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## WHEELER COUNTY QUARTERLY INVESTMENT REPORT – PUBLIC FUNDS INVESTMENT ACT

FY 2025-2026

PERIOD ENDING: 12/31/2025

This report is made in accordance with provisions of Government Code 2256, The Public Funds Investment Act, which requires quarterly reports for county funds to the Commissioners' Court.

The investments held in Wheeler County's portfolio comply with the Public Funds Investment Act and with the County's investment policy and strategies.

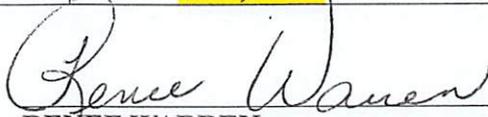
### Cash Availability

Cash balances are monitored by the investment officer on a daily basis.

### Summary

The total interest income earned per quarter (**unaudited**) for **FY 2025-2026** is as follows:

<b>FIRST QTR</b>	<b>\$ 194,157.50</b>
SECOND QTR	\$
THIRD QTR	\$
FOURTH QTR	\$
<b>YTD TOTAL</b>	<b>\$194,157.50</b>

  
RENEE WARREN  
WHEELER COUNTY TREASURER  
PUBLIC FUNDS INVESTMENT OFFICER

REPORT APPROVED BY COMMISSIONERS COURT THIS 23rd day of February, 2026.

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MARGARET DORMAN  
WHEELER COUNTY CLERK  
Date: February 23, 2026

**Q1 TOTALS:**

**FY 2025-26 TOTALS**

	<u>MTD</u>	<u>YTD</u>
INT INCOME CKG:	\$ 19,231.94	\$ 19,231.94
INT INCOME ICS:	\$ 0.00	\$ 0.00
INT TEXPOOL	\$ 8.28	\$ 8.28
INT TEXAS CLASS	\$ 75,536.95	\$ 75,536.95
INT TEXSTAR	\$ 8.36	\$ 8.36
INT TEXPRIME	\$ 15,511.14	\$ 15,511.14
INT FINANCIAL NE	\$ 21,299.70	\$ 21,299.70
INT LOGIC	\$ 16,592.89	\$ 16,592.89
INT TX CLASS GOV	\$ 9.59	\$ 9.59
INT LONE STAR INV	\$ 13,443.20	\$ 13,443.20
INT CDs HSB/CENT	\$ 32,515.45	\$ 32,515.45

**TOTAL** **\$194,157.50** **\$194,157.50**

**WHEELER COUNTY INVESTMENT PORTFOLIO:**  
**GOVERNMENT INVESTMENT POOLS, SECURITIES,**  
**AND CD ACCOUNT BALANCES AS OF 12/31/2025:**

TEXPOOL	\$ 835.64
TEXPOOL PRIME	\$ 1,791,447.24
TEXPOOL AMA AREA	\$ 0.00
TEXAS CLASS	\$ 7,590,394.92
AMERICAN RESCUE PLAN (Subaccount)	\$ 295,951.64
TEXAS CLASS GOVERNMENT	\$ 981.81
TEXSTAR	\$ 844.85
FINANCIAL NORTHEASTERN CDs	\$ 2,492,198.60
FINANCIAL NORTHEASTERN MMF	\$ 204,828.22
LOGIC	\$ 1,906,827.28
LONE STAR INVESTMENT ACCT	\$ *895,123.52
HAPPY STATE BANK CD PRODUCTS	\$ 2,155,947.94

**TOTAL:** **\$17,335,381.66**

\*New Investment Pool created by Treasurer/Investment Officer under authority of the Wheeler County Commissioners' Court and the agreement of the Public Funds Investment Committee (property tax collected and invested monthly). The funds in this account are fluid, and the principal is transferred back to the tax division account at the beginning of each month for distribution to the local jurisdictions.

