AGENDA ITEM 1 F
Consent Item

MEMORANDUM

DATE: **February 5, 2026**

TO: **El Dorado County Transit Authority**

FROM: **Kate Hewett, Finance Manager**

SUBJECT: **Quarterly Investment and Annual Interest Reports for Operating Funds**

REQUESTED ACTION:
BY MOTION,

Receive and File Quarterly Investment Report for Quarter Ending 12/31/2025

BACKGROUND

The El Dorado County Transit Authority (El Dorado Transit) adopted an investment policy on November 7, 1999, allowing investments in the State of California Local Agency Investment Fund (LAIF) and money market accounts.

El Dorado Transit investment policy requires quarterly investment reports to the Board of Directors.

DISCUSSION

Interest earnings for the fourth quarter from LAIF and Money Market accounts equal $99,648.81. The investment report for the second fiscal quarter ending 12/31/25 is submitted for review and file.

FISCAL IMPACT

Line item 4970.00 - Interest Income has been increased as represented in the Mid-Year Budget Adjustment (also discussed on this agenda).

EL DORADO COUNTY TRANSIT AUTHORITY

QUARTERLY INVESTMENT REPORT

PERIOD 10/01/2025 – 12/31/2025

LOCAL AGENCY INVESTMENT FUND (L A I F)

Account Summary

09/30/2025	Balance Forward	$ 9,216,584.08
Total Transfers to General Checking Account		$ 0.00
Total Transfers from General Checking Account		$ 0.00
Interest Earned @ 4.20%		$ 97,452.79
12/31/2025	Ending Balance 4th Qtr., 2025	$ 9,314,036.87

COLUMBIA BANK – FORMERLY UMPQUA BANK (Money Market Account)

Account Summary

09/30/2025	Balance Forward	$ 646,724.14
Total Transfers to LAIF Account		$ 0.00
Total Transfer from General Checking Account		$ 0.00
Interest Earned @ 1.41% (October 2025)		$ 768.98
Interest Earned @ 1.34% (November 2025)		$ 711.36
Interest Earned @ 1.31% (December 2025)		$ 715.68
12/31/2025	Ending Balance 4th Qtr., 2025	$ 648,920.16