ROGER D. EATON
Clerk of the Circuit Court and County Comptroller
350 E. Marion Ave. Punta Gorda, FL 33950 • 941.505.4716

MEMORANDUM

TO: The Honorable Board of County Commissioners

FROM: Roger D. Eaton, Clerk of the Circuit Court & County Comptroller

DATE: November 25, 2025

SUBJECT: Reports Received and Filed/Informational County Investment/Report/Interest on Investments

As custodian of all County funds, Section 28.33 states that the duties for investment of these funds lies with the Clerk of the Circuit Court. Also, in accordance with the investment Policy of the County, the Clerk's Office monitors investment opportunities, which will provide a high degree of principal security, adequate liquidity to meet cash flow needs, coupled with an attractive yield respectively. All appropriate funds are invested and earn interest from the date of deposit. The current investment program not only includes funds invested for longer periods, but also includes overnight funds. Funds are currently invested in a multi-tier program. Daily deposits, overnight funds, and float monies all earn interest through our established banking agreements. Short-term funds are invested through the Florida State Board of Administration (SBA), Public Funds Interest Checking (Bank of America), Florida Trust Day to Day Fund (Florida Association of Court Clerks and Florida Association of Counties), Florida Investment Trust (FIT), and short-term government obligations. Medium-term funds are invested in the Florida Local Government Investments Trust (FLGIT) and the Florida Investment Trust (FIT Select Cash Fund and Enhanced Cash Fund). Longer-term funds are invested in direct obligations of the Federal Government or obligations of governmental agencies, according to the County's Investment Policy.

Attached for your information is the report of investments and interest earned on all investments for the year ended September 30, 2025, pursuant to Section 28.33, Florida Statutes.

Should you have any questions concerning the investment program, or earnings, do not hesitate to contact me.

Sincerely,

R. D. E.

ROGER D. EATON
CLERK OF THE CIRCUIT COURT AND COUNTY COMPTROLLER

CHARLOTTE COUNTY BOARD OF COUNTY COMMISSIONERS
REPORT OF INVESTMENTS AND INTEREST EARNED
FY 2024 versus FY 2025

	Balance 9/30/2024	Percentage of Portfolio	Balance 9/30/2025	Percentage of Portfolio	Interest Earned 2024	Interest Earned 2025
State Board of Administration-Florida Prime	$ 393,603,979	36.55%	$ 385,388,534	33.97%	$ 24,604,162	$ 21,446,308
Interest on Checking	38,409,738	3.57%	22,991,858	2.03%	- (a)	- (a)
US Bank Short Term	628,036	-	12,448	0.00%	66,417	139,633
Florida Local Government Investment Trust	86,352,172	8.02%	105,070,185	9.26%	819,326	677,194
Florida Investment Trust	280,166,536	26.01%	333,786,071	29.43%	12,479,266	14,172,487
Treasury Notes	237,949,595	22.09%	263,336,681	23.21%	8,897,552	8,797,893
U.S. Govt. Agency Securities and Instruments	35,940,965	3.34%	19,756,986	1.74%	348,274	251,601
Federated Investments Money Market	3,897,831	0.36%	4,006,442	0.35%	195,288	167,602
	$ 1,076,948,852		$ 1,134,349,205		$ 47,410,285	$ 45,652,718

Note: During 2024-2025, in the above categories, the average interest rates range from low of .54% in the U.S. Govt. Agency Securities and Instruments to a high of 4.55% in the State Board of Administration-Florida Prime. Since investments are purchased throughout the year, with varying maturities, the amount shown is interest column is without market adjustment since investments are generally held to maturity. The investment balance at September 30, 2025 has been adjusted to market value in the amount of $ 5,974,269.29.

(a) In lieu of interest earnings a credit against banking fees is applied.