

**BID CONFIRMATION SUMMARY SHEET**

**ISSUER: EDWARDS-KNOX CENTRAL SCHOOL DISTRICT  
ST. LAWRENCE COUNTY, NEW YORK**

AMOUNT OF ISSUE : \$1,600,000

MIG RATING : N/A

TYPE OF ISSUE : BAN - 2009B

D & Q (YES/NO) : YES

SALE DATE : 10/7/2009

NOTES DATED : 10/15/2009

TIME : 11:00 A.M.

NOTES DUE : 10/1/2010

Life (days)  
346

BIDDER	Amount	Interest Rate	Gross Interest	Premium	Net Interest	Effective Net Interest Rate	
NBT Bank, N.A.	1,600,000	1.570%	24,143.11	0.00	24,143.11	1.570000%	*
Oppenheimer & Co.	1,600,000	2.000%	30,755.56	2,864.00	27,891.56	1.813757%	
Roosevelt & Cross, Inc.	1,600,000	1.875%	28,833.33	100.00	28,733.33	1.868497%	
Janney Montgomery Scott, LLC	1,600,000	2.000%	30,755.56	1,600.00	29,155.56	1.895954%	
Jefferies & Company, Inc.	1,600,000	2.000%	30,755.56	752.00	30,003.56	1.951098%	
First Niagara Bank	1,600,000	2.000%	30,755.56	0.00	30,755.56	2.000000%	

<b>Interest Owed at Maturity:</b>	\$24,143.11
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**\* AWARDED**

PREPARED BY:

**FA** FISCAL ADVISORS & MARKETING, INC.  
10/7/2009

10/7/2009

**FA** Fiscal Advisors Marketing, Inc.

**NOTE DETAILS SHEET**

DATE : 10/7/2009

BOND COUNSEL: THEODORE A. TRESPASZ, JR., ESQ.

FA ADVISOR: MARK S. VISLOSKY, CIPFA (NJ)

ISSUER : EDWARDS-KNOX CENTRAL SCHOOL DISTRICT  
ST. LAWRENCE COUNTY, NEW YORK

AMOUNT : \$1,600,000

TYPE : BAN - 2009B

PURPOSE OF ISSUE : VARIOUS CAPITAL IMPROVEMENTS

NEW/RENEWAL : NEW

INTEREST RATE : 1.570%

PREMIUM : \$0.00

EFFECTIVE NIC RATE : 1.570%

REOFFERING YIELD : NRO

DATED : 10/15/2009

DUE : 10/1/2010

PREPAYMENT (Y/N) : NO

PURCHASER : NBT BANK, N.A.

PAYING AGENT : NBT BANK, N.A.

DTC (Y/N) : NO

CONTACT NAME : ARLEEN V. GIRARD -- GLENS FALLS, NEW YORK

PHONE # : (518) 745-5262

CUSIP #S (Y/N) : NO

O.S. (Y/N) : YES

QUALIFIED (Y/N) : YES

DENOMINATIONS : 1 X \$1,600,000

SPECIAL INSTRUCTS : LOCAL CLOSING WITH DETAILS TO FOLLOW