

Prepared by



Fiscal Advisors & Marketing, Inc.

# BOND SALE BID SUMMARY SHEET (MULTIPLE RATES)

BONDS DATED: 10/23/2025

ISSUER: **BERNE-KNOX-WESTERLO CENTRAL SCHOOL DISTRICT**

DELIVERY DATE: 10/23/2025

AMOUNT: \$523,894

SALE DATE: 10/9/2025

BOND RATING: N/A

INSURED BY: N/A

DESIGNATED? (Y/N): YES

TIME: 11:00 AM

RATING AGENCY: N/A

MATURITIES INS.: N/A

YEAR	Maturity	Bond Years	Year	Oppenheimer & Co.		Greene County Commercial Bank		Roosevelt & Cross, Inc.		Arrow Bank	
0.772222	88,894	68,645.92	2026	3.500%	2402.6073	3.000%	2059.3777	3.750%	2574.2221	4.080%	2800.7536
1.772222	105,000	186,083.33	2027	3.625%	6745.5208	3.350%	6233.7917	3.750%	6978.1250	4.080%	7592.2000
2.772222	105,000	291,083.33	2028	3.625%	10551.7708	3.650%	10624.5417	3.750%	10915.6250	4.080%	11876.2000
3.772222	110,000	414,944.44	2029	3.750%	15560.4167	3.800%	15767.8889	3.750%	15560.4167	4.080%	16929.7333
4.772222	115,000	548,805.56	2030	3.750%	20580.2083	4.000%	21952.2222	3.875%	21266.2153	4.080%	22391.2667
TOTALS	\$523,894	1,509,562.59									
		<b>GROSS INTEREST COST</b>			55,840.52		56,637.82		57,294.60		61,590.15
		<b>LESS PREMIUM</b>			293.00		0.00		0.00		0.00
AV. LIFE	2.88 years	<b>NET INTEREST COST</b>			55,547.52		56,637.82		57,294.60		61,590.15
		<b>EFFECTIVE NIC RATE</b>			<b>3.67971%</b>		<b>3.75194%</b>		<b>3.79544%</b>		<b>4.08000%</b>

# ACCRUED INTEREST SUMMARY SHEET (MULTIPLE RATES)

**ISSUER: BERNE-KNOX-WESTERLO CENTRAL SCHOOL DISTRICT**

**SALE DATE: 10/9/2025**

**BONDS DATED: 10/23/2025  
DELIVERY DATE: 10/23/2025**

Year	Maturity	Bond Years	Year	BID COUPON	Accrued Interest (# Days) 0
0.77222222	88,894	68,646	2026	3.500%	0.00
1.77222222	105,000	186,083	2027	3.625%	0.00
2.77222222	105,000	291,083	2028	3.625%	0.00
3.77222222	110,000	414,944	2029	3.750%	0.00
4.77222222	115,000	548,806	2030	3.750%	0.00
<b>TOTALS</b>	<b>523,894</b>	<b>1,509,563</b>		Accrued Interest	<b>\$0.00</b>

<b>Par Amount of Bonds</b>	<b>523,894.00</b>
<b>Premium</b>	<b>293.00</b>
<b>Subtotal</b>	<b>524,187.00</b>
<b>Accrued Interest</b>	<b>0.00</b>
<b>Subtotal</b>	<b>524,187.00</b>
<b>Less: Good Faith</b>	<b>0.00</b>
<b>Net Due @ Delivery</b>	<b>\$524,187.00</b>

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TOTAL



## DEBT SERVICE SCHEDULE

### BERNE-KNOX-WESTERLO CENTRAL SCHOOL DISTRICT ALBANY AND SCHOHARIE COUNTIES, NEW YORK

#### \$523,894 SCHOOL DISTRICT (SERIAL) BONDS, 2025

#### TOTAL ISSUE

*Purpose of Issue: Bus Purchase*

*Bonds Dated and Delivered: October 23, 2025*

*Principal Due: August 1, 2026-2030*

*Interest Due: August 1, 2026 and semi-annually thereafter on February 1 and August 1*

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

*PAYING AGENT: BERNE-KNOX-WESTERLO CENTRAL SCHOOL DISTRICT, NEW YORK*

*OPTIONAL REDEMPTION INFORMATION: NON-CALLABLE*

<i>Fiscal Year Ending June 30th</i>	<i>Balance Beginning Fiscal Year</i>	<i>Principal Due August 1st</i>	<i>Coupon Per Maturity</i>	<i>First Interest Payment Due August 1st</i>	<i>Second Interest Payment Due February 1st</i>	<i>Total Principal and Interest</i>	<i>CUSIP Number 085473</i>
2027	\$523,894	\$88,894	3.500%	\$14,796.77	\$8,025.00	\$111,715.77	GV8
2028	435,000	105,000	3.625%	8,025.00	6,121.88	119,146.88	GW6
2029	330,000	105,000	3.625%	6,121.88	4,218.75	115,340.63	GX4
2030	225,000	110,000	3.750%	4,218.75	2,156.25	116,375.00	GY2
2031	115,000	115,000	3.750%	2,156.25	0.00	117,156.25	GZ9
TOTAL		\$523,894		\$35,318.65	\$20,521.88	\$579,734.52	