Hastings
Public Schools

Investment Discussion

September 23, 2026

Students are the heart of all we do

Current Strategy

Liquid Class

3.54%

Yield

MSDLAF+ Liquid Class offers immediate liquidity with competitive daily yields.

$4,327,425 as of 8/31/26

MAX Class

3.64%

Yield

14-Day Investment Requirement

Requires a short-term commitment of at least 14 days to secure an enhanced yield over the Liquid Class.

$9,013,517 as of 8/31/26

Term Program

3.81%

Weighted-Avg Yield

Laddered Maturities

Maturity rates strategically laddered from October 2026 to March 2027, with individual rates ranging from 3.62% to 3.93%.

$34,000,000 as of 8/31/26

Longer Term Opportunity

Proposed Investment

Designate $5 Million

Could designate $5 million for longer term investment in Certificates of Deposit.

CD Program

4.25% Yield

Current 730-day Certificate of Deposit rate
Advisory Fee 0.15% (Bps)

Implementation & FDIC Insurance ($250,000 limit)

Will need to purchase over time as a bank may only be purchased 1 time until it matures to ensure FDIC insurance.

Rate Uncertainty Scenario Analysis:

If interest rates decrease: Locking in at 4.25% will benefit the district.
If interest rates increase: The district will have given up some potential earnings.

Recommendation

Administration recommends designating up to $5 million for longer-term investment. These funds may be invested in certificates of deposit available through MSDLAF+, with maturities of up to two years. Investments would generally be staggered at approximately six-month intervals. This approach would allow the District to respond to changing interest rates, diversify maturity dates, and maintain periodic access to invested funds.

Investment decisions would continue to consider safety (preservation of principal), liquidity, and rate of return.

Questions
&
Discussion

HASTINGS PUBLIC SCHOOLS
ISD 200

THANK YOU