

WASHINGTON POLICE PENSION FUND
Washington Police Department Training Room
115 W. Jefferson, Washington, IL 61571
QUARTERLY BOARD MEETING
Monday, April 24, 2023 - 8:30 A.M.

AGENDA

1. Call to Order
2. Review Agenda – Deletions or Additions (Discussion Items Only)
3. Public comment
4. Approval of January 23, 2023 Quarterly Meeting Minutes
5. Financial Reports
6. Action Items:

A. Ratify investments made via phone/memo approval (roll call vote):

<u>Bank Name</u>	<u>Interest Rate</u>	<u>Maturity Date</u>	<u>Amount</u>	<u>Action Taken</u>
Washington State Bank	2.55%	01/25/2023	\$230,512.33	Redeemed and Deposited to Ipava State Bank
Washington State Bank	2.30%	04/10/2023	\$119,215.71	Redeemed and Deposited to Ipava State Bank

B. Investments Maturing before next quarterly meeting:

<u>Bank Name</u>	<u>Interest Rate</u>	<u>Maturity Date</u>	<u>Amount</u>

- C. Ratification of Police Pension Fund Expenses (roll call vote)
- D. Approval of Retirement Pension – Lyle Baele (roll call vote)
- E. IPOPIF transfers and procedures

7. Discussion Items:
 - A. Training requirements and opportunities
 - B. Predatory Lending Law Compliance
 - C. Election of active and retiree representatives
8. Adjournment (roll call vote)

Next meeting Monday, July 24, 2023 @ 8:30 a.m.

1. Call to Order:

The meeting was called to order by President Mike Hillary at 8:31AM.

Roll Call:

Present: Mike Hillary, Ellen Dingledine, Ryan Hunsinger, Jim Fussner

Absent: Joshua Sutter

Also Present: Finance Director Joanie Baxter, Accountant Jeanette Glueck

2. Review Agenda – Item G should be removed as it is a duplicate.

.....

3. Approval of Minutes from November 7, 2022 Meeting: *Ellen Dingledine made a motion to approve the minutes, seconded by Jim Fussner. Motion carried.*

Approval of Minutes from December 13, 2022 Special Meeting: *Ryan Hunsinger made a motion to approve the minutes, seconded by Ellen Dingledine. Motion carried.*

4. Public Comment – None.

5. Financial Reports:

Joanie Baxter provided a summary of the quarterly financial reports. Mike Hillary made a motion, seconded by Ellen Dingledine to approve the reports. Motion carried.

6. Action Items:

A. Ratify Investments made via phone/memo:

None

B. Investments Maturing before next quarterly meeting:

The Board discussed the CD that matures on January 25, 2023 and agreed that it should not be reinvested and should instead be put into the IPAVA account per IPOPIF direction.

C. Ratification of Police Pension Fund Expenses (roll call vote):

Expenses since the last meeting were reviewed:

- IPPFA paid 11/9/2022 in the amount of \$795.00 for IPPFA membership dues.

Ellen Dingledine made a motion, seconded by Ryan Hunsinger to ratify the above expense. On roll call the vote was Hillary – yes; Dingledine – yes; Hunsinger – yes; Fussner – yes. Motion carried.

D. Approval of Officer Joseph Dubois to the Police Pension Fund:

Joseph Dubois was sworn in on December 30, 2022 as a Tier 2 participant. Ryan Hunsinger made a motion, seconded by Mike Hillary to approve Joseph Dubois' application. Motion carried.

E./F. Approval of Cash Management Policy/transfers to IPOPIF and closing of MVT accounts (roll call vote):
Finance Director Baxter indicated that she had followed up with both legal counsel, Charlie Atwell and auditor Lauterbach and Amen and has concluded that the Board cannot keep investments with Schwab. It was agreed that a request would be made to MVT to close all accounts and send the proceeds to our IPAVA account. Charlie also advises that we can adopt a cash management policy by motion. Following discussion, it was agreed that the cash management policy would include the following:

- *Hold current CDs that are owned to maturity and only invest in future CDs that have a maturity of 9 months or less.*
- *Once all funds have been transferred from the MVT accounts, distribute to IPOPIF these proceeds and the CD that is due to mature, keeping about \$1M in IPAVA.*
- *Transfer excess funds on a quarterly basis, keeping about \$1M in IPAVA.*

Ellen Dingledine made a motion, seconded by Jim Fussner to approve the Cash Management Policy and actions above. On roll call, the vote was Hillary – yes; Dingledine – yes; Hunsinger – yes; Fussner – yes. Motion carried.

