

Prepared by

Fiscal Advisors & Marketing, Inc.

**BOND SALE BID SUMMARY SHEET  
(MULTIPLE RATES)**

**BONDS DATED: 5/15/2010**

**ISSUER: CITY OF ONEONTA, OTSEGO COUNTY, NEW YORK**

**DELIVERY DATE: 5/18/2010**

**AMOUNT: \$2,605,000**

**SALE DATE: 4/29/2010**

**BOND RATING: A+**

**INSURED BY: AGM**

**DESIGNATED? (Y/N): YES**

**TIME: 11:00 AM**

**RATING AGENCY: S&P**

**MATURITIES INS.: ALL**

YEAR	Maturity	Bond Years	Year	Wilber National Bank (as agent for)		Robert W. Baird & Co. Inc.		Bernardi Securities	
				Roosevelt & Cross, Inc.					
1	30,000	30,000.00	2011	3.750%	1125.0000	4.000%	1200.0000	4.000%	1200.0000
2	90,000	180,000.00	2012	3.750%	6750.0000	4.000%	7200.0000	4.000%	7200.0000
3	95,000	285,000.00	2013	3.750%	10687.5000	4.000%	11400.0000	4.000%	11400.0000
4	100,000	400,000.00	2014	3.750%	15000.0000	4.000%	16000.0000	4.000%	16000.0000
5	100,000	500,000.00	2015	3.750%	18750.0000	4.000%	20000.0000	4.000%	20000.0000
6	105,000	630,000.00	2016	3.750%	23625.0000	4.000%	25200.0000	4.000%	25200.0000
7	110,000	770,000.00	2017	3.750%	28875.0000	4.000%	30800.0000	4.000%	30800.0000
8	115,000	920,000.00	2018	3.750%	34500.0000	4.000%	36800.0000	4.000%	36800.0000
9	120,000	1,080,000.00	2019	3.750%	40500.0000	4.000%	43200.0000	4.000%	43200.0000
10	125,000	1,250,000.00	2020	3.750%	46875.0000	4.000%	50000.0000	4.000%	50000.0000
11	130,000	1,430,000.00	2021	3.750%	53625.0000	4.000%	57200.0000	4.000%	57200.0000
12	140,000	1,680,000.00	2022	4.000%	67200.0000	4.000%	67200.0000	4.000%	67200.0000
13	145,000	1,885,000.00	2023	4.000%	75400.0000	4.000%	75400.0000	4.000%	75400.0000
14	150,000	2,100,000.00	2024	4.000%	84000.0000	4.000%	84000.0000	4.000%	84000.0000
15	155,000	2,325,000.00	2025	4.000%	93000.0000	4.000%	93000.0000	4.150%	96487.5000
16	165,000	2,640,000.00	2026	4.000%	105600.0000	4.000%	105600.0000	4.300%	113520.0000
17	170,000	2,890,000.00	2027	4.000%	115600.0000	4.125%	119212.5000	4.350%	125715.0000
18	180,000	3,240,000.00	2028	4.000%	129600.0000	4.125%	133650.0000	4.400%	142560.0000
19	185,000	3,515,000.00	2029	4.000%	140600.0000	4.250%	149387.5000	4.450%	156417.5000
20	195,000	3,900,000.00	2030	4.000%	156000.0000	4.375%	170625.0000	4.500%	175500.0000
TOTALS	\$2,605,000	31,650,000.00							
		<b>GROSS INTEREST COST</b>			1,247,312.50		1,297,075.00		1,335,800.00
		<b>LESS PREMIUM</b>			0.00		0.00		0.00
AV. LIFE	12.15 years	<b>NET INTEREST COST</b>			1,247,312.50		1,297,075.00		1,335,800.00
		<b>EFFECTIVE NIC RATE</b>			<b>3.94096%</b>		<b>4.09818%</b>		<b>4.22054%</b>



Prepared by  
Fiscal Advisors & Marketing, Inc.

**DEBT SERVICE SCHEDULE**

**CITY OF ONEONTA**

**OTSEGO COUNTY, NEW YORK**

**\$2,605,000 PUBLIC IMPROVEMENT (SERIAL) BONDS, 2010**

**BOOK ENTRY ONLY BONDS**

**TOTAL ISSUE**

*Purpose of Issue: Various Capital Improvements*

*Bonds Dated: May 15, 2010*

*Principal Due: May 15, 2011 - 2030*

*Interest Due: May 15, 2010 and semi-annually thereafter*

**REGISTRAR: CEDE & CO, NEW YORK, NEW YORK AS NOMINEE OF THE DEPOSITORY TRUST COMPANY**

**PAYING AGENT: CITY OF ONEONTA, OTSEGO COUNTY, NEW YORK**

**OPTIONAL REDEMPTION INFORMATION: FIRST CALL DATE - MAY 15, 2017 AT PAR (100.0%)**

<i>Fiscal Year Ending December 31st</i>	<i>Balance Beginning Fiscal Year</i>	<i>Principal Due May 15th</i>	<i>Coupon Per Maturity</i>	<i>First Interest Payment Due May 15th</i>	<i>Second Interest Payment Due November 15th</i>	<i>Total Principal and Interest</i>	<i>CUSIP Number *682709*</i>
2011	2,605,000	<b>40,000</b>	3.750%	101,362.50	49,931.25	191,293.75	
2012	2,565,000	90,000	3.750%	49,931.25	48,243.75	188,175.00	
2013	2,475,000	95,000	3.750%	48,243.75	46,462.50	189,706.25	
2014	2,380,000	100,000	3.750%	46,462.50	44,587.50	191,050.00	
2015	2,280,000	<b>105,000</b>	3.750%	44,587.50	42,618.75	192,206.25	
2016	2,175,000	105,000	3.750%	42,618.75	40,650.00	188,268.75	
2017	2,070,000	110,000	3.750%	40,650.00	38,587.50	189,237.50	
2018	1,960,000	115,000	3.750%	38,587.50	36,431.25	190,018.75	
2019	1,845,000	120,000	3.750%	36,431.25	34,181.25	190,612.50	
2020	1,725,000	125,000	3.750%	34,181.25	31,837.50	191,018.75	
2021	1,600,000	130,000	3.750%	31,837.50	29,400.00	191,237.50	
2022	1,470,000	140,000	4.000%	29,400.00	26,600.00	196,000.00	
2023	1,330,000	145,000	4.000%	26,600.00	23,700.00	195,300.00	
2024	1,185,000	150,000	4.000%	23,700.00	20,700.00	194,400.00	
2025	1,035,000	155,000	4.000%	20,700.00	17,600.00	193,300.00	
2026	880,000	160,000	4.000%	17,600.00	14,400.00	192,000.00	
2027	720,000	170,000	4.000%	14,400.00	11,000.00	195,400.00	
2028	550,000	<b>175,000</b>	4.000%	11,000.00	7,500.00	193,500.00	
2029	375,000	185,000	4.000%	7,500.00	3,800.00	196,300.00	
2030	190,000	<b>190,000</b>	4.000%	3,800.00	0.00	193,800.00	
<b>TOTAL</b>		<b>\$2,605,000</b>		<b>\$669,593.75</b>	<b>\$568,231.25</b>	<b>\$3,842,825.00</b>	