westchester, NY; Montgomery, NY						
Notes:	W/ CITIZENS WEALTH CKG, NEW MONEY, W/ WEALTH CHECKING						

Solvay Bank Corp. | Rate Specials

KeyBank NA	3 Mo Business Money Market - \$25k	Money Market	25,000	3	0.05	0.02
Applicable Geography:	Chautauqua, NY; Cattaraugus, NY; Niagara, NY; Wyoming, NY					
Notes:	0.05% TEASER RATE, W/KEY BUSINESS REWARD® CHECKING ACCOUNT					
KeyBank NA	3 Mo Business Money Market - \$25k (KEY BUSINESS GOLD MONEY MARKET)	Money Market	25,000	3	0.05	0.02
Applicable Geography:	Albany, NY; Broome, NY; Franklin, NY; Fulton, NY; Montgomery, NY; Otsego, NY; Rensselaer, NY; Saratoga, NY; Schoharie, NY; Tioga, NY; Warren, NY					
Notes:	TEASER RATE W/KEY ADVANTAGE, KEY PRIVILEGE CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$25K OR MORE					
KeyBank NA	3 Mo Business Money Market - \$5k	Money Market	5,000	3	0.02	0.01
Applicable Geography:	Chautauqua, NY; Cattaraugus, NY; Niagara, NY; Wyoming, NY					
Notes:	0.02% TEASER RATE, W/KEY BUSINESS REWARD® CHECKING ACCOUNT					
KeyBank NA	3 Mo Business Money Market - \$5k (KEY BUSINESS SILVER MONEY MARKET)	Money Market	5,000	3	0.02	0.01
Applicable Geography:	Albany, NY; Broome, NY; Franklin, NY; Fulton, NY; Montgomery, NY; Otsego, NY; Rensselaer, NY; Saratoga, NY; Schoharie, NY; Tioga, NY; Warren, NY					
Notes:	TEASER RATE W/KEY ADVANTAGE, KEY PRIVILEGE CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$5K OR MORE					
KeyBank NA	3 Mo Money Market - \$25k (GOLD MONEY MARKET)	Money Market	25,000	3	0.05	0.02
Applicable Geography:	Cayuga, NY; Chautauqua, NY; Clinton, NY; Cortland, NY; Jefferson, NY; Lewis, NY; Madison, NY; Oneida, NY; Onondaga, NY; Oswego, NY; Saint Lawrence, NY; Tompkins, NY; Cattaraugus, NY; Niagara, NY; Wyoming, NY; Genesee, NY; Livingston, NY; Monroe, NY; Ontario, NY; Orleans, NY; Wayne, NY					
Notes:	TEASER RATE 0.25% W/KEY ADVANTAGE, KEY PRIVILEGE CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$25K OR MORE, TEASER RATE 0.05% W/KEY ADVANTAGE, KEY PRIVILEGE CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$25K OR MORE					

Solvay Bank Corp. | Rate Specials

KeyBank NA	3 Mo Money Market - \$25k (KEY GOLD MM)	Money Market	25,000	1,999,999	3	0.05	0.02
Applicable Geography:	Columbia, NY; Dutchess, NY; Greene, NY; New York, NY; Orange, NY; Putnam, NY; Rockland, NY; Sullivan, NY; Ulster, NY; Westchester, NY						
Notes:	TEASER RATE 0.05% W/KEY ADVANTAGE, KEY PRIVILEGE SELECT CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$25K OR MORE						
KeyBank NA	3 Mo Money Market - \$25k (KEY GOLD MONEY MARKET)	Money Market	25,000	1,999,999	3	0.05	0.02
Applicable Geography:	Albany, NY; Broome, NY; Erie, NY; Franklin, NY; Fulton, NY; Montgomery, NY; Otsego, NY; Rensselaer, NY; Saratoga, NY; Schoharie, NY; Tioga, NY; Warren, NY						
Notes:	TEASER RATE 0.05% W/KEY ADVANTAGE, KEY PRIVILEGE SELECT CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$25K OR MORE						
KeyBank NA	3 Mo Money Market - \$5k (KEY SILVER MM)	Money Market	5,000	999,999	3	0.02	0.01
Applicable Geography:	Columbia, NY; Dutchess, NY; Greene, NY; New York, NY; Orange, NY; Putnam, NY; Rockland, NY; Sullivan, NY; Ulster, NY; Westchester, NY						
Notes:	TEASER RATE 0.02% W/KEY ADVANTAGE, KEY PRIVILEGE SELECT CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$5K OR MORE						
KeyBank NA	3 Mo Money Market - \$5k (KEY SILVER MONEY MARKET)	Money Market	5,000	999,999	3	0.02	0.01
Applicable Geography:	Albany, NY; Broome, NY; Erie, NY; Franklin, NY; Fulton, NY; Montgomery, NY; Otsego, NY; Rensselaer, NY; Saratoga, NY; Schoharie, NY; Tioga, NY; Warren, NY						
Notes:	TEASER RATE 0.02% W/KEY ADVANTAGE, KEY PRIVILEGE SELECT CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$5K OR MORE						
KeyBank NA	3 Mo Money Market - \$5k (SILVER MONEY MARKET)	Money Market	5,000	999,999	3	0.02	0.01
Applicable Geography:	Cayuga, NY; Clinton, NY; Cortland, NY; Jefferson, NY; Lewis, NY; Madison, NY; Oneida, NY; Onondaga, NY; Oswego, NY; Saint Lawrence, NY; Tompkins, NY; Cattaraugus, NY; Niagara, NY; Wyoming, NY; Genesee, NY; Livingston, NY; Monroe, NY; Ontario, NY; Orleans, NY; Wayne, NY; Chautauqua, NY						
Notes:	TEASER RATE 0.02% W/KEY ADVANTAGE, KEY PRIVILEGE SELECT CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$5K OR MORE, TEASER RATE 0.02% W/KEY ADVANTAGE, KEY PRIVILEGE SELECT CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$5K OR MORE, TEASER RATE 0.02% W/KEY ADVANTAGE, KEY PRIVILEGE SELECT CKG, OR KEY PRIVILEGE SELECT CKG, MUST MAINTAIN BALANCE OF \$5K OR MORE						

Solvay Bank Corp. | Rate Specials

Manufacturers & Traders Tr Co.	3 Mo Money Market - \$10k	Money Market	10,000	3	1.24	1.25
Applicable Geography:	Albany, NY; Columbia, NY; Fulton, NY; Greene, NY; Livingston, NY; Monroe, NY; Montgomery, NY; Ontario, NY; Rensselaer, NY; Saratoga, NY; Schenectady, NY; Schoharie, NY; Warren, NY; Washington, NY; Wayne, NY; Yates, NY; Chemung, NY; Cortland, NY; Schuyler, NY; Steuben, NY; Tompkins, NY; Rockland, NY; Westchester, NY; Dutchess, NY; Orange, NY; Putnam, NY; Sullivan, NY; Ulster, NY; Bronx, NY; Cayuga, NY; Herkimer, NY; Jefferson, NY; New York, NY; Oneida, NY; Onondaga, NY; Oswego, NY; Seneca, NY; Suffolk, NY; Allegany, NY; Broome, NY; Cattaraugus, NY; Chautauqua, NY; Chenango, NY; Delaware, NY; Erie, NY; Genesee, NY; Niagara, NY; Orleans, NY; Otsego, NY; Tioga, NY					
Notes:	TEASER RATE, NEW MONEY, TEASER RATE, NEW MONEY, 1.25% TEASER RATE, NEW MONEY, .03% TEASER RATE, NEW MONEY					
Manufacturers & Traders Tr Co.	3 Mo Money Market - \$10k (MARKET ADVANTAGE IRA)	Money Market	10,000	3	1.24	1.25
Applicable Geography:	Cayuga, NY; Herkimer, NY; Jefferson, NY; Oneida, NY; Onondaga, NY; Oswego, NY; Seneca, NY					
Notes:	TEASER RATE, NEW MONEY					
Manufacturers & Traders Tr Co.	3 Mo Money Market - \$1MM	Money Market	1,000,000	3	1.24	1.25
Applicable Geography:	Albany, NY; Columbia, NY; Fulton, NY; Greene, NY; Montgomery, NY; Rensselaer, NY; Saratoga, NY; Schenectady, NY; Schoharie, NY; Warren, NY; Washington, NY; Rockland, NY; Westchester, NY					
Notes:	1.25% TEASER RATE, NEW MONEY					
Manufacturers & Traders Tr Co.	3 Mo Money Market - \$50k	Money Market	50,000	3	1.24	1.25
Applicable Geography:	Albany, NY; Columbia, NY; Fulton, NY; Greene, NY; Montgomery, NY; Rensselaer, NY; Saratoga, NY; Schenectady, NY; Schoharie, NY; Warren, NY; Washington, NY					
Pathfinder Bank	Money Market - \$100k	Money Market	100,000	249,999	0	1.67
Notes:	NEW MONEY					
Pathfinder Bank	Money Market - \$10k	Money Market	10,000	24,999	0	0.27
Notes:	NEW MONEY					
Pathfinder Bank	Money Market - \$1MM	Money Market	1,000,000	0	2.34	2.37
Notes:	NEW MONEY					

