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COMMISSION

GRAVES COUNTY WATER DISTRICT  
HICKORY DEBT SURCHARGE SUMMARY REPORT  
OCT 2019 - DEC 2020

SURCHARGE BILLED AND COLLECTED (1.56 PER CUSTOMER)

BANK INTEREST EARNED ON CHECKING ACCT

BILLED	COLLECTED			
Sep-19	Oct-19	2,208.96	Oct-19	0.74
Oct-19	Nov-19	2,221.44	Nov-19	3.04
Nov-19	Dec-19	2,213.64	Dec-19	0.64
Dec-19	Jan-20	2,247.96	Jan-20	1.66
Jan-20	Feb-20	2,221.44	Feb-20	2.87
Feb-20	Mar-20	2,207.40	Mar-20	2.07
Mar-20	Apr-20	2,213.64	Apr-20	0.79
Apr-20	May-20	2,210.52	May-20	2.61
May-20	Jun-20	2,229.24	Jun-20	0.15
Jun-20	Jul-20	2,235.48	Jul-20	0.79
Jul-20	Aug-20	2,241.72	Aug-20	0.89
Aug-20	Sep-20	2,240.16	Sep-20	0.98
Sep-20	Oct-20	2,243.28	Oct-20	1.24
Oct-20	Nov-20	2,244.84	Nov-20	1.15
Nov-20	Dec-20	2,219.88	Dec-20	0.19
		33,399.60		19.81

ADDITIONAL FUNDS TRANSFERRED IN FROM O&M TO MAKE KIA LOAN PAYMENT

11/25/2019	11,407.50
5/20/2020	2,497.75
11/18/2020	2,366.68
	16,271.93

KIA LOAN PAYMENTS MADE FROM ACCOUNT

	TOTAL PMT	PRINCIPAL	INTEREST	SERVICE FEE
11/29/2019	15,838.64	15,221.51	555.42	61.71
5/26/2020	15,823.42	15,358.51	418.42	46.49
11/17/2020	15,808.06	15,496.73	280.20	31.13
	47,470.12	46,076.75	1,254.04	139.33

BANK ACCOUNT RECONCILIATION

TOTAL REVENUE	33,399.60
INTEREST	19.81
ADDITIONAL FUNDS	16,271.93
LESS PAYMENTS	(47,470.12)
BANK BALANCE 12/31/20	2,221.22

This report is submitted as required by PSC Case 2018-00429.



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GRAVES COUNTY WATER DISTRICT  
(HICKORY DEBT RETIREMENT)  
PO BOX 329  
MAYFIELD KY 42066-0029

Statement Date: 10/31/2019 Enclosures: (1)(1) Account No.: ge: 1

**INTEREST DDA SUMMARY**

Category	Number	Type :	REG	Status :	Active	Amount
Balance Forward From 09/30/19						0.00
Deposits	1					72.00+
Debits						0.00
Automatic Deposits	1					2,208.96+
Miscellaneous Fees	2					72.00
Interest Added This Statement						0.74+
Ending Balance On 10/31/19						2,209.70
Annual Percentage Yield Earned						0.81%
Interest Paid This Year						0.74
Average Balance (Collected)						1,085.10+

**ALL CREDIT ACTIVITY**

Date	Type	Amount	Date	Type	Amount	Date	Type	Amount
10/09/19	Deposit	72.00						

Date	Description	Amount
10/17/19	SURCHARGE REVENUE FOR OCT 2019	2,208.96
10/31/19	INTEREST PAID	0.74

**ELECTRONIC DEBITS**

Date	Description	Amount
10/16/19	DELUXE CHECK CHECK/ACC.	21.50
10/16/19	DELUXE CHECK CHECK/ACC.	50.50

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 09/30/19 was .00

Date	Balance	Date	Balance	Date	Balance
10/09/19	72.00	10/17/19	2,208.96		
10/16/19	.00	10/31/19	2,209.70		

Continued

01/1600/1



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Statement Date: 10/31/2019 Enclosures: ( 1)(1)