H. Designation of Freedom of Information Act (FOIA) and Open Meetings Act Officer – Valeri Brod
Ellen Dingledine made a motion, seconded by Ryan Hunsinger to designate City Clerk Valeri Brod as the Freedom of Information Act (FOIA) and Open Meetings Act Officer. Motion carried.

I. Acceptance of Police Pension Fund Actuarial Report:
The Police Pension Fund Actuarial Report as completed by Foster and Foster was reviewed. The recommended tax levy as determined in November was included in the 2022 Tax Levy approved by the City Council and is in the amount of \$766,000 after reduction for anticipated Personal Property Replacement Tax of \$32,000. Jim Fussner made a motion, seconded by Ryan Hunsinger to accept the Actuarial Report. Motion carried.

J. Approval of Pension Contribution Refund – Stephen Fletcher (roll call vote)
A check will be issued on January 28, 2023 to Stephen Fletcher who terminated employment with the Police Department on December 9, 2022. The contribution amount is \$1,911.24 reduced by required withholdings of \$382.25 for a net payment of \$1,528.99 as a refund of contributions. Ryan Hunsinger made a motion, seconded by Ellen Dingledine to approve the contribution refund. On roll call, the vote was Hillary – yes; Dingledine – yes; Hunsinger – yes; Fussner – yes. Motion carried.

7. Discussion Items

A. Training requirements and opportunities
Accountant Glueck gave an update on the status of trustee training and discussed online opportunities.

8. Adjournment:

With no further business, Ellen Dingledine made a motion, seconded by Ryan Hunsinger to adjourn the meeting at 9:14 a.m. On roll call the vote was Hillary – yes; Dingledine – yes; Hunsinger – yes; Fussner – yes. Motion carried.

Respectfully submitted,



February 2023 Statement Notes

Statement Overview Moved

- The statement overview and explanation has been removed as the monthly report cover and has been posted online at <https://www.ipopif.org/reports/article-3-reports/>

NAV and Receivable Calculations Under Development

- The IPOPIF [Valuation and Cost Rule](#), AR-2022-01, stipulates that the Net Asset Value (NAV) for each Participating Police Pension Fund will include a proportionate share of the IFA Loan and also receivables representing proportionate amounts due from late-transferring pension funds.
- These calculations are still under development.

February Highlights

- The IPOPIF Pool (the main investment fund) declined 2.22% in February.
- Asset Flows
 - New Asset Transfers: \$24 million
 - Cash Contributions: \$72 million
 - Cash Withdrawals: \$23 million
- Total Fund ending value: \$8.858 billion
 - IPOPIF Pool: \$8.839 billion
 - Transition Pool \$16.8 million
 - Participant accounts: \$2.1 million
- Expenses
 - Administrative Expenses: \$198,410
 - Non-manager Investment Expenses: \$163,187
 - Investment Manager Fees \$13,699
 - Expenses are paid from the IPOPIF Pool

Resources

- Monthly financial reports: <https://www.ipopif.org/reports/monthly-financial-reports/>
- Monthly and quarterly investment reports are available on the IPOPIF website at <https://www.ipopif.org/reports/investment-reports/>
- Meeting Calendar: <https://www.ipopif.org/meetings/calendar/>



Market Value Summary:

	Current Period	Year to Date
Beginning Balance	\$6,095,232.47	\$5,794,378.19
Contributions	\$0.00	\$0.00
Withdrawals	\$0.00	\$0.00
Transfers In/Out	\$0.00	\$0.00
Income	\$2,446.63	\$4,116.25
Administrative Expense	(\$135.84)	(\$190.78)
Investment Expense	(\$111.72)	(\$137.42)
Investment Manager Fees	(\$9.38)	(\$15.52)
IFA Loan Repayment	\$0.00	(\$730.39)
Realized Gain/Loss	\$262.54	\$245.32
Unrealized Gain/Loss	(\$138,204.25)	\$161,814.80
Ending Balance	\$5,959,480.45	\$5,959,480.45

Performance Summary:

	MTD	QTD	YTD	One Year	Three Years	Five Years	Ten Years	Inception to Date	Participant Inception Date
Net of Fees:	(2.22%)	2.87%	2.87%	N/A	N/A	N/A	N/A	2.72%	09/01/2022