**\*\*Investment Accounts Daily Rates as of 12/31/2025 and Commercial CD Rates**

Texpool:	3.8153%	(.038153)
Texpool Prime:	3.9784%	(.039784)
TexStar:	3.8180%	(.038180)
Logic:	3.9447%	(.039447)
Texas Class:	3.9292%	(.039292)
Texas Class ARP:	3.9292%	(.039292)
Texas Class Govt:	3.6641%	(.036641)
FNE MMR:	3.2400%	(.032400)
Lone Star Invest	3.8226%	(.038226)
HSB Checking:	3.85%	(.0385)
FNC Brokered CD	3.700%	(Advia Credit Union Mich maturing 06/30/2027)
FNC Brokered CD	3.950%	(Alliant Cr Un Chicago maturing 10/15//2026)
FNC Brokered CD	3.800%	(All In Fed Cr Un Daleville maturing 12/23/2026)
FNC Brokered CD	3.850%	(Coavantage Cr Un Antigo maturing 12/30/2026))
FNC Brokered CD	4.100%	(Hope Fed Cr Un Jackson maturing 08/21/2026 )
FNC Brokered CD	3.900%	(Onpath Fed Cr Un Metairie maturing 10/16/2026)
FNC Brokered CD	4.200%	(Merrick Bk South Jordan Utah maturing 06/11/2026)
FNC Brokered CD	4.250%	(Preferred Bk Los Angeles, CA maturing 08/28/2026)
FNC Brokered CD	4.100%	(Hope Fed Cr UN Jackson, MS maturing 08/21/2026)
FNC Brokered CD	4.000%	(Southpoint Bank, Birmingham, AL 04/29/2027)
FNC Brokered CD	4.150%	(Western Alliance Bank, Phoenix, AZ maturing 09/28/2026)
HSBCD:	4.550%	(.4550) (maturing 05/2026)
HSBCD	3.980%	(0.425) maturing 05/04/2027)

**\*\*Investment Officer/Treasurer Notes:**

U.S. Treasury yields ticked higher on Wednesday after the Federal Reserve meeting minutes showed division on the future of monetary policy.

The [10-year Treasury](#) yield rose more than 3 basis points to 4.087%, while the [30-year Treasury](#) bond yield traded up more than 2 basis points to 4.711%. The [2-year Treasury](#) note yield was also more than 3 basis points higher at 3.468%.

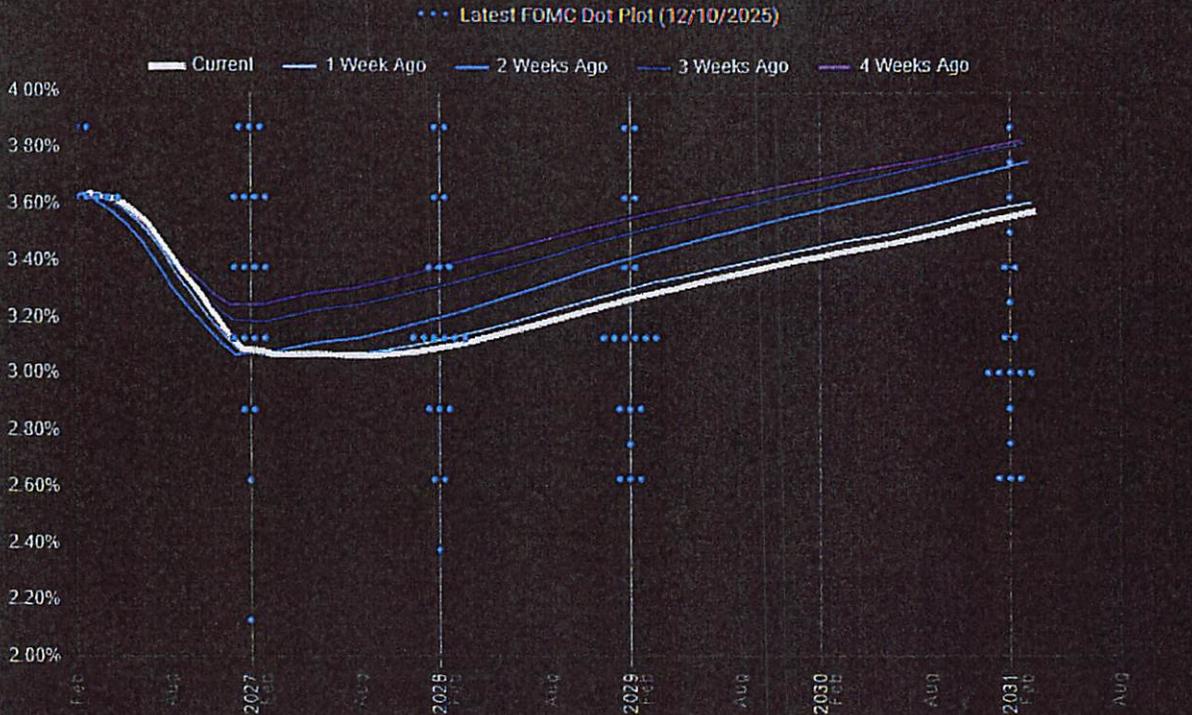
One basis point is equal to 0.01%, and yields and prices move in opposite directions.