Solvay Bank Corp. | Rate Specials

Pathfinder Bank	Money Market - \$2.5k	Money Market	2,500	9,999	0	0.20	0.20
Notes:	NEW MONEY						
Pathfinder Bank	Money Market - \$250k	Money Market	250,000	499,999	0	1.80	1.81
Notes:	NEW MONEY						
Pathfinder Bank	Money Market - \$25k	Money Market	25,000	49,999	0	0.47	0.47
Notes:	NEW MONEY						
Pathfinder Bank	Money Market - \$500k	Money Market	500,000	999,999	0	2.05	2.07
Notes:	NEW MONEY						
Pathfinder Bank	Money Market - \$50k	Money Market	50,000	74,999	0	0.75	0.75
Notes:	NEW MONEY						
Pathfinder Bank	Money Market - \$75k	Money Market	75,000	99,999	0	1.35	1.36
Notes:	NEW MONEY						
Manufacturers & Traders Tr Co.	3 Mo Savings - \$10k (Market Advantage IRA Promo)	Savings	10,000		3	1.24	1.25
Applicable Geography:	Allegany, NY; Broome, NY; Cattaraugus, NY; Chautauqua, NY; Chenango, NY; Delaware, NY; Dutchess, NY; Erie, NY; Genesee, NY; Niagara, NY; Orange, NY; Orleans, NY; Otsego, NY; Putnam, NY; Rockland, NY; Sullivan, NY; Tioga, NY; Ulster, NY; Westchester, NY						
AmeriCU CU	12 Mo CD - \$1k	Time Deposit	1,000		12	2.50	2.53
Bank of America NA	10 Mo CD - \$10k (Featured CD)	Time Deposit	10,000		10	0.05	0.05
Applicable Geography:	NY						
Bank of America NA	10 Mo CD - \$2k (IRA)	Time Deposit	2,000		10	0.05	0.05
Applicable Geography:	NY						

Solvay Bank Corp. | Rate Specials

Bank of America NA	13 Mo CD - \$10k (Featured CD)	Time Deposit	10,000	999,999	13	1.98	2.00
Applicable Geography:	NY						
Bank of America NA	13 Mo CD - \$2k (IRA)	Time Deposit	2,000	9,999	13	1.98	2.00
Applicable Geography:	NY						
Bank of America NA	25 Mo CD - \$10k (Featured CD)	Time Deposit	10,000	999,999	25	1.98	2.00
Applicable Geography:	NY						
Bank of America NA	25 Mo CD - \$2k (IRA)	Time Deposit	2,000	9,999	25	1.98	2.00
Applicable Geography:	NY						
Bank of America NA	37 Mo CD - \$10k (Featured CD)	Time Deposit	10,000	999,999	37	0.05	0.05
Applicable Geography:	NY						
Bank of America NA	37 Mo CD - \$2k (IRA)	Time Deposit	2,000	9,999	37	0.05	0.05
Applicable Geography:	NY						
Bank of America NA	7 Mo CD - \$10k (Featured CD)	Time Deposit	10,000		7	0.05	0.05
Applicable Geography:	NY						
Bank of America NA	7 Mo CD - \$2k (IRA)	Time Deposit	2,000		7	0.05	0.05
Applicable Geography:	NY						
Citizens Bank NA	10 Mo CD - \$1k	Time Deposit	1,000		10	0.03	0.03
Applicable Geography:	Montgomery, NY; Onondaga, NY; Albany, NY; Bronx, NY; Broome, NY; Cortland, NY; Dutchess, NY; Erie, NY; Fulton, NY; Herkimer, NY; Livingston, NY; Madison, NY; Monroe, NY; Nassau, NY; New York, NY; Niagara, NY; Oneida, NY; Ontario, NY; Orange, NY; Queens, NY; Rensselaer, NY; Richmond, NY; Saratoga, NY; Schenectady, NY; Suffolk, NY; Tompkins, NY; Ulster, NY; Warren, NY; Wayne, NY; Westchester, NY						

Solvay Bank Corp. | Rate Specials

Notes:		W/CITIZENS WEALTH™ CHECKING, W/ CITIZENS WEALTH CKG, W/ CITIZENS QUEST CKG OR WEALTH CKG ACCT, W/ CITIZENS QUEST CKG			
Citizens Bank NA	13 Mo CD - \$25k	Time Deposit	25,000	13	2.71 2.75
Applicable Geography:		Kings, NY			
Notes:		NEW MONEY W/CKG			
Citizens Bank NA	13 Mo CD - \$5.5k (IRA)	Time Deposit	5,500	13	2.71 2.75
Applicable Geography:		Kings, NY			
Notes:		NEW MONEY W/CKG			
Citizens Bank NA	14 Mo CD - \$1k	Time Deposit	1,000	14	0.03 0.03
Applicable Geography:		Albany, NY; Bronx, NY; Broome, NY; Cortland, NY; Dutchess, NY; Erie, NY; Fulton, NY; Herkimer, NY; Livingston, NY; Madison, NY; Monroe, NY; Nassau, NY; New York, NY; Niagara, NY; Oneida, NY; Onondaga, NY; Ontario, NY; Orange, NY; Queens, NY; Rensselaer, NY; Richmond, NY; Saratoga, NY; Schenectady, NY; Suffolk, NY; Tompkins, NY; Ulster, NY; Warren, NY; Wayne, NY; Westchester, NY			
Notes:		ONLINE ONLY			
Citizens Bank NA	14 Mo CD - \$1k (Online CD)	Time Deposit	1,000	14	0.03 0.03
Applicable Geography:		Montgomery, NY			
Citizens Bank NA	14 Mo CD - \$1k (ONLINE)	Time Deposit	1,000	14	0.03 0.03
Applicable Geography:		Onondaga, NY			
Notes:		ONLINE ONLY			
Citizens Bank NA	25 Mo CD - \$1k	Time Deposit	1,000	25	0.03 0.03
Applicable Geography:		Montgomery, NY; Onondaga, NY; Albany, NY; Bronx, NY; Broome, NY; Cortland, NY; Dutchess, NY; Erie, NY; Fulton, NY; Herkimer, NY; Livingston, NY; Madison, NY; Monroe, NY; Nassau, NY; New York, NY; Niagara, NY; Oneida, NY; Ontario, NY; Orange, NY; Queens, NY; Rensselaer, NY; Richmond, NY; Saratoga, NY; Schenectady, NY; Suffolk, NY; Tompkins, NY; Ulster, NY; Warren, NY; Wayne, NY; Westchester, NY			
Citizens Bank NA	25 Mo CD - \$1k	Time Deposit	1,000	25	0.05 0.05
Applicable Geography:		Albany, NY; Bronx, NY; Broome, NY; Cortland, NY; Dutchess, NY; Erie, NY; Fulton, NY; Herkimer, NY; Livingston, NY; Madison, NY; Monroe, NY; Nassau, NY; New York, NY; Niagara, NY; Oneida, NY; Onondaga, NY; Ontario, NY; Orange, NY; Queens, NY; Rensselaer, NY; Richmond, NY; Saratoga, NY; Schenectady,			

