

**SECURITY FOR PUBLIC DEPOSITS
SUMMARY OF DEPOSITORY STATUS
FOR THE MONTH ENDED JANUARY 31, 2026**

**UNDERCOLLATERALIZED
DEPOSITORIES:**

**TYPE/COLLATERAL
REQUIREMENT:**

STATUS:

Highlands Community Bank

Pooled 50%

Bank was undercollateralized due to a large unexpected deposit late in the month. Additional collateral was pledged on 2/2/26 to cover the shortage.

NEW QUALIFIED DEPOSITORIES:

NAME CHANGE:

MERGED QUALIFIED DEPOSITORIES:

**WITHDRAWAL FROM SPDA
PROGRAM**

In evaluating this list, please note that being under collateralized in no way reflects the financial condition of any depository. If you have any questions concerning this list, please call Laura Lingo (804) 371-6224.