Central bank policymakers appeared widely in approval about keeping rates unchanged, minutes showed. The central bank held its [key interest rates steady in January](#) at a range between 3.5% and 3.75%, in line with traders' expectations.

But participants were more divided on what should happen next with monetary tightening. Officials debated whether their focus should be more on the labor market or inflation.

"Some participants commented that it would likely be appropriate to hold the policy rate steady for some time as the Committee carefully assesses incoming data, and a number of these participants judged that additional policy easing may not be warranted until there was clear indication that the progress of disinflation was firmly back on track," the minutes said.

# Fed Funds Rate Forecast



Current & Historic Fed Funds Rate Forecasts 🔥🌟

Period	Forecast Date	Pd-to-Pd Chg	Current	1 Wk Ago	2 Wks Ago	3 Wks Ago	4 Wks Ago
Current	Feb '26		3.64%	3.64%	3.63%	3.63%	3.63%
+3 Mo	May '26	-6bp	3.58%	3.56%	3.51%	3.55%	3.56%
+6 Mo	Aug '26	-21bp	3.37%	3.33%	3.27%	3.36%	3.39%
+9 Mo	Nov '26	-22bp	3.14%	3.12%	3.09%	3.20%	3.25%
+1 Yr	Feb '27	8bp	3.07%	3.05%	3.08%	3.19%	3.25%
+2 Yrs	Feb '28	+4bp	3.11%	3.14%	3.22%	3.33%	3.40%
+3 Yrs	Feb '29	+18bp	3.28%	3.32%	3.43%	3.52%	3.58%
+4 Yrs	Feb '30	+14bp	3.43%	3.47%	3.60%	3.67%	3.71%
+5 Yrs	Feb '31	+15bp	3.53%	3.61%	3.75%		

+9 mos.  
3.14%

Based on the US 10-year treasury yield (benchmark)<sup>1</sup> range of 4.00%-4.25% (Current yield 4.08%), TexPool, TexPool Prime, TexStar, Logic, Texas Class, and Texas Class Govt investment pool accounts continued to see stable yield for the quarter ending 09/30/2025.

All investment pool accounts listed above are AAAM<sup>2</sup> rated by Standard & Poor's, the highest rating a local government invest pool can achieve.

<sup>1</sup> The primary Treasury debt contract that the market refers to when discussing how Treasuries are performing. The 10-year Treasury note is the current benchmark; as the benchmark, it is the most frequently used instrument for hedging purposes.

<sup>2</sup> AAAM S&P rating indicates extremely strong capacity to maintain principal stability and to limit exposure to principal losses due to credit risk.