



Public Depositor	Bank Cost
Estimated Deposit	\$ 10,000,000
Depositor Interest Rate October	0.10%
Depositor Interest Rate November	0.10%
Depositor Interest Rate December	0.10%
Estimated Interest Expense	\$ 2,500
Cost of Collateral %	0.20%
Cost of Collateral	\$ 5,000.00
Lost Opportunity Cost (Return on Assets)	1.50%
Lost Opportunity Cost	\$ 37,500.00
Quarterly Cost of Funds	\$ 45,000

Public Depositor	Bank Cost
Estimated Deposit	\$ 10,000,000
Depositor Interest Rate October	0.10%
Depositor Interest Rate November	0.10%
Depositor Interest Rate December	0.10%
Estimated Interest Expense	\$ 2,500
Cost of Collateral %	0.00%
Cost of Collateral	\$ -
Lost Opportunity Cost (Return on Assets)	0.00%
Lost Opportunity Cost	\$ -
Estimated Cost of Funds	\$ 2,500
Anova October Rate	0.55%
Anova November Rate	0.54%
Anova December Rate	0.54%
Cost of Funds	\$ 13,583
Quarterly Cost	\$ 16,083

REDP Interest	Public Depositor
\$ 10,000,000	Estimated Deposit
0.36%	Interest Rate October (Paid by ANOVA)
0.35%	Interest Rate November (Paid by ANOVA)
0.35%	Interest Rate December (Paid by ANOVA)
\$ 8,833	Interest (Paid by ANOVA)
\$ 8,833	Quarterly Interest Earned

Net Cost With IDN \$ **7,250**

Quarterly Savings with IDN \$ **37,750**