Account No.:

Page: 2

**This Statement Cycle Reflects 31 Days**

**The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 10/01/2019 Through 10/31/2019**

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PO BOX 329  
MAYFIELD KY 42066-0029

Statement Date: **11/29/2019** Enclosures: **( 1)(1)** Account No.: Page: **1**

**INTEREST DDA SUMMARY**

Category	Number	Type:	REG	Status:	Active	Amount
Balance Forward From 10/31/19						2,209.70
Debits	1					15,838.64
Automatic Deposits	2					13,628.94+
Interest Added This Statement						3.04+
Ending Balance On 11/29/19						3.04
Annual Percentage Yield Earned	0.80%					
Interest Paid This Year	3.78					
Average Balance (Collected)	4,779.37+					

**ALL CREDIT ACTIVITY**

Date	Description	Amount
11/15/19	NOV DEBT SURCHARGE REVENUE	2,221.44
11/25/19	Funds needed for KIA loan payment	11,407.50
11/29/19	INTEREST PAID	3.04

**CHECKS AND OTHER DEBITS**

\* indicates a gap in the check numbers

Date	Check #	Amount	Date	Check #	Amount
11/29/19	1001	15,838.64			

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 10/31/19 was 2,209.70

Date	Balance	Date	Balance	Date	Balance
11/15/19	4,431.14	11/25/19	15,838.64	11/29/19	3.04

**This Statement Cycle Reflects 29 Days**

**The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 11/01/2019 Through 11/29/2019**

Continued

01/16/13/1



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Statement Date: **11/29/2019** Enclosures: **(1)(1)**

Account No.: \_\_\_\_\_ Page: **2**

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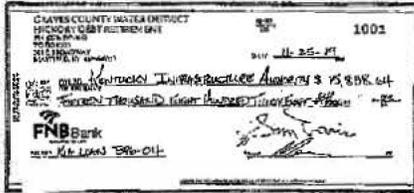
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GRAVES COUNTY WATER DISTRICT  
Account No. :  
Stmt. Date : 11/29/2019

Bank : 128  
Images : 1  
Page : 5

**IMAGE STATEMENT**



AMT: 15,838.64 SEQ: 80800090  
CK: 1001 DT: 11/29/19 ST: Paid



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GRAVES COUNTY WATER DISTRICT  
(HICKORY DEBT RETIREMENT)  
PO BOX 329  
MAYFIELD KY 42066-0029

Statement Date: **12/31/2019** Enclosures: (0)(1) Account No.: Page: 1

**INTEREST DDA SUMMARY**

Category	Number	Type :	REG	Status :	Active	Amount
Balance Forward From 11/29/19						3.04
Debits						0.00
Automatic Deposits	2					2,213.64 +
Interest Added This Statement						0.64 +
Ending Balance On 12/31/19						2,217.32
Annual Percentage Yield Earned	0.70%					
Interest Paid This Year	4.42					
Average Balance (Collected)	1,040.14 +					

**ALL CREDIT ACTIVITY**

Date	Description	Amount
12/17/19	DECEMBER SURCHARGE REVENUE	2,196.48
12/18/19	TO CORRECT DEC SURCHARGE REVENUE	17.16
12/31/19	INTEREST PAID	0.64

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 11/29/19 was 3.04

Date	Balance	Date	Balance	Date	Balance
12/17/19	2,199.52	12/18/19	2,216.68	12/31/19	2,217.32

This Statement Cycle Reflects 32 Days

The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 11/30/2019 Through 12/31/2019

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(HICKORY DEBT RETIREMENT)  
PO BOX 329  
MAYFIELD KY 42066-0029

Statement Date: 01/31/2020 Enclosures: (0)(1)

Account No.: Page: 1

INTEREST DDA SUMMARY

Category	Number	Amount
Balance Forward From 12/31/19		2,217.32
Debits		0.00
Automatic Deposits	1	2,247.96+
Interest Added This Statement		1.66+
Ending Balance On 01/31/20		4,466.94
Annual Percentage Yield Earned	0.70%	
Interest Paid This Year	1.66	
Interest Paid Last Year	4.42	
Average Balance (Collected)	2,797.43+	

