Prepared by Fiscal Advisors & Marketing, Inc.

AMOUNT: \$523,894

BOND SALE BID SUMMARY SHEET (MULTIPLE RATES)

SALE DATE: 10/9/2025

BONDS DATED: 10/23/2025

DELIVERY DATE: 10/23/2025

ISSUER: BERNE-KNOX-WESTERLO CENTRAL SCHOOL DISTRICT

BOND RATING: N/A INSURED BY: N/A

DESIGNATED? (Y/N): YES TIME: 11:00 AM RATING AGENCY: N/A MATURITIES INS.: N/A

						Greene County					
YEAR	Maturity	Bond Years	Year	Oppenheimer & Co.		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									
	2.88 years	GROSS INTEREST COST		55,840.52		56,637.82		57,294.60		61,590.15	
AV. LIFE											
		LESS PR	EMIUM		293.00		0.00		0.00		0.00
		NET INTERES	T COST		55,547.52		56,637.82		57,294.60		61,590.15
		EFFECTIVE NI	C RATE		3.67971%		3.75194%		3.79544%		4.08000%

ACCRUED INTEREST SUMMARY SHEET (MULTIPLE RATES)

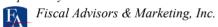
ISSUER: BERNE-KNOX-WESTERLO CENTRAL SCHOOL DISTRICT

BONDS DATED: 10/23/2025 SALE DATE: 10/9/2025 DELIVERY DATE: 10/23/2025

					Accrued Interest	
				BID	(# Days)	
Year	Maturity	Bond Years	Year	COUPON	0	
0.772222222	88,894	68,646	2026	3.500%	0.00	
1.772222222	105,000	186,083	2027	3.625%	0.00	
2.772222222	105,000	291,083	2028	3.625%	0.00	
3.772222222	110,000	414,944	2029	3.750%	0.00	
4.772222222	115,000	548,806	2030	3.750%	0.00	
TOTALS	523,894	1,509,563	_	Accrued Interest	\$0.00	

523,894.00
293.00
524,187.00
0.00
524,187.00
0.00
\$524,187.00

Prepared by





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

Fiscal Year	Balance	Principal	Coupon	First Interest	Second Interest	Total	CUSIP
Ending	Beginning	Due	Per	Payment Due	Payment Due	Principal and	Number
June 30th	Fiscal Year	August 1st	Maturity	August 1st	February 1st	Interest	085473
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	