Solvay Bank Corp. | Rate Specials

NY; Suffolk, NY; Tompkins, NY; Ulster, NY; Warren, NY; Wayne, NY; Westchester, NY; Montgomery, NY									
Notes:	W/ CITIZENS WEALTH CKG, W/ CITIZENS QUEST CKG OR WEALTH CKG ACCT, W/ CITIZENS QUEST CKG, W/ CITIZENS QUEST CKG, W/ CITIZENS WEALTH™ CHECKING								
Geddes FS&LA	11 Mo CD - \$500	Time Deposit	500	250,000	11	2.00	2.02		
Geddes FS&LA	19 Mo CD - \$500	Time Deposit	500	250,000	19	3.00	3.04		
Geddes FS&LA	4 Mo CD - \$500	Time Deposit	500	250,000	4	1.50	1.51		
Geddes FS&LA	65 Mo CD - \$500	Time Deposit	500	250,000	65	1.85	1.86		
Notes:	1X BUMP UP								
JPMorgan Chase Bank NA	12 Mo CD - \$10k	Time Deposit	10,000		12	2.25	2.28		
Applicable Geography:	NY								
Notes:	12-14 MO PICK YOUR TERM W/ CHASE PERSONAL CKG								
JPMorgan Chase Bank NA	12 Mo CD - \$1k	Time Deposit	1,000		12	2.25	2.28		
Applicable Geography:	NY								
Notes:	12-14MO PICK YOUR TERM								
JPMorgan Chase Bank NA	12 Mo CD - \$1k	Time Deposit	1,000	9,999	12	2.25	2.28		
Applicable Geography:	NY								
Notes:	12-14 MO PICK YOUR TERM W/ CHASE PERSONAL CKG								
JPMorgan Chase Bank NA	24 Mo CD - \$10k	Time Deposit	10,000		24	2.00	2.02		
Applicable Geography:	NY								
Notes:	24-29 MO PICK YOUR TERM W/ CHASE PERSONAL CKG								
JPMorgan Chase Bank NA	24 Mo CD - \$1k	Time Deposit	1,000		24	2.00	2.02		
Applicable Geography:	NY								
Notes:	24-29MO PICK YOUR TERM								
JPMorgan Chase Bank NA	24 Mo CD - \$1k	Time Deposit	1,000	9,999	24	2.00	2.02		

Solvay Bank Corp. | Rate Specials

Applicable Geography:	NY	24-29 MO PICK YOUR TERM W/ CHASE PERSONAL CKG							
Notes:									
JPMorgan Chase Bank NA		36 Mo CD - \$10k	Time Deposit	10,000	36	2.00	2.02		
Applicable Geography:	NY								
Notes:		36 - 41 PICK YOUR TERM W/CKG ACCOUNT							
JPMorgan Chase Bank NA		36 Mo CD - \$1k	Time Deposit	1,000	36	2.00	2.02		
Applicable Geography:	NY								
Notes:		36-41 MO PICK TRM W/ CKG							
KeyBank NA		14 Mo CD - \$10k	Time Deposit	10,000	14	0.05	0.05		
Applicable Geography:		Albany, NY; Genesee, NY; Livingston, NY; Monroe, NY; Ontario, NY; Orleans, NY; Wayne, NY; Cattaraugus, NY; Niagara, NY; Wyoming, NY							
Notes:		W/KEY ADVANTAGE, KEY PRIVILEGE, OR KEY PRIVILEGE SELECT CKG NEW MONEY, W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY, NEW MONEY							
KeyBank NA		14 Mo CD - \$10k	Time Deposit	10,000	14	0.05	0.05		
Applicable Geography:		Albany, NY; Broome, NY; Columbia, NY; Dutchess, NY; Franklin, NY; Fulton, NY; Greene, NY; Montgomery, NY; New York, NY; Orange, NY; Otsego, NY; Putnam, NY; Rensselaer, NY; Rockland, NY; Saratoga, NY; Schoharie, NY; Schoharie, NY; Sullivan, NY; Tioga, NY; Ulster, NY; Warren, NY; Westchester, NY							
Notes:		W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY, NEW MONEY							
KeyBank NA		14 Mo CD - \$10k	Time Deposit	10,000	14	0.05	0.05		
Applicable Geography:		Albany, NY; Broome, NY; Columbia, NY; Dutchess, NY; Franklin, NY; Fulton, NY; Greene, NY; Montgomery, NY; New York, NY; Orange, NY; Otsego, NY; Putnam, NY; Rensselaer, NY; Rockland, NY; Saratoga, NY; Schoharie, NY; Schoharie, NY; Sullivan, NY; Tioga, NY; Ulster, NY; Warren, NY; Westchester, NY; Genesee, NY; Livingston, NY; Monroe, NY; Ontario, NY; Orleans, NY; Wayne, NY; Cattaraugus, NY; Niagara, NY; Wyoming, NY							
Notes:		W/KEY ADVANTAGE, KEY PRIVILEGE, OR KEY PRIVILEGE SELECT CKG NEW MONEY, W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY, NEW MONEY							
KeyBank NA		14 Mo CD - \$1k	Time Deposit	1,000	14	0.05	0.05		
Applicable Geography:		Cayuga, NY; Chautauqua, NY; Clinton, NY; Cortland, NY; Erie, NY; Jefferson, NY; Lewis, NY; Madison, NY; Oneida, NY; Onondaga, NY; Oswego, NY; Saint Lawrence, NY; Tompkins, NY							

Solvay Bank Corp. | Rate Specials

Notes:	W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY REG/IRA, W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY, NEW MONEY				
KeyBank NA	14 Mo CD - \$1k (IRA)	Time Deposit	1,000	9,999	14 0.05 0.05
Applicable Geography:	Albany, NY; Broome, NY; Columbia, NY; Dutchess, NY; Franklin, NY; Fulton, NY; Greene, NY; Montgomery, NY; New York, NY; Orange, NY; Otsego, NY; Putnam, NY; Rensselaer, NY; Rockland, NY; Saratoga, NY; Schoharie, NY; Schoharie, NY; Sullivan, NY; Tioga, NY; Ulster, NY; Warren, NY; Westchester, NY; Genesee, NY; Livingston, NY; Monroe, NY; Ontario, NY; Orleans, NY; Wayne, NY; Cattaraugus, NY; Niagara, NY; Wyoming, NY				
Notes:	W/KEY ADVANTAGE, KEY PRIVILEGE, OR KEY PRIVILEGE SELECT CKG NEW MONEY, W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY, NEW MONEY				
KeyBank NA	14 Mo CD - \$2.5k	Time Deposit	2,500		14 0.05 0.05
Applicable Geography:	Cayuga, NY; Clinton, NY; Cortland, NY; Jefferson, NY; Lewis, NY; Madison, NY; Oneida, NY; Onondaga, NY; Oswego, NY; Saint Lawrence, NY; Tompkins, NY; Chautauqua, NY				
Notes:	W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY REG/IRA, NEW MONEY				
KeyBank NA	14 Mo CD - \$2.5k	Time Deposit	2,500	9,999	14 0.05 0.05
Applicable Geography:	Albany, NY; Broome, NY; Columbia, NY; Dutchess, NY; Franklin, NY; Fulton, NY; Greene, NY; Montgomery, NY; New York, NY; Orange, NY; Otsego, NY; Putnam, NY; Rensselaer, NY; Rockland, NY; Saratoga, NY; Schoharie, NY; Schoharie, NY; Sullivan, NY; Tioga, NY; Ulster, NY; Warren, NY; Westchester, NY; Genesee, NY; Livingston, NY; Monroe, NY; Ontario, NY; Orleans, NY; Wayne, NY; Cattaraugus, NY; Niagara, NY; Wyoming, NY				
Notes:	W/KEY ADVANTAGE, KEY PRIVILEGE, OR KEY PRIVILEGE SELECT CKG NEW MONEY, W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY/W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY, NEW MONEY				
KeyBank NA	14 Mo CD - \$2.5k	Time Deposit	2,500	499,999	14 0.05 0.05
Applicable Geography:	Erie, NY				
Notes:	W/KEY ADVANTAGE CKG, KEY PRIVILEGE CKG OR KEY PRIVILEGE SELECT CKG NEW MONEY, NEW MONEY				
KeyBank NA	14 Mo CD - \$2.5k (IRA)	Time Deposit	2,500		14 0.05 0.05
Applicable Geography:	Chautauqua, NY				
Notes:	NEW MONEY				
Manufacturers & Traders Tr Co.	12 Mo CD - \$1k	Time Deposit	1,000		12 2.47 2.50