ALL CREDIT ACTIVITY

Date	Description	Amount
01/24/20	DEBT SURCHARGE REVENUE	2,247.96
01/31/20	INTEREST PAID	1.66

DAILY BALANCE SUMMARY

Beginning Ledger Balance on 12/31/19 was 2,217.32

Date	Balance	Date	Balance
01/24/20	4,465.28	01/31/20	4,466.94

This Statement Cycle Reflects 31 Days

The Interest Eamed And The Annual Percentage Yield Earned  
Are Based On The Period 01/01/2020 Through 01/31/2020

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PO BOX 329  
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Statement Date: 02/28/2020 Enclosures: (0)(1) Account No.: Page: 1

INTEREST DDA SUMMARY

Category	Number	Type :	REG	Status :	Active	Amount
Balance Forward From 01/31/20						4,466.94
Debits						0.00
Automatic Deposits	1					2,221.44+
Interest Added This Statement						2.87+
Ending Balance On 02/28/20						6,691.25
Annual Percentage Yield Earned	0.70%					
Interest Paid This Year	4.53					
Interest Paid Last Year	4.42					
Average Balance (Collected)	5,339.64+					

ALL CREDIT ACTIVITY

Date	Description	Amount
02/18/20	HK DEBT SURCHARGE REVENUE	2,221.44
02/28/20	INTEREST PAID	2.87

DAILY BALANCE SUMMARY

Beginning Ledger Balance on 01/31/20 was 4,466.94

Date	Balance	Date	Balance	Date	Balance
02/18/20	6,688.38	02/28/20	6,691.25		

This Statement Cycle Reflects 28 Days

The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 02/01/2020 Through 02/28/2020

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(HICKORY DEBT RETIREMENT)  
PO BOX 329  
MAYFIELD KY 42066-0029

Statement Date: 03/31/2020 Enclosures: (0)(1)

Account No.: Page: 1

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Category	Number	Type :	REG	Status :	Active	Amount
Balance Forward From 02/28/20						6,691.25
Debits						0.00
Automatic Deposits	1					2,207.40+
Interest Added This Statement						2.07+
Ending Balance On 03/31/20						8,900.72
Annual Percentage Yield Earned	0.31%					
Interest Paid This Year	6.60					
Interest Paid Last Year	4.42					
Average Balance (Collected)	7,656.98+					

**ALL CREDIT ACTIVITY**

Date	Description	Amount
03/18/20	HK DEBT REDUCTION REVENUE	2,207.40
03/31/20	INTEREST PAID	2.07

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 02/28/20 was 6,691.25

Date	Balance	Date	Balance	Date	Balance
03/18/20	8,898.65	03/31/20	8,900.72		

This Statement Cycle Reflects 32 Days

The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 02/29/2020 Through 03/31/2020

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PO BOX 329  
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Statement Date: 04/30/2020 Enclosures: (0)(1) Account No.: Page: 1

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Category	Number	Type :	REG	Status :	Active	Amount
Balance Forward From 03/31/20						8,900.72
Debits						0.00
Automatic Deposits	1					2,213.64+
Interest Added This Statement						0.79+
Ending Balance On 04/30/20						11,115.15
Annual Percentage Yield Earned					0.10%	
Interest Paid This Year					7.39	
Interest Paid Last Year					4.42	
Average Balance (Collected)					9,638.60+	

**ALL CREDIT ACTIVITY**

Date	Description	Amount
04/21/20	HK DEBT RET REVENUE	2,213.64
04/30/20	INTEREST PAID	0.79

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 03/31/20 was 8,900.72

Date	Balance	Date	Balance	Date	Balance
04/21/20	11,114.36	04/30/20	11,115.15		

**This Statement Cycle Reflects 30 Days**

**The Interest Earned And The Annual Percentage Yield Earned  
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Statement Date: 05/29/2020 Enclosures: (1)(1)

