

Selkirks - Pend Oreille Transit Authority

Public Notice of Finance Committee Meeting 10:00 – 11:00 a.m., Wednesday, October 18, 2023 SPOT Office, 31656 Hwy 200, Suite 102, Ponderay, ID 83852

Agenda

Zoom Meeting ID: : 894 7545 9422 Passcode: 501383

Call to Order and Roll Call

- 1. Action and Discussion Items:
 - a. Action Item: Approve Minutes from September 20, 2023, Finance Committee Meeting
 - b. Action Item: Review SPOT September 2023 Financial Statements
 - c. Action Item/updates: SPOT Staffing considerations wages and benefits
 - d. Action Item/updated: Schweitzer Mountain Route considerations
 - e. Action Item/updates: Financial considerations
- 2. Adjournment

Note: Public information on agenda items is available from the SPOT office at 31656 Highway 200 Suite 102, Ponderay, ID or call (208) 263-3774. Any person needing special accommodation at the above noticed meeting should contact SPOT three days prior to the meeting at (208) 263-3774.



Selkirks - Pend Oreille Transit Authority 31656 Hwy 200, Box 8 Ponderay, Idaho 83852 208-263-3774

Finance Committee Meeting Minutes – September 20, 2023

Present: Colleen Culwell, Zale Palmer, Clif Warren, Donna Griffin, and Shannon Pittman

Zale called the meeting to order at 10:01 a.m.

Zale moved to approve the minutes of the August 16, 2023, Finance Committee meeting. Colleen seconded. Passed, all in favor.

The August 2023 financial statements were reviewed. Colleen noted the increase in bus repairs. Zale noted that we are still \$31,000 under and that fuel prices continue to increase. Clif received information that banks may offer interest earning (savings) accounts. The Committee suggested that staff investigate that. Clif moved to accept the August 2023 financial statements. Zale seconded. Passed, all in favor.

Regarding a cost and ridership analysis, Zale compiled a cost allocation sheet for Bonner County. The information included numbers of riders per stop and current partners funding allocations.

Regarding the 2023/2024 budget, the SPOT Finance Committee will make a recommendation to the SPOT Board to discuss personnel options at the October 19, 2023, SPOT Board meeting to include staff wages and the Safety and Operations Manager position (to replace the Assistant Director position upon Shannon's retirement).

Regarding Financial considerations, the Committee talked about the partner's allocations and financial considerations. The Committee also looked at SPOT staff time and resources spent administering the Schweitzer Mountain Route Contract and the status of the contract for the upcoming season.

Zale moved to adjourn the meeting. Clif seconded. Passed, all in favor. The meeting was adjourned at 10:35 a.m.

Deposit Interest Rates



800.641.5401 | www.MountainWestBank.com

CERTIFICATE OF DEPOSIT (CD)