Solvay Bank Corp. | Rate Specials

Applicable Geography:	Albany, NY; Bronx, NY; Cayuga, NY; Columbia, NY; Fulton, NY; Greene, NY; Herkimer, NY; Jefferson, NY; Livingston, NY; Monroe, NY; Montgomery, NY; New York, NY; Oneida, NY; Onondaga, NY; Ontario, NY; Oswego, NY; Rensselaer, NY; Saratoga, NY; Schoharie, NY; Seneca, NY; Suffolk, NY; Warren, NY; Washington, NY; Wayne, NY; Yates, NY; Allegany, NY; Broome, NY; Cattaraugus, NY; Chautauqua, NY; Chemung, NY; Chenango, NY; Cortland, NY; Delaware, NY; Dutchess, NY; Erie, NY; Genesee, NY; Niagara, NY; Orange, NY; Orleans, NY; Otsego, NY; Putnam, NY; Rockland, NY; Schuyler, NY; Steuben, NY; Sullivan, NY; Tioga, NY; Tompkins, NY; Ulster, NY; Westchester, NY					
Manufacturers & Traders Tr Co.	12 Mo CD - \$1k	Time Deposit	1,000	12	2.96	3.00
Applicable Geography:	Dutchess, NY; Orange, NY; Putnam, NY; Sullivan, NY; Ulster, NY; Cayuga, NY; Herkimer, NY; Jefferson, NY; Oneida, NY; Onondaga, NY; Oswego, NY; Seneca, NY; Chemung, NY; Cortland, NY; Schuyler, NY; Steuben, NY; Tompkins, NY; Albany, NY; Bronx, NY; Columbia, NY; Fulton, NY; Greene, NY; Livingston, NY; Monroe, NY; Montgomery, NY; New York, NY; Ontario, NY; Rensselaer, NY; Saratoga, NY; Schoharie, NY; Schoharie, NY; Suffolk, NY; Warren, NY; Washington, NY; Wayne, NY; Yates, NY; Broome, NY; Chenango, NY; Delaware, NY; Otsego, NY; Tioga, NY; Rockland, NY; Westchester, NY					
Notes:	W/CKG ACCT, NEW MONEY, W/CKG, W/ M&T CHECKING, W/ CKG					
Manufacturers & Traders Tr Co.	12 Mo CD - \$1k (M&T Select Promo)	Time Deposit	1,000	12	2.96	3.00
Applicable Geography:	Allegany, NY; Cattaraugus, NY; Chautauqua, NY; Erie, NY; Genesee, NY; Niagara, NY; Orleans, NY					
Notes:	W/ CKG					
Manufacturers & Traders Tr Co.	18 Mo CD - \$1k	Time Deposit	1,000	18	2.71	2.75
Applicable Geography:	Albany, NY; Bronx, NY; Cayuga, NY; Columbia, NY; Fulton, NY; Greene, NY; Herkimer, NY; Jefferson, NY; Livingston, NY; Monroe, NY; Montgomery, NY; New York, NY; Oneida, NY; Onondaga, NY; Ontario, NY; Oswego, NY; Rensselaer, NY; Saratoga, NY; Schoharie, NY; Seneca, NY; Suffolk, NY; Warren, NY; Washington, NY; Wayne, NY; Yates, NY; Allegany, NY; Broome, NY; Cattaraugus, NY; Chautauqua, NY; Chemung, NY; Chenango, NY; Cortland, NY; Delaware, NY; Dutchess, NY; Erie, NY; Genesee, NY; Niagara, NY; Orange, NY; Orleans, NY; Otsego, NY; Putnam, NY; Rockland, NY; Schuyler, NY; Steuben, NY; Sullivan, NY; Tioga, NY; Tompkins, NY; Ulster, NY; Westchester, NY					
Manufacturers & Traders Tr Co.	18 Mo CD - \$1k	Time Deposit	1,000	18	3.20	3.25
Applicable Geography:	Cayuga, NY; Herkimer, NY; Jefferson, NY; Oneida, NY; Onondaga, NY; Oswego, NY; Seneca, NY; Allegany, NY; Cattaraugus, NY; Chautauqua, NY; Dutchess, NY; Erie, NY; Genesee, NY; Niagara, NY; Orange, NY; Orleans, NY; Putnam, NY; Sullivan, NY; Ulster, NY; Chemung, NY; Cortland, NY; Schuyler, NY; Steuben, NY; Tompkins, NY; Albany, NY; Bronx, NY; Columbia, NY; Fulton, NY; Greene, NY; Livingston, NY; Monroe, NY; Montgomery, NY; New York, NY; Ontario, NY; Rensselaer, NY; Saratoga, NY; Schoharie, NY; Schoharie, NY; Suffolk, NY; Warren, NY; Wayne, NY; Yates, NY; Broome, NY; Chenango, NY; Delaware, NY; Otsego, NY; Rockland, NY; Tioga, NY; Westchester, NY					
Notes:	W/CKG, W/ M&T CHECKING, W/ CKG, W/ CKG					
NBT Bank NA	10 Mo CD - \$1k	Time Deposit	1,000	10	0.65	0.65

Solvay Bank Corp. | Rate Specials

NBT Bank NA	15 Mo CD - \$1k	Time Deposit	1,000	15	1.00	1.00
NBT Bank NA	20 Mo CD - \$1k	Time Deposit	1,000	20	1.30	1.30
Pathfinder Bank	13 Mo CD - \$100k	Time Deposit	100,000	13	1.95	1.97
Pathfinder Bank	13 Mo CD - \$1k	Time Deposit	1,000	13	1.65	1.66
Pathfinder Bank	13 Mo CD - \$50k	Time Deposit	50,000	13	1.75	1.77
Pathfinder Bank	13 Mo CD- 250K	Time Deposit	250,000	13	2.10	2.12
Pathfinder Bank	36 Mo CD - \$1k	Time Deposit	1,000	36	2.35	2.38
<i>Notes: BUMP-UP CD</i>						
SECNY Federal Credit Union	12 Mo CD - \$50k (Jumbo & IRA Certificate)	Time Deposit	50,000	12	2.47	2.50
SECNY Federal Credit Union	30 Mo CD - \$50k (Jumbo & IRA Certificate)	Time Deposit	50,000	30	2.96	3.00
SECNY Federal Credit Union	60 Mo CD - \$50k (Jumbo & IRA Certificate)	Time Deposit	50,000	60	3.21	3.25
Solvay Bank	16 Mo CD - \$2.5k	Time Deposit	2,500	16	1.74	1.75
<i>Notes: REG/IRA</i>						
Tompkins Community Bank	14 Mo CD - \$1k	Time Deposit	1,000	14	1.78	1.80
<i>Notes: REG/IRA</i>						
Tompkins Community Bank	14 Mo CD - \$1k	Time Deposit	1,000	14	1.98	2.00
<i>Notes: W/CKG, REG/IRA</i>						
Tompkins Community Bank	36 Mo CD - \$1k	Time Deposit	1,000	36	1.98	2.00

Solvay Bank Corp. | Rate Specials

Notes:		1X BUMP UP				
Tompkins Community Bank	36 Mo CD - \$1k	Time Deposit	1,000	250,000	36	2.18
	Notes: 1X BUMP UP, W/CKG					2.20
Visions FCU	18 Mo CD - \$500	Time Deposit	500	1,000,000	18	2.96
						3.00

MI Default Rate Groups are comprised of depositories (both banks & credit unions) that have the highest number of branches within 1 mile of the briefing book company's branches. Up to 20 of those depositories that MI data currently includes in its rate coverage will be displayed.