Account No.:

Page: 1

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Type: REG Status: Active

Category	Number	Amount
Balance Forward From 04/30/20		11,115.15
Debits	1	15,823.42
Automatic Deposits	2	4,708.27+
Interest Added This Statement		2.61+
Ending Balance On 05/29/20		2.61
Annual Percentage Yield Earned	0.30%	
Interest Paid This Year	10.00	
Interest Paid Last Year	4.42	
Average Balance (Collected)	10,937.27+	

**ALL CREDIT ACTIVITY**

Date	Description	Amount
05/15/20	HK DEBT RET REVENUE	2,210.52
05/20/20	ADDITIONAL FUNDS FOR KIA LOAN PYMT	2,497.75
05/29/20	INTEREST PAID	2.61

**CHECKS AND OTHER DEBITS**

\* Indicates a gap in the check numbers

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
05/26/20	1002	15,823.42						

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 04/30/20 was 11,115.15

Date	Balance	Date	Balance	Date	Balance
05/15/20	13,325.67	05/26/20	.00		
05/20/20	15,823.42	05/29/20	2.61		

This Statement Cycle Reflects 29 Days

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Statement Date: 05/29/2020 Enclosures: (1)(1)

Account No.: Page: 2

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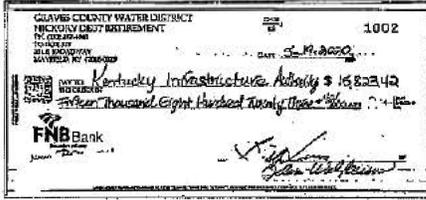
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GRAVES COUNTY WATER DISTRICT  
Account No. :  
Stmt. Date : 05/29/2020

Bank : 128  
Images : 1  
Page : 3

**IMAGE STATEMENT**



AMT: 15,823.42 SEQ: 1  
CK: 1002 DT: 05/26/20 ST: Paid



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(HICKORY DEBT RETIREMENT)  
PO BOX 329  
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Statement Date: 06/30/2020 Enclosures: (0)(1)

Account No.: Page: 1

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Category	Number	Type :	REG	Status :	Active	Amount
Balance Forward From 05/29/20						2.61
Debits						0.00
Automatic Deposits	1					2,229.24+
Interest Added This Statement						0.15+
Ending Balance On 06/30/20						2,232.00
Annual Percentage Yield Earned	0.31%					
Interest Paid This Year	10.15					
Interest Paid Last Year	4.42					
Average Balance (Collected)	559.92+					

**ALL CREDIT ACTIVITY**

Date	Description	Amount
06/23/20	HK DEBT REVENUE	2,229.24
06/30/20	INTEREST PAID	0.15

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 05/29/20 was 2.61

Date	Balance	Date	Balance	Date	Balance
06/23/20	2,231.85	06/30/20	2,232.00		

**This Statement Cycle Reflects 32 Days**

**The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 05/30/2020 Through 06/30/2020**

**THE UPDATED FEE SCHEDULE ENCLOSED WITH YOUR STATEMENT  
WILL HAVE AN EFFECTIVE DATE OF AUGUST 1, 2020.**



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Statement Date: 06/30/2020 Enclosures: (0)(1)

Account No.:

Page: 2

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(HICKORY DEBT RETIREMENT)  
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Statement Date: **07/31/2020** Enclosures: ( 0)(1)

Account No.:

Page: 1

### Notice of Change to Our Funds Availability Policy

Due to changes in Federal Regulation CC, the amount of funds available to you when you deposit a check may increase.

#### **These changes are effective July 1, 2020.**

These changes do not affect savings or business accounts.