Contact Information: Illinois Police Officers' Pension Investment Fund, 456 Fulton Street, Suite 402 Peoria, Illinois 61602 Phone: (309) 280-6464 Email: Info@ipopif.org

WASHINGTON POLICE PENSION FUND

Fund Name: Transition Pool

Month Ended: February 28, 2023



Market Value Summary:

	Current Period	Year to Date
Beginning Balance	\$118.71	\$1,122.07
Contributions	\$0.00	\$0.00
Withdrawals	\$0.00	\$0.00
Transfers In/Out	(\$97.23)	(\$1,149.63)
Income	\$0.22	\$1.16
Administrative Expense	\$0.00	\$0.00
Investment Expense	\$0.00	\$0.00
Investment Manager Fees	\$0.00	\$0.00
IFA Loan Repayment	\$0.00	\$0.00
Realized Gain/Loss	(\$1.49)	\$36.48
Unrealized Gain/Loss	(\$1.39)	\$8.74
Ending Balance	\$18.82	\$18.82

Unit Value Summary:

	Current Period	Year to Date
Beginning Units	13.032	128.504
Unit Purchases from Additions	0.000	0.000
Unit Sales from Withdrawals	(10.912)	(126.384)
Ending Units	2.121	2.121
Period Beginning Net Asset Value per Unit	\$9.101082	\$8.731284
Period Ending Net Asset Value per Unit	\$8.847857	\$8.847857

Performance Summary:

WASHINGTON POLICE PENSION FUND

	MTD	QTD	YTD	One Year	Three Years	Five Years	Ten Years	Inception to Date	Participant Inception Date
Net of Fees:	(2.85%)	1.28%	1.28%	N/A	N/A	N/A	N/A	1.52%	09/13/2022

Contact Information: Illinois Police Officers' Pension Investment Fund, 456 Fulton Street, Suite 402 Peoria, Illinois 61602 Phone: (309) 280-6464 Email: Info@ipopif.org

WASHINGTON POLICE PENSION FUND

Fund Name: IPOPIF Pool

Month Ended: February 28, 2023



Market Value Summary:

	Current Period	Year to Date
Beginning Balance	\$6,095,113.76	\$5,793,256.12
Contributions	\$0.00	\$0.00
Withdrawals	\$0.00	\$0.00
Transfers In/Out	\$97.23	\$1,149.63
Income	\$2,446.41	\$4,115.09
Administrative Expense	(\$135.84)	(\$190.78)
Investment Expense	(\$111.72)	(\$137.42)
Investment Manager Fees	(\$9.38)	(\$15.52)
IFA Loan Repayment	\$0.00	(\$730.39)
Realized Gain/Loss	\$264.03	\$208.84
Unrealized Gain/Loss	(\$138,202.86)	\$161,806.06
Ending Balance	\$5,959,461.63	\$5,959,461.63

Unit Value Summary:

	Current Period	Year to Date
Beginning Units	610,959.623	610,853.768
Unit Purchases from Additions	9.917	115.772
Unit Sales from Withdrawals	0.000	0.000
Ending Units	610,969.540	610,969.540
Period Beginning Net Asset Value per Unit	\$9.976283	\$9.483855
Period Ending Net Asset Value per Unit	\$9.754094	\$9.754094

Performance Summary:

WASHINGTON POLICE PENSION FUND

	MTD	QTD	YTD	One Year	Three Years	Five Years	Ten Years	Inception to Date	Participant Inception Date
Net of Fees:	(2.22%)	2.87%	2.87%	N/A	N/A	N/A	N/A	8.07%	09/23/2022

Contact Information: Illinois Police Officers' Pension Investment Fund, 456 Fulton Street, Suite 402 Peoria, Illinois 61602 Phone: (309) 280-6464 Email: Info@ipopif.org

Statement of Transaction Detail for the Month Ending 02/28/2023

WASHINGTON POLICE PENSION FUND

Date	Description	Amount	Unit Value	Units
Transition Pool				
02/23/2023	Transfer out to IPOPIF Pool	(97.23)	8.910687	(10.9116)
IPOPIF Pool				
02/23/2023	Transfer in from Transition Pool	97.23	9.804045	9.9173