Solvay Bank Corp. | Deposit Ranking Report

OTCPK:SOBS (MI Key: 1020700; SPCIQ Key: 3181746)

Rate Group : SB Report

Period : Most Recent Period (10/14/2022 - 10/21/2022)

Compare Period : Prior Week

Branch Market(s) : New York

1 Mo CD - \$10k

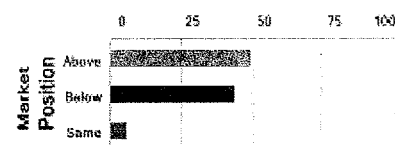
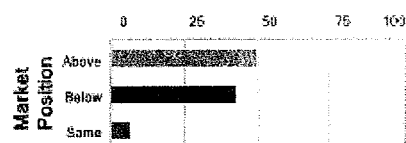
RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
SECNY Federal Credit Union	1.64	1.65	
Tompkins Community Bank	0.06	0.06	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03	0.03	
Manufacturers & Traders Tr Co.	0.03	0.03	
NBT Bank NA	0.02	0.02	
JPMorgan Chase Bank NA	0.01	0.01	
ACMG Federal Credit Union	N/O	N/O	
AmeriCU CU	N/O	N/O	
Broadview FCU	N/O	N/O	
Citizens Bank NA	-	-	
Empower FCU	N/O	N/O	
Geddes FS&LA	N/O	N/O	
Pathfinder Bank	N/O	N/O	
Solvay Bank	N/O	N/O	
Summit FCU	N/O	N/O	
Syracuse Coop FCU	N/O	N/O	
Visions FCU	N/O	N/O	
Rate Group Average **	0.26	0.26	
New York AVERAGE	0.06	0.06	
US AVERAGE	0.11	0.11	

3 Mo CD - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
SECNY Federal Credit Union	1.69	1.70	
Geddes FS&LA	1.50	1.51	
*** 4 Mo CD - \$500			
Summit FCU	1.24	1.25	0.25
Empower FCU	0.65	0.65	
Visions FCU	0.60	0.60	
Broadview FCU	0.49	0.50	
AmeriCU CU	0.25	0.25	
Solvay Bank	0.15	0.15	
Tompkins Community Bank	0.15	0.15	
KeyBank NA	0.05	0.05	
Syracuse Coop FCU	0.05	0.05	
Bank of America NA	0.03	0.03	
Manufacturers & Traders Tr Co.	0.03	0.03	
NBT Bank NA	0.02	0.02	
JPMorgan Chase Bank NA	0.01	0.01	
ACMG Federal Credit Union	N/O	N/O	
Citizens Bank NA	-	-	
Pathfinder Bank	N/O	N/O	
Rate Group Average **	0.46	0.46	0.02
New York AVERAGE	0.21	0.21	0.01
US AVERAGE	0.23	0.23	0.02

6 Mo CD - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	2.15	2.17	
SECNY Federal Credit Union	1.74	1.75	
Summit FCU	1.74	1.75	0.25
Broadview FCU	1.24	1.25	
Visions FCU	0.85	0.85	
AmeriCU CU	0.75	0.75	
ACMG Federal Credit Union	0.45	0.45	
Geddes FS&LA	0.45	0.45	
Pathfinder Bank	0.35	0.35	
Solvay Bank	0.35	0.35	
NBT Bank NA	0.15	0.15	
Tompkins Community Bank	0.15	0.15	
KeyBank NA	0.05	0.05	
Syracuse Coop FCU	0.05	0.05	
Bank of America NA	0.03*	0.03*	
Manufacturers & Traders Tr Co.	0.03	0.03	
JPMorgan Chase Bank NA	0.01	0.01	
Citizens Bank NA	-	-	
Rate Group Average **	0.62	0.62	0.02
New York AVERAGE	0.48	0.49	0.03
US AVERAGE	0.42	0.42	0.03



Solvay Bank Corp. | Deposit Ranking Report

9 Mo CD - \$10k

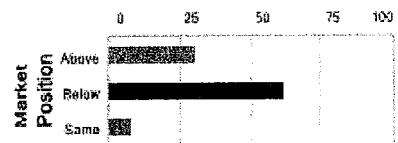
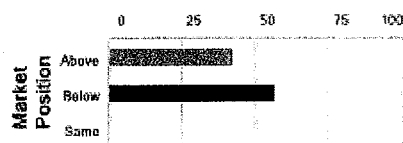
RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Visions FCU	0.85	0.85	
NBT Bank NA	0.15*	0.15*	
Tompkins Community Bank	0.15	0.15	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03*	0.03*	
Manufacturers & Traders Tr Co.	0.03	0.03	
JPMorgan Chase Bank NA	0.01	0.01	
ACMG Federal Credit Union	N/O	N/O	
AmeriCU CU	N/O	N/O	
Broadview FCU	-	-	
Citizens Bank NA	-	-	
Empower FCU	N/O	N/O	
Geddes FS&LA	N/O	N/O	
Pathfinder Bank	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Solvay Bank	N/O	N/O	
Summit FCU	N/O	N/O	
Syracuse Coop FCU	N/O	N/O	
Rate Group Average **	0.18	0.18	
New York AVERAGE	0.44	0.44	0.02
US AVERAGE	0.33	0.33	0.04

1 Yr CD - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Summit FCU	2.71	2.75	0.25
Empower FCU	2.65	2.69	
SECNY Federal Credit Union	1.83*	1.85*	
Broadview FCU	1.74	1.75	
Visions FCU	1.25	1.26	
AmeriCU CU	0.80*	0.80*	
Solvay Bank	0.65	0.65	
ACMG Federal Credit Union	0.55	0.55	
Geddes FS&LA	0.55*	0.55*	
Tompkins Community Bank	0.20*	0.20*	
NBT Bank NA	0.15*	0.15*	
Syracuse Coop FCU	0.10	0.10	
KeyBank NA	0.05	0.05	
Manufacturers & Traders Tr Co.	0.03*	0.03*	
JPMorgan Chase Bank NA	0.01*	0.01*	
Bank of America NA	N/O	N/O	
Citizens Bank NA	N/O	N/O	
Pathfinder Bank	N/O	N/O	
Rate Group Average **	0.89	0.89	0.02
New York AVERAGE	0.83	0.84	0.04
US AVERAGE	0.67	0.68	0.06

18 Mo CD - \$10k

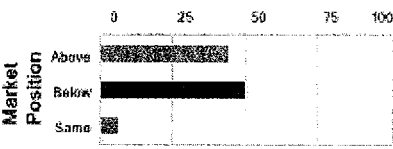
RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	2.90	2.94	
Summit FCU	2.81	2.85	0.10
Broadview FCU	1.98	2.00	
Visions FCU	1.50*	1.51*	
Geddes FS&LA	0.70*	0.70*	
Solvay Bank	0.70*	0.70*	
ACMG Federal Credit Union	0.60	0.60	
Tompkins Community Bank	0.25	0.25	
NBT Bank NA	0.15*	0.15*	
Syracuse Coop FCU	0.10	0.10	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03	0.03	
Manufacturers & Traders Tr Co.	0.03*	0.03*	
JPMorgan Chase Bank NA	0.01	0.01	
AmeriCU CU	N/O	N/O	
Citizens Bank NA	-	-	
Pathfinder Bank	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Rate Group Average **	0.84	0.85	0.01
New York AVERAGE	0.86	0.87	0.06
US AVERAGE	0.69	0.69	0.06



Solvay Bank Corp. | Deposit Ranking Report

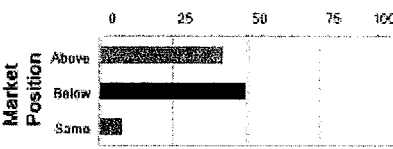
2 Yr CD - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	2.90	2.94	
Summit FCU	2.81	2.85	0.10
Broadview FCU	2.47	2.50	
AmeriCU CU	2.25	2.28	
SECNY Federal Credit Union	1.93	1.95	
Visions FCU	1.75	1.77	
Geddes FS&LA	0.80	0.80	
ACMG Federal Credit Union	0.70	0.70	
Solvay Bank	0.70	0.70	
Pathfinder Bank	0.60	0.60	
Tompkins Community Bank	0.35	0.35	
NBT Bank NA	0.20	0.20	
Syracuse Coop FCU	0.15	0.15	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03*	0.03*	
Manufacturers & Traders Tr Co.	0.03	0.03	
JPMorgan Chase Bank NA	0.01*	0.01*	
Citizens Bank NA	-	-	
Rate Group Average **	1.04	1.05	0.01
New York AVERAGE	0.93	0.94	0.04
US AVERAGE	0.78	0.78	0.05