Our general policy is to allow you to withdraw funds from checks deposited in your account on the first business day after we receive your deposit. In some cases, we may delay the availability of funds. Below is an explanation of the changes:

- The minimum amount of deposited funds that will be made available for withdrawal for certain check deposits is increased from \$200 to \$300.
- The aggregate amount of check deposits on any one banking day that are subject to next-day availability is increased from \$5,000 to \$5,600.
- The threshold for exception holds for new accounts and large deposits is increased from \$5,000 to \$5,600.

What does this mean for you? You will have access to more of your funds if one of the holds noted above is placed on your deposited checks.

If availability of your funds is delayed, we will continue to promptly provide you with a notice of delayed availability.

Please contact us at 270-247-1758 with any questions you may have.



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Statement Date: 07/31/2020 Enclosures: (0)(1)

Account No.:

Page: 2

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Category	Number	Amount	Type :	REG	Status :	Active
Balance Forward From 06/30/20		2,232.00				
Debits		0.00				
Automatic Deposits	1	2,235.48+				
Interest Added This Statement		0.79+				
Ending Balance On 07/31/20		4,468.27				
Annual Percentage Yield Earned	0.30 %					
Interest Paid This Year	10.94					
Interest Paid Last Year	4.42					
Average Balance (Collected)	3,097.34+					

**ALL CREDIT ACTIVITY**

Date	Description	Amount
07/20/20	HK DEBT RED REVENUE	2,235.48
07/31/20	INTEREST PAID	0.79

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 06/30/20 was 2,232.00

Date	Balance	Date	Balance	Date	Balance
07/20/20	4,467.48	07/31/20	4,468.27		

**This Statement Cycle Reflects 31 Days**

**The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 07/01/2020 Through 07/31/2020**

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GRAVES COUNTY WATER DISTRICT  
(HICKORY DEBT RETIREMENT)  
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Statement Date: 08/31/2020 Enclosures: (0)(1) Account No.: Page: 1

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Type: REG Status: Active

Category	Number	Amount
Balance Forward From 07/31/20		4,468.27
Debits		0.00
Automatic Deposits	1	2,241.72+
Interest Added This Statement		0.89+
Ending Balance On 08/31/20		6,710.88
Annual Percentage Yield Earned	0.20%	
Interest Paid This Year	11.83	
Interest Paid Last Year	4.42	
Average Balance (Collected)	5,263.71+	

**ALL CREDIT ACTIVITY**

Date	Description	Amount
08/21/20	HK DEBT RET SURCHARGE REVENUE	2,241.72
08/31/20	INTEREST PAID	0.89

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 07/31/20 was 4,468.27

Date	Balance	Date	Balance
08/21/20	6,709.99	08/31/20	6,710.88

This Statement Cycle Reflects 31 Days

The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 08/01/2020 Through 08/31/2020

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Statement Date: 09/30/2020 Enclosures: (0)(1) Account No.: Page: 1

MUNICIPAL INTEREST CHECKIN SUMMARY

Category	Number	Type :	REG	Status :	Active	Amount
Balance Forward From 08/31/20						6,710.88
Debits						0.00
Automatic Deposits	1					2,240.16+
Interest Added This Statement						0.98+
Ending Balance On 09/30/20						8,952.02
Annual Percentage Yield Earned	0.15%					
Interest Paid This Year	12.81					
Interest Paid Last Year	4.42					
Average Balance (Collected)	7,905.63+					

ALL CREDIT ACTIVITY

Date	Description	Amount
09/15/20	HK DEBT SURCHARGE REVENUE	2,240.16
09/30/20	INTEREST PAID	0.98

DAILY BALANCE SUMMARY

Beginning Ledger Balance on 08/31/20 was 6,710.88

Date	Balance	Date	Balance	Date	Balance
09/15/20	8,951.04	09/30/20	8,952.02		

This Statement Cycle Reflects 30 Days

The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 09/01/2020 Through 09/30/2020

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Statement Date: **10/30/2020** Enclosures: **(0)(1)** Account No.: Page: **1**

