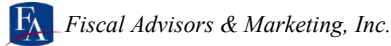


Prepared by



BOND SALE BID SUMMARY SHEET (MULTIPLE RATES)

BONDS DATED: 5/15/2025

ISSUER: CITY OF ELMIRA, CHEMUNG COUNTY, NEW YORK

DELIVERY DATE: 5/15/2025

AMOUNT: \$3,498,798

SALE DATE: 4/30/2025

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	BNY Mellon Capital Markets	Roosevelt & Cross, Inc.	StoneX	Robert W. Baird	Robert W. Baird
1.5	108,798	163,197.00	2026	4.000% 6527.8800	4.000% 6527.8800	4.000% 6527.8800	4.000% 6527.8800	4.125% 6731.8763
2.5	185,000	462,500.00	2027	4.000% 18500.0000	4.000% 18500.0000	4.000% 18500.0000	4.000% 18500.0000	4.125% 19078.1250
3.5	190,000	665,000.00	2028	4.000% 26600.0000	4.000% 26600.0000	4.000% 26600.0000	4.000% 26600.0000	4.125% 27431.2500
4.5	200,000	900,000.00	2029	4.000% 36000.0000	4.000% 36000.0000	4.000% 36000.0000	4.000% 36000.0000	4.125% 37125.0000
5.5	210,000	1,155,000.00	2030	4.000% 46200.0000	4.000% 46200.0000	4.000% 46200.0000	4.000% 46200.0000	4.125% 47643.7500
6.5	215,000	1,397,500.00	2031	4.000% 55900.0000	4.000% 55900.0000	4.000% 55900.0000	4.000% 55900.0000	4.125% 57646.8750
7.5	225,000	1,687,500.00	2032	4.000% 67500.0000	4.000% 67500.0000	4.000% 67500.0000	4.000% 67500.0000	4.125% 69609.3750
8.5	235,000	1,997,500.00	2033	4.000% 79900.0000	4.000% 79900.0000	4.000% 79900.0000	4.000% 79900.0000	4.125% 82396.8750
9.5	245,000	2,327,500.00	2034	4.000% 93100.0000	4.000% 93100.0000	4.000% 93100.0000	4.125% 96009.3750	4.125% 96009.3750
10.5	255,000	2,677,500.00	2035	4.000% 107100.0000	4.000% 107100.0000	4.000% 107100.0000	4.125% 110446.8750	4.125% 110446.8750
11.5	265,000	3,047,500.00	2036	4.000% 121900.0000	4.000% 121900.0000	4.000% 121900.0000	4.125% 125709.3750	4.125% 125709.3750
12.5	275,000	3,437,500.00	2037	4.000% 137500.0000	4.000% 137500.0000	4.000% 137500.0000	4.125% 141796.8750	4.125% 141796.8750
13.5	285,000	3,847,500.00	2038	4.000% 153900.0000	4.000% 153900.0000	4.000% 153900.0000	4.125% 158709.3750	4.125% 158709.3750
14.5	295,000	4,277,500.00	2039	4.000% 171100.0000	4.000% 171100.0000	4.125% 176446.8750	4.125% 176446.8750	4.250% 181793.7500
15.5	310,000	4,805,000.00	2040	4.000% 192200.0000	4.000% 192200.0000	4.125% 198206.2500	4.125% 198206.2500	4.250% 204212.5000
TOTALS	\$3,498,798	32,848,197.00						
		GROSS INTEREST COST		1,313,927.88	1,313,927.88	1,325,281.01	1,344,452.88	1,366,341.25
		LESS PREMIUM		18,532.78	3,280.71	191.52	0.00	900.51
AV. LIFE	9.39 years	NET INTEREST COST		1,295,395.10	1,310,647.17	1,325,089.49	1,344,452.88	1,365,440.74
		EFFECTIVE NIC RATE		3.94358%	3.99001%	4.03398%	4.09293%	4.15682%

ACCRUED INTEREST SUMMARY SHEET (MULTIPLE RATES)