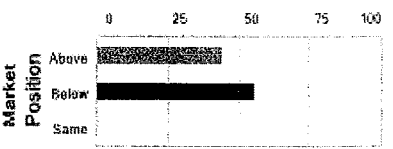
30 Mo CD - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Summit FCU	2.96	3.00	0.25
Empower FCU	2.95	2.99	
SECNY Federal Credit Union	1.98*	2.00*	
Visions FCU	1.85	1.87	
Geddes FS&LA	0.80	0.80	
ACMG Federal Credit Union	0.75	0.75	
Solvay Bank	0.75	0.75	
NBT Bank NA	0.20	0.20	
Syracuse Coop FCU	0.15	0.15	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03	0.03	
Manufacturers & Traders Tr Co.	0.03	0.03	
JPMorgan Chase Bank NA	0.01	0.01	
AmeriCU CU	N/O	N/O	
Broadview FCU	-	-	
Citizens Bank NA	-	-	
Pathfinder Bank	N/O	N/O	
Tompkins Community Bank	N/O	N/O	
Rate Group Average **	0.96	0.97	0.02
New York AVERAGE	0.47	0.47	0.02
US AVERAGE	0.61	0.61	0.06



3 Yr CD - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	3.00	3.05	
Broadview FCU	2.96	3.00	
Summit FCU	2.96	3.00	0.25
AmeriCU CU	2.25	2.28	
SECNY Federal Credit Union	2.03	2.05	
Visions FCU	1.95	1.97	
Geddes FS&LA	1.10	1.10	
Solvay Bank	0.90	0.90	
ACMG Federal Credit Union	0.80	0.80	
Pathfinder Bank	0.70*	0.70*	
Tompkins Community Bank	0.40*	0.40*	
Syracuse Coop FCU	0.25	0.25	
NBT Bank NA	0.20	0.20	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03*	0.03*	
Manufacturers & Traders Tr Co.	0.03	0.03	
JPMorgan Chase Bank NA	0.01	0.01	
Citizens Bank NA	-	-	
Rate Group Average **	1.15	1.17	0.02
New York AVERAGE	0.88	0.88	0.03
US AVERAGE	0.82	0.83	0.07



Solvay Bank Corp. | Deposit Ranking Report

4 Yr CD - \$10k

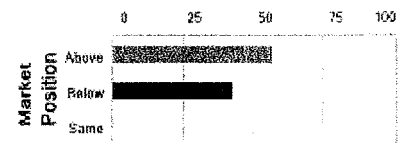
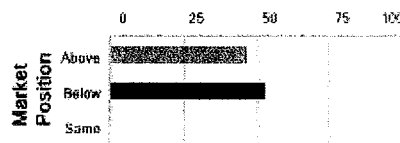
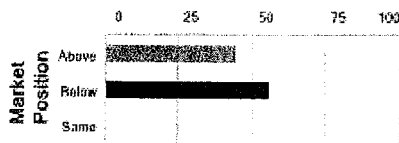
RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	3.05	3.10	
Summit FCU	3.05	3.10	0.35
Broadview FCU	2.96	3.00	
AmeriCU CU	2.50	2.53	
Visions FCU	2.50	2.53	
SECNY Federal Credit Union	2.23	2.25	
Geddes FS&LA	1.40	1.40	
Solvay Bank	0.95	0.95	
ACMG Federal Credit Union	0.85	0.85	
Pathfinder Bank	0.75	0.75	
Tompkins Community Bank	0.60	0.60	
Syracuse Coop FCU	0.40	0.40	
NBT Bank NA	0.35	0.35	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03	0.03	
Manufacturers & Traders Tr Co.	0.03	0.03	
JPMorgan Chase Bank NA	0.01	0.01	
Citizens Bank NA	-	-	
Rate Group Average **	1.28	1.29	0.02
New York AVERAGE	0.87	0.88	0.05
US AVERAGE	0.83	0.84	0.07

5 Yr CD - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	3.10	3.15	
Summit FCU	3.05	3.10	0.35
Visions FCU	3.00	3.05	
Broadview FCU	2.96	3.00	
AmeriCU CU	2.50	2.53	
SECNY Federal Credit Union	2.47*	2.50*	
Geddes FS&LA	1.85	1.86	
Solvay Bank	1.00	1.00	
ACMG Federal Credit Union	0.90	0.90	
Tompkins Community Bank	0.70	0.70	
NBT Bank NA	0.40	0.40	
Syracuse Coop FCU	0.40	0.40	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03	0.03	
Manufacturers & Traders Tr Co.	0.03	0.03	
JPMorgan Chase Bank NA	0.01	0.01	
Citizens Bank NA	-	-	
Pathfinder Bank	N/O	N/O	
Rate Group Average **	1.40	1.42	0.02
New York AVERAGE	0.91	0.91	0.03
US AVERAGE	0.93	0.94	0.08

Interest Checking- \$2.5k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	0.15	0.15	
Summit FCU	0.15	0.15	
Geddes FS&LA	0.10	0.10	
SECNY Federal Credit Union	0.10	0.10	
Citizens Bank NA	0.05	0.05	
Visions FCU	0.05	0.05	
Pathfinder Bank	0.03	0.03	
Tompkins Community Bank	0.03	0.03	
Solvay Bank	0.02	0.02	
AmeriCU CU	0.01	0.01	
Bank of America NA	0.01	0.01	
JPMorgan Chase Bank NA	0.01	0.01	
KeyBank NA	0.01	0.01	
Manufacturers & Traders Tr Co.	0.01	0.01	
NBT Bank NA	0.01	0.01	
ACMG Federal Credit Union	N/O	N/O	
Broadview FCU	N/O	N/O	
Syracuse Coop FCU	N/O	N/O	
Rate Group Average **	0.05	0.05	
New York AVERAGE	0.03	0.03	
US AVERAGE	0.06	0.06	



Solvay Bank Corp. | Deposit Ranking Report

Money Market - \$2.5k

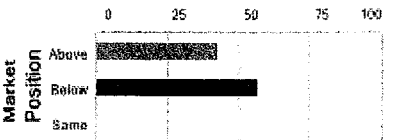
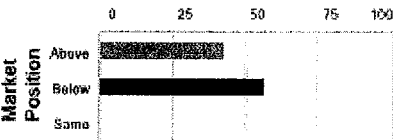
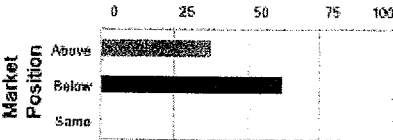
RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	0.70	0.70	
Summit FCU	0.40	0.40	
Geddes FS&LA	0.30	0.30	
AmeriCU CU	0.25	0.25	
Broadview FCU	0.15	0.15	
Solvay Bank	0.05	0.05	
NBT Bank NA	0.03	0.03	
Pathfinder Bank	0.03*	0.03*	
Syracuse Coop FCU	0.03	0.03	
Manufacturers & Traders Tr Co.	0.02	0.02	
Tompkins Community Bank	0.02	0.02	
Citizens Bank NA	0.01*	0.01*	
JPMorgan Chase Bank NA	0.01	0.01	
KeyBank NA	0.01	0.01	
ACMG Federal Credit Union	N/O	N/O	
Bank of America NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Visions FCU	N/O	N/O	
Rate Group Average **	0.14	0.14	
New York AVERAGE	0.12	0.13	0.01
US AVERAGE	0.16	0.17	0.01

Money Market - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	0.85	0.85	
Visions FCU	0.75	0.75	
Summit FCU	0.50	0.50	
AmeriCU CU	0.40	0.40	
Geddes FS&LA	0.30	0.30	
Broadview FCU	0.15	0.15	
Solvay Bank	0.10	0.10	
Pathfinder Bank	0.05*	0.05*	
NBT Bank NA	0.03	0.03	
Syracuse Coop FCU	0.03	0.03	
Tompkins Community Bank	0.03	0.03	
Manufacturers & Traders Tr Co.	0.02	0.02	
Citizens Bank NA	0.01*	0.01*	
JPMorgan Chase Bank NA	0.01	0.01	
KeyBank NA	0.01	0.01	
ACMG Federal Credit Union	N/O	N/O	
Bank of America NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Rate Group Average **	0.22	0.22	
New York AVERAGE	0.15	0.15	
US AVERAGE	0.19	0.20	0.01

