UCCRC
Ulster County Capital Resource Corporation
P.O. Box 4265, Kingston, NY 12402-4265

Ulster County Capital Resource Corporation
Annual Investment Report
For the Year-Ending 12/31/2025

The annual investment report for the Ulster County Capital Resource Corporation is hereby submitted for your review. The following chart identifies all institutions where Corporation funds are invested as well as year end balances.

Manufacturers and Traders Trust Company 1769 Route 52 2nd Fishkill, NY 12524	$675,255
Greene County Commercial Bank PO Box 470 Catskill, NY 12414	$42,364

All Corporation funds are held in a checking, money market or US Treasury Bills. All funds are either covered by FDIC Insurance or collateralized. While not all of these accounts are included in the New York State Authorities Budget Office definition of "investments," all of the Corporation holdings are considered "investments" by the Corporation's policy manual. A summary of the activity in the Corporation's accounts for the year-ending December 31, 2025 are as follows:

Checking Account

	Manufacturers and Traders Trust Company
Beginning Balance 1/1/25	$ 93,839
Additions during year	328,200
Withdrawals during year	24,000
Interest Earned	2,162
Ending Balance 12/31/25	$ 400,201

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	Greene County Commercial Bank
Beginning Balance 1/1/25	$ 76,257
Additions during year	0
Withdrawals during year	34,169
Interest Earned	6
Ending Balance 12/31/25	$ 42,364

Money Market Account

	Manufacturers and Traders Trust Company
Beginning Balance 1/1/25	$ 52,562
Additions during year	0
Withdrawals during year	0
Interest Earned	1,264
Ending Balance 12/31/25	$ 53,826

Certificate of Deposits

The following is a list of the Corporation's investment in CDs at December 31, 2025

CD	Yield	Cost	Accrued Interest Earned	Ending Balance
6 month maturity date 1/29/2026	4.04%	$217,505	$3,723	$221,228

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Annual Audit

PKF O'Connor Davies has been engaged to perform an audit of the 2025 financial activity of the Corporation. As part of this engagement, PKF O'Connor Davies will audit the balances of the Corporation's depository accounts as well as funds held for investment. This audit is expected to be completed in March 2026.