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Category	Number	Amount	Type:	REG	Status:	Active
Balance Forward From 09/30/20		8,952.02				
Debits		0.00				
Automatic Deposits	1	2,243.28+				
Interest Added This Statement		1.24+				
Ending Balance On 10/30/20		11,196.54				
Annual Percentage Yield Earned	0.15%					
Interest Paid This Year	14.05					
Interest Paid Last Year	4.42					
Average Balance (Collected)	10,073.86+					

**ALL CREDIT ACTIVITY**

Date	Description	Amount
10/16/20	HK DEBT SURCHARGE REVENUE	2,243.28
10/30/20	INTEREST PAID	1.24

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 09/30/20 was 8,952.02

Date	Balance	Date	Balance	Date	Balance
10/16/20	11,195.30	10/30/20	11,196.54		

**This Statement Cycle Reflects 30 Days**

**The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 10/01/2020 Through 10/30/2020**

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Statement Date: 11/30/2020 Enclosures: (1)(1)

Account No.: Page: 1

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Category	Number	Amount	Type :	REG	Status :	Active
Balance Forward From 10/30/20		11,196.54				
Debits	1	15,808.06				
Automatic Deposits	2	4,611.52+				
Interest Added This Statement		1.15+				
Ending Balance On 11/30/20		1.15				
Annual Percentage Yield Earned	0.15%					
Interest Paid This Year	15.20					
Interest Paid Last Year	4.42					
Average Balance (Collected)	9,050.90+					

**ALL CREDIT ACTIVITY**

Date	Description	Amount
11/18/20	MONTHLY REVENUE	2,244.84
11/18/20	EXTRA REQUIRED FOR KIA LOAN PMT	2,366.68
11/30/20	INTEREST PAID	1.15

**CHECKS AND OTHER DEBITS**

\* indicates a gap in the check numbers

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
11/23/20	1003	15,808.06						

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 10/30/20 was 11,196.54

Date	Balance	Date	Balance	Date	Balance
11/18/20	15,808.06	11/23/20	.00	11/30/20	1.15

**This Statement Cycle Reflects 31 Days**

**The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 10/31/2020 Through 11/30/2020**

Continued

01/1586/1



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Statement Date: 11/30/2020 Enclosures: (1)(1)

Account No.:

Page: 2

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GRAVES COUNTY WATER DISTRICT  
Account No. :  
Stmt. Date : 11/30/2020

Bank : 128  
Images : 1  
Page : 3

**IMAGE STATEMENT**

GRAVES COUNTY WATER DISTRICT  
SUCROBY DIST. SETTLEMENT  
1003  
DATE: 11/23/20  
AMOUNT: \$15,806.06  
MEMO: Kentucky Infrastructure Authority \$15,806.06  
FNB Bank  
New Bank

AMT: 15,806.06 SEQ:  
CK: 1003 DT: 11/23/20 ST: Paid



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MAYFIELD KY 42066-0029

Statement Date: 12/31/2020 Enclosures: (0)(1)

Account No.:

Page: 1

**MUNICIPAL INTEREST CHECKIN SUMMARY**

Category	Number	Type :	REG	Status :	Active	Amount
Balance Forward From 11/30/20						1.15
Debits						0.00
Automatic Deposits	1					2,219.88+
Interest Added This Statement						0.19+
Ending Balance On 12/31/20						2,221.22
Annual Percentage Yield Earned	0.15%					
Interest Paid This Year	15.39					
Interest Paid Last Year	4.42					
Average Balance (Collected)	1,504.93+					

**ALL CREDIT ACTIVITY**

Date	Description	Amount
12/11/20	HK DEBT SURCHARGE REVENUE	2,219.88
12/31/20	INTEREST PAID	0.19

**DAILY BALANCE SUMMARY**

Beginning Ledger Balance on 11/30/20 was 1.15

Date	Balance	Date	Balance	Date	Balance
12/11/20	2,221.03	12/31/20	2,221.22		

This Statement Cycle Reflects 31 Days

The Interest Earned And The Annual Percentage Yield Earned  
Are Based On The Period 12/01/2020 Through 12/31/2020

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