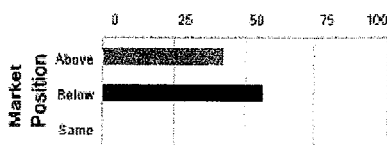
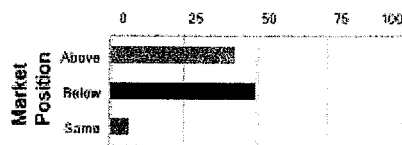
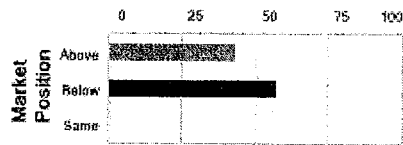
Money Market - \$25k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	0.85	0.85	
Visions FCU	0.75	0.75	
Summit FCU	0.70	0.70	
AmeriCU CU	0.50	0.50	
Geddes FS&LA	0.30	0.30	
Broadview FCU	0.25	0.25	
Solvay Bank	0.10	0.10	
NBT Bank NA	0.05	0.05	
Pathfinder Bank	0.05*	0.05*	
Tompkins Community Bank	0.05	0.05	
Syracuse Coop FCU	0.03	0.03	
Manufacturers & Traders Tr Co.	0.02	0.02	
Citizens Bank NA	0.01*	0.01*	
JPMorgan Chase Bank NA	0.01	0.01	
KeyBank NA	0.01	0.01	
ACMG Federal Credit Union	N/O	N/O	
Bank of America NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Rate Group Average **	0.25	0.25	
New York AVERAGE	0.20	0.20	
US AVERAGE	0.23	0.23	0.01



Solvay Bank Corp. | Deposit Ranking Report

Money Market - \$50k				Money Market - \$100k				Money Market - \$250k			
RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)	RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)	RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	1.00	1.00		Empower FCU	1.20	1.21		Empower FCU	1.20	1.21	
Visions FCU	0.95	0.95		Visions FCU	1.05	1.06		Visions FCU	1.20	1.21	
Summit FCU	0.70	0.70		AmeriCU CU	0.80	0.80		Summit FCU	1.00	1.00	
AmeriCU CU	0.60	0.60		Summit FCU	0.80	0.80		AmeriCU CU	0.90	0.90	
Geddes FS&LA	0.55	0.55		Geddes FS&LA	0.70	0.70		Geddes FS&LA	0.80	0.80	
Broadview FCU	0.35	0.35		Broadview FCU	0.45	0.45		Broadview FCU	0.60	0.60	
Solvay Bank	0.15	0.15		Pathfinder Bank	0.15*	0.15*		Solvay Bank	0.20	0.20	
Pathfinder Bank	0.10*	0.10*		Solvay Bank	0.15	0.15		Pathfinder Bank	0.15*	0.15*	
Tompkins Community Bank	0.08	0.08		Tompkins Community Bank	0.08	0.08		Tompkins Community Bank	0.08	0.08	
NBT Bank NA	0.05	0.05		NBT Bank NA	0.05	0.05		NBT Bank NA	0.05	0.05	
Syracuse Coop FCU	0.03	0.03		Syracuse Coop FCU	0.03	0.03		Syracuse Coop FCU	0.03	0.03	
Manufacturers & Traders Tr Co.	0.02	0.02		Manufacturers & Traders Tr Co.	0.02	0.02		Manufacturers & Traders Tr Co.	0.02	0.02	
Citizens Bank NA	0.01*	0.01*		Citizens Bank NA	0.01*	0.01*		Citizens Bank NA	0.01*	0.01*	
JPMorgan Chase Bank NA	0.01	0.01		JPMorgan Chase Bank NA	0.01	0.01		JPMorgan Chase Bank NA	0.01	0.01	
KeyBank NA	0.01	0.01		KeyBank NA	0.01	0.01		KeyBank NA	0.01	0.01	
ACMG Federal Credit Union	N/O	N/O		ACMG Federal Credit Union	N/O	N/O		ACMG Federal Credit Union	N/O	N/O	
Bank of America NA	N/O	N/O		Bank of America NA	N/O	N/O		Bank of America NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O		SECNY Federal Credit Union	N/O	N/O		SECNY Federal Credit Union	N/O	N/O	
Rate Group Average **	0.31	0.31		Rate Group Average **	0.37	0.37		Rate Group Average **	0.42	0.42	
New York AVERAGE	0.23	0.23		New York AVERAGE	0.26	0.27	0.01	New York AVERAGE	0.28	0.29	0.02
US AVERAGE	0.26	0.26	0.01	US AVERAGE	0.32	0.32	0.02	US AVERAGE	0.35	0.35	0.01



Solvay Bank Corp. | Deposit Ranking Report

Premium MMKT - \$10k

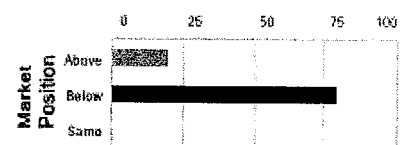
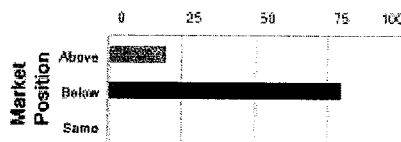
RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Pathfinder Bank *** Money Market - \$10k - NEW MONEY	0.27	0.27	
Citizens Bank NA W/CKG	0.05*	0.05*	
NBT Bank NA W/CKG	0.05	0.05	
KeyBank NA W/ KEY ADVANTAGE, KEY PRIVILEGE OR KEY PRIVILEGE SELECT CHECKING ACCOUNT	0.02*	0.02*	
Manufacturers & Traders Tr Co. W/ CKG	0.02	0.02	
ACMG Federal Credit Union	N/O	N/O	
AmeriCU CU	N/O	N/O	
Bank of America NA	N/O	N/O	
Broadview FCU	N/O	N/O	
Empower FCU	N/O	N/O	
Geddes FS&LA	N/O	N/O	
JPMorgan Chase Bank NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Solvay Bank	N/O	N/O	
Summit FCU	N/O	N/O	
Syracuse Coop FCU	N/O	N/O	
Tompkins Community Bank	N/O	N/O	
Visions FCU	N/O	N/O	
Rate Group Average **	0.08	0.08	
New York AVERAGE	0.06	0.08	
US AVERAGE	0.17	0.17	0.03

Premium MMKT - \$25k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Pathfinder Bank *** Money Market - \$25k - NEW MONEY	0.47	0.47	
Solvay Bank W/CKG	0.10	0.10	
Citizens Bank NA W/CKG	0.05*	0.05*	
KeyBank NA W/ KEY ADVANTAGE, KEY PRIVILEGE OR KEY PRIVILEGE SELECT CHECKING	0.05	0.05	
NBT Bank NA W/CKG	0.05	0.05	
Manufacturers & Traders Tr Co. W/ CKG	0.02	0.02	
ACMG Federal Credit Union	N/O	N/O	
AmeriCU CU	N/O	N/O	
Bank of America NA	N/O	N/O	
Broadview FCU	N/O	N/O	
Empower FCU	N/O	N/O	
Geddes FS&LA	N/O	N/O	
JPMorgan Chase Bank NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Summit FCU	N/O	N/O	
Syracuse Coop FCU	N/O	N/O	
Tompkins Community Bank	N/O	N/O	
Visions FCU	N/O	N/O	
Rate Group Average **	0.12	0.12	
New York AVERAGE	0.11	0.12	
US AVERAGE	0.22	0.22	0.02