INDIVIDUAL	RETIREMENT	ACCOUNTS

Less than \$100,000	FIXED INTEREST RATE	ANNUAL PERCENTAGE		INTEREST PENALTY	COMPOUND PERIOD
D / IRA TERM		YIELD (APY)	DEPOSIT	1 84	At Maturity
Months	0.05%	0.05%	\$500.00	1 Month	
Months	0.08%	0.08%	\$500.00	1 Month	At Maturity
7 Months	5.00%	5.05%	\$500.00	1 Month	At Maturity
Months	0.10%	0.10%	\$500.00	1 Month	At Maturity
2 Months	0.12%	0.12%	\$500.00	3 Months	At Maturity
13 Months Bump-up **	4.10%	4.11%	\$500.00	3 Months	Annually
8 Months	0.15%	0.15%	\$500.00	3 Months	Annually
4 Months	0.18%	0.18%	\$500.00	3 Months	Annually
6 Months	0.20%	0.20%	\$500.00	6 Months	Annually
18 Months	0.25%	0.25%	\$500.00	6 Months	Annually
50 Months	0.45%	0.45%	\$500.00	6 Months	Annually
100,000 and greater	FIXED INTEREST RATE	ANNUAL PERCENTAGE	MINIMUM OPENING	INTEREST PENALTY	COMPOUND PERIOD
CD / IRA TERM		YIELD (APY)	DEPOSIT		A = 3 4 - 4 - 1 - 1 + 1
Months	0.05%	0.05%	\$100,000.00	1 Month	At Maturity
Months	0.08%	0.08%	\$100,000.00	1 Month	At Maturity
7 Months	5.00%	5.05%	\$100,000.00	1 Month	At Maturity
Months	0.10%	0.10%	\$100,000.00	1 Month	At Maturity
2 Months	0.12%	0.12%	\$100,000.00	3 Months	At Maturity
13 Months Bump-up**	4.10%	4.11%	\$100,000.00	3 Months	Annually
8 Months	0.15%	0.15%	\$100,000.00	3 Months	Annually
24 Months	0.18%	0.18%	\$100,000.00	3 Months	Annually
6 Months	0.25%	0.25%	\$100,000.00	6 Months	Annually
18 Months	0.30%	0.30%	\$100,000.00	6 Months	Annually
50 Months	0.50%	0.50%	\$100,000.00	6 Months	Annually
A penalty for early withdrawa				aturity.	
*Each auto-renewal term will	ha as follows: 7 month (D	- 6 month and 13 month (D = 12 month		
"Each auto-renewal term will	be as jollows. 7 month cp	"burne" the rate up to the	current rate being offered	on the 13 month Bump-up CD.	ee disclosure
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IRA	VARIABLE INTEREST	1.11.1.11.11.11.11.11.11.11.11.11.11.11	MINIMUM OPENING	INTEREST PENALTY	COMPOUND PERIOD
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Savings IRA All Savings IRA contributions o SAVINGS & MONEY	RATE 0.05% and distributions are subject	YIELD (APY) 0.05% t to IRS rules and limits and VARIABLE INTEREST	DEPOSIT \$50.00 I may incur penalties. Sav ANNUAL PERCENTAGE	Not applicable ings IRA allows unlimited deposi	Quarterly
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\$100,000.00 - \$249,999.99	1.00%	1.00%	
\$250,000.00 - \$499,999.99	1.50%	1.51%	
\$500,000.00 - \$749,999.99	2.00%	2.02%	
\$750,000.00 - \$999,999.99	2.50%	2.53%	
\$1,000,000.00 - \$2,499,999.99	3.00%	3.04%	
\$2,500,000.00 & above	3.50%	3.56%	
BUSINESS MONEY MARKET ACCOUNT			A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle.
 Daily balances of: Up to \$9,999.99 	0.10% 0.10%		
\$10,000.00 - \$24,999.99	0.15%	0.15%	
\$25,000.00 - \$49,999.99	0.20%	0.20%	
\$50,000.00 - \$99,999.99	0.25%	0.25%	
\$100,000.00 - \$499,999.99	0.40%	0.40%	
\$500,000.00 - \$999,999.99	0.50%	0.50%	
\$1,000,000.00 & above	0.75%	0.75%	
PREMIER BUSINESS MONEY MARKET			A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$5,000 any day o
ACCOUNT	8		
Daily balances of:			the statement cycle.
Up to \$24,999.99	0.15% 0.15%		
\$25,000.00 - \$49,999.99	0.20%	0.20%	
\$50,000.00 - \$99,999.99	0.25%	0.25%	
\$100,000.00 - \$249,999.99	1.00%	1.00%	
\$250,000.00 - \$499,999.99	1.50%	1.51%	
\$500,000.00 - \$749,999.99	2.00% 2.02%		
\$750,000.00 - \$999,999.99	2.50% 2.53%		
\$1,000,000.00 - \$2,499,999.99	3.00%	3.04%	
\$2,500,000.00 & above	3.50%	3.56%	

CHECKING ACCOUNTS				
CHECKING ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE	
50+ Interest Checking	0.05%	0.05%	none	
Easy Interest Checking	0.05%	0.05%	none	
Premier Interest Checking Daily balances of: Up to \$1,499.99	0.05% 0.05%		A service charge of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$1,500 any day of the	
\$1,500.00 and above	0.07%	0.07%	statement cycle.	
Business Interest Checking	0.05%	0.05%		
Health Savings Account (HSA) • Daily balances of: Úp to \$4,999.99	0.05%	0.05%	none	
\$5,000.00 - \$9,999.99	0.06%	0.06%		
\$10,000.00 & above	0.07%	0.07%		
State Medical Savings	0.05%	0.05%	none	
Lawyer or Realtor Trust Accounts	0.05%	0.05%	none	
ANALYSIS CHECKING ACCOUNTS	EARNINGS CREDIT RATE	NEGATIVE COLLECTED FUNDS RATE	SERVICE CHARGE	
Business Analysis Checking	5.29%	10.50%	A maintenance fee of \$10.00 will be imposed each month with a per-item charge of \$0.25 for every credit and a per-item charge of \$0.10 for every debit. A per-item charge of \$0.10 will be imposed for deposited items. All fees and charges will be combined and posted to the statement as a service charge. Other fees may apply as additional services are selected.	

Credit Against Fees: This account earns a credit that may be applied to your account monthly service charge. The earnings credit rate will be calculated by applying the earnings credit rate to the average collected balance in the account for each statement cycle less the 10% reserve balance requirement. At our discretion and at any time, we may change the rate.

~ Business Analysis Checking: If the amount of the credit exceeds the amount of these fees, you will not receive a credit for the difference.

Refer to Deposit Terms and Conditions and related Deposit Disclosures for full account details.

The interest rate and APY on Variable Interest Rate A counts may change after account opening. Fees could reduce earnings on accounts.

Interest Rates and Annual Percentage Yields are current as of: October 03, 2023

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