ISSUER: CITY OF ELMIRA, CHEMUNG COUNTY, NEW YORK

SALE DATE: 4/30/2025

BONDS DATED: 5/15/2025
DELIVERY DATE: 5/15/2025

Year	Maturity	Bond Years	Year	BID COUPON	Accrued Interest (# Days) 0
1.5	108,798	163,197	2026	4.000%	0.00
2.5	185,000	462,500	2027	4.000%	0.00
3.5	190,000	665,000	2028	4.000%	0.00
4.5	200,000	900,000	2029	4.000%	0.00
5.5	210,000	1,155,000	2030	4.000%	0.00
6.5	215,000	1,397,500	2031	4.000%	0.00
7.5	225,000	1,687,500	2032	4.000%	0.00
8.5	235,000	1,997,500	2033	4.000%	0.00
9.5	245,000	2,327,500	2034	4.000%	0.00
10.5	255,000	2,677,500	2035	4.000%	0.00
11.5	265,000	3,047,500	2036	4.000%	0.00
12.5	275,000	3,437,500	2037	4.000%	0.00
13.5	285,000	3,847,500	2038	4.000%	0.00
14.5	295,000	4,277,500	2039	4.000%	0.00
15.5	310,000	4,805,000	2040	4.000%	0.00
TOTALS	3,498,798	32,848,197		Accrued Interest	\$0.00

Par Amount of Bonds	3,498,798.00
Premium	18,532.78
Subtotal	3,517,330.78
Accrued Interest	0.00
Subtotal	3,517,330.78
Less: Good Faith	0.00
Net Due @ Delivery	\$3,517,330.78

Prepared by



Fiscal Advisors & Marketing, Inc.

Prepared by:

TOTAL



DEBT SERVICE SCHEDULE

CITY OF ELMIRA CHEMUNG COUNTY, NEW YORK

\$3,498,798 Public Improvement (Serial) Bonds, 2025

BOOK ENTRY ONLY BONDS

TOTAL ISSUE

Purpose of Issue: Various City Projects

Bonds Dated: May 15, 2025

Principal Due: November 15, 2026-2040

Interest Due: May 15, 2026, November 15, 2026 and semi-annually thereafter on May 15 and November 15

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

PAYING AGENT: CITY OF ELMIRA, NEW YORK

OPTIONAL REDEMPTION INFORMATION: FIRST CALL DATE - NOVEMBER 15, 2033 AT PAR (100%)

<i>Fiscal Year Ending December 31st</i>	<i>Balance Beginning Fiscal Year</i>	<i>Principal Due November 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 *289587*</i>
2026	\$3,498,798	\$108,798	4.000%	\$139,951.92	\$69,975.96	\$318,725.88	K30
2027	3,390,000	185,000	4.000%	67,800.00	67,800.00	320,600.00	K48
2028	3,205,000	190,000	4.000%	64,100.00	64,100.00	318,200.00	K55
2029	3,015,000	200,000	4.000%	60,300.00	60,300.00	320,600.00	K63
2030	2,815,000	210,000	4.000%	56,300.00	56,300.00	322,600.00	K71
2031	2,605,000	215,000	4.000%	52,100.00	52,100.00	319,200.00	K89
2032	2,390,000	225,000	4.000%	47,800.00	47,800.00	320,600.00	K97
2033	2,165,000	235,000	4.000%	43,300.00	43,300.00	321,600.00	L21
2034	1,930,000	245,000	4.000%	38,600.00	38,600.00	322,200.00	L39
2035	1,685,000	255,000	4.000%	33,700.00	33,700.00	322,400.00	L47
2036	1,430,000	265,000	4.000%	28,600.00	28,600.00	322,200.00	L54
2037	1,165,000	275,000	4.000%	23,300.00	23,300.00	321,600.00	L62
2038	890,000	285,000	4.000%	17,800.00	17,800.00	320,600.00	L70
2039	605,000	295,000	4.000%	12,100.00	12,100.00	319,200.00	L88
2040	310,000	310,000	4.000%	6,200.00	6,200.00	322,400.00	L96
TOTAL		\$3,498,798		\$691,951.92	\$621,975.96	\$4,812,725.88	