Premium MMKT - \$50k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Pathfinder Bank *** Money Market - \$50k - NEW MONEY	0.75*	0.75*	
Solvay Bank W/CKG	0.15	0.15	
NBT Bank NA W/CKG	0.10	0.10	
Citizens Bank NA W/ CITIZENS WEALTH CKG	0.07*	0.07*	
KeyBank NA W/ KEY ADVANTAGE, KEY PRIVILEGE OR KEY PRIVILEGE SELECT CHECKING	0.05	0.05	
Manufacturers & Traders Tr Co. W/ CKG	0.02	0.02	
ACMG Federal Credit Union	N/O	N/O	
AmeriCU CU	N/O	N/O	
Bank of America NA	N/O	N/O	
Broadview FCU	N/O	N/O	
Empower FCU	N/O	N/O	
Geddes FS&LA	N/O	N/O	
JPMorgan Chase Bank NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Summit FCU	N/O	N/O	
Syracuse Coop FCU	N/O	N/O	
Tompkins Community Bank	N/O	N/O	
Visions FCU	N/O	N/O	
Rate Group Average **	0.19	0.19	
New York AVERAGE	0.12	0.13	
US AVERAGE	0.25	0.26	0.03



Solvay Bank Corp. | Deposit Ranking Report

Premium MMKT - \$100k

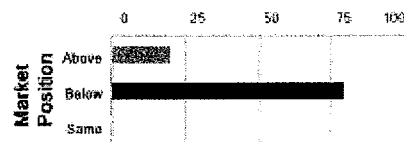
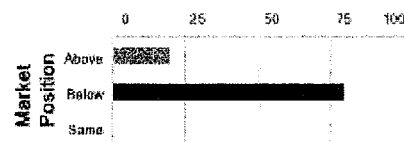
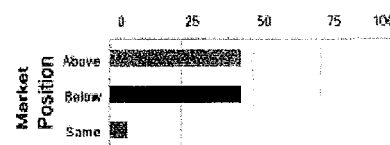
RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Pathfinder Bank			
*** Money Market - \$100k	1.67	1.68	
- NEW MONEY			
Solvay Bank W/CKG	0.20	0.20	
NBT Bank NA W/CKG	0.10	0.10	
Citizens Bank NA W/ CITIZENS WEALTH CKG	0.07*	0.07*	
KeyBank NA W/ KEY ADVANTAGE, KEY PRIVILEGE OR KEY PRIVILEGE SELECT CHECKING	0.05	0.05	
Manufacturers & Traders Tr Co. W/ CKG	0.02	0.02	
ACMG Federal Credit Union	N/O	N/O	
AmeriCU CU	N/O	N/O	
Bank of America NA	N/O	N/O	
Broadview FCU	N/O	N/O	
Empower FCU	N/O	N/O	
Geddes FS&LA	N/O	N/O	
JPMorgan Chase Bank NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Summit FCU	N/O	N/O	
Syracuse Coop FCU	N/O	N/O	
Tompkins Community Bank	N/O	N/O	
Visions FCU	N/O	N/O	
Rate Group Average **	0.35	0.35	
New York AVERAGE	0.12	0.14	
US AVERAGE	0.30	0.30	0.03

Premium MMKT - \$250k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Pathfinder Bank			
*** Money Market - \$250k	1.80*	1.81*	
- NEW MONEY			
Solvay Bank W/CKG	0.20	0.20	
NBT Bank NA W/CKG	0.10	0.10	
Citizens Bank NA W/ CITIZENS WEALTH CKG	0.07*	0.07*	
KeyBank NA W/ KEY ADVANTAGE, KEY PRIVILEGE OR KEY PRIVILEGE SELECT CHECKING	0.05	0.05	
Manufacturers & Traders Tr Co. W/ CKG	0.02	0.02	
ACMG Federal Credit Union	N/O	N/O	
AmeriCU CU	N/O	N/O	
Bank of America NA	N/O	N/O	
Broadview FCU	N/O	N/O	
Empower FCU	N/O	N/O	
Geddes FS&LA	N/O	N/O	
JPMorgan Chase Bank NA	N/O	N/O	
SECNY Federal Credit Union	N/O	N/O	
Summit FCU	N/O	N/O	
Syracuse Coop FCU	N/O	N/O	
Tompkins Community Bank	N/O	N/O	
Visions FCU	N/O	N/O	
Rate Group Average **	0.37	0.38	
New York AVERAGE	0.17	0.18	
US AVERAGE	0.34	0.34	0.03

1 Yr Fixed IRA - \$10k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Summit FCU	2.71	2.75	0.25
Empower FCU	2.65	2.69	
SECNY Federal Credit Union	2.47	2.50	
Broadview FCU	1.74	1.75	
Visions FCU	1.25	1.26	
AmeriCU CU	0.80	0.80	
Geddes FS&LA	0.80	0.80	
ACMG Federal Credit Union	0.65	0.65	
Solvay Bank	0.65	0.65	
Pathfinder Bank	0.45	0.45	
Tompkins Community Bank	0.20	0.20	
NBT Bank NA	0.15	0.15	
Syracuse Coop FCU	0.10	0.10	
KeyBank NA	0.05	0.05	
Bank of America NA	0.03	0.03	
Manufacturers & Traders Tr Co.	0.03	0.03	
Citizens Bank NA	-	-	
JPMorgan Chase Bank NA	N/O	N/O	
Rate Group Average **	0.92	0.93	0.02
New York AVERAGE	0.86	0.87	0.04
US AVERAGE	0.67	0.67	0.06



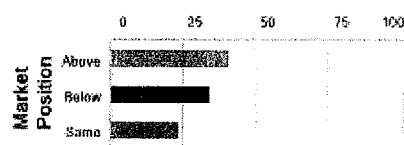
Solvay Bank Corp. | Deposit Ranking Report

Liquid IRA Account- \$10k

Regular Savings - \$2.5k

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Empower FCU	0.85	0.85	
Visions FCU	0.85	0.85	
Summit FCU	0.70	0.70	
NBT Bank NA	0.30	0.30	
ACMG Federal Credit Union	0.15	0.15	
Broadview FCU	0.15	0.15	
AmeriCU CU	0.10	0.10	
SECNY Federal Credit Union	0.10	0.10	
KeyBank NA	0.05	0.05	
Tompkins Community Bank	0.05	0.05	
Syracuse Coop FCU	0.03	0.03	
Manufacturers & Traders Tr Co.	0.02	0.02	
Bank of America NA	0.01	0.01	
Citizens Bank NA	-	-	
Geddes FS&LA	N/O	N/O	
JPMorgan Chase Bank NA	N/O	N/O	
Pathfinder Bank	N/O	N/O	
Solvay Bank	N/O	N/O	
Rate Group Average **	0.26	0.26	
New York AVERAGE	0.19	0.19	
US AVERAGE	0.21	0.21	0.01

RATE GROUP MEMBER	RATE (%)	APY (%)	CHANGE (ACTUAL)
Visions FCU	0.40	0.40	
Empower FCU	0.35	0.35	
Broadview FCU	0.15	0.15	
AmeriCU CU	0.05	0.05	
Geddes FS&LA	0.05	0.05	
SECNY Federal Credit Union	0.05	0.05	
Summit FCU	0.05	0.05	
ACMG Federal Credit Union	0.03	0.03	
NBT Bank NA	0.03	0.03	
Pathfinder Bank	0.03	0.03	
Solvay Bank	0.03	0.03	
Tompkins Community Bank	0.03	0.03	
Syracuse Coop FCU	0.02	0.02	
Bank of America NA	0.01	0.01	
Citizens Bank NA	0.01*	0.01*	
JPMorgan Chase Bank NA	0.01	0.01	
KeyBank NA	0.01	0.01	
Manufacturers & Traders Tr Co.	0.01	0.01	
Rate Group Average **	0.07	0.07	
New York AVERAGE	0.10	0.10	0.01
US AVERAGE	0.09	0.09	



* For depositories that vary their rates based on geographic regions, MI data displays the average rate for each product across the geographic regions selected in the settings.

** The average rate for each product is calculated by including both the members of the Rate Group and Solvay Bank Corp.'s rate.

*** Product is a special

MI Default Rate Groups are comprised of depositories (both banks & credit unions) that have the highest number of branches within 1 mile of the focus company's branches. Up to 20 of those depositories that MI data currently includes in its rate coverage will be displayed.

City Average calculation is currently unavailable.

N/O = Not Offered (Product is not offered by this Institution)

- = Rate Unavailable (The product is not currently being tracked for this institution)