**WASHINGTON POLICE PENSION FUND
CASH AND INVESTMENTS
March 31, 2023**

Ipava State Bank Money Market	\$	2,717,630.76
Cefcu Savings	\$	6,009.68
Charles Schwab Money Market - Fixed Income	\$	-
Charles Schwab Money Market - Fixed Income Non-Sweep	\$	-
Charles Schwab Money Market - Equity Sweep	\$	-
Charles Schwab Money Market - Equity Non-Sweep	\$	-
Certificates of Deposit:		
<div style="background-color: black; width: 80px; height: 20px; display: inline-block; vertical-align: middle;"></div> CEFCU 2.32% due 6/28/24	\$	<u>100,000.00</u> \$ 100,000.00
Heartland Bank <i>No CD's at this time.</i>		
IPAVA State Bank <i>No CD's at this time.</i>		
<div style="background-color: black; width: 80px; height: 20px; display: inline-block; vertical-align: middle;"></div> Washington State Bank 2.30% due 4/10/23	\$	<u>118,983.29</u> \$ 118,983.29
Morton Community Bank <i>No CD's at this time.</i>		
<div style="background-color: black; width: 80px; height: 20px; display: inline-block; vertical-align: middle;"></div> Busey Bank 2.90% due 1/11/24 2.76% due 8/30/23	\$	112,252.59 <u>118,830.27</u> \$ 231,082.86
Total Certificates of Deposits	\$	<u>450,066.15</u>
Total Local Cash and Investments	\$	3,173,706.59
IPOPIF Investments as of 02/28/23	\$	5,959,480.45
Total Cash and Investments	\$	9,133,187.04

**WASHINGTON POLICE PENSION FUND
REVENUE AND EXPENSE REPORT
MAY 1, 2022 THROUGH MARCH 31, 2023**

REVENUES:

Property Taxes	686,850.08	
Property Replacement Taxes	18,520.33	
Interest	84,550.91	
Employee Contributions	161,760.17	
Portability Contributions	0.00	
Reimb of Contrib Refunded	0.00	
Insurance Proceeds	0.00	
Miscellaneous Income	0.00	
TOTAL	951,681.49	951,681.49

EXPENSES:

Pensions	674,281.97	
Insurance	3,353.00	
Legal	1,850.00	
Compliance Fee	1,979.77	
Training	0.00	
Membership Dues	795.00	
Subscriptions	0.00	
Postage	0.00	
Insurance Claim Reimb.	0.00	
Contributions Refund	0.00	
Miscellaneous	41.84	
TOTAL	682,301.58	682,301.58

REVENUES OVER EXPENSES

269,379.91

INVESTMENTS:

Dividends (<i>Cash/Reinvested</i>)	29,476.81	
Schwab Investment Expense	(6,196.62)	
IPOPIF Investment / Admn. Expenses	(344.36)	
IFA Loan Repayment	(730.39)	
Realized Gain/Loss	(293,683.76)	
Unrealized Gain/Loss	(1,657.25)	
TOTAL	(273,135.57)	(273,135.57)

NET REVENUES OVER EXPENSES WITH INVESTMENTS

(3,755.66)

MONTHLY PENSIONS PAID (GROSS): RETIREMENT

Lyle Baele	4,600.30	
Kimberly Call (Britt Beard)	2,869.58	
David Densberger	3,674.46	
Mary Densberger	1,452.68	
James Fussner	4,714.84	
Rosalie Gerkin	5,227.10	
Greg Gordon	4,535.40	
James Kuchenbecker	8,241.63	
Joyce Libotte (Thomas Libotte)	4,625.40	
Gwendolyn Marshall	2,965.62	
David Stark	4,301.30	
Donald Volk	7,521.45	
Michael Williams	3,459.50	
Kathleen Witmer (William Witmer)	3,056.13	
Charles Woolley	4,706.29	
TOTAL		65,951.68

MONTHLY PENSIONS PAID (GROSS): DISABILITY

<i>No Disability Pensions at this time.</i>	0.00	
TOTAL		0.00

POLICE PENSION - ACTIVE OFFICERS' CONTRIBUTIONS AS OF 03/31/23

	<u>Contributions</u>	<u>Years</u>
Danton Althiser	\$29,530.36	4
Lyle Baele	\$157,437.12	24
Zachary Bean	\$77,346.96	12
Michael Brown	\$56,740.22	8
Jacob Cernek	\$72,821.46	11
Joseph Dubois	\$1,372.03	0
Daniel Foster	\$77,035.86	12
Benjamin Gregory	\$8,675.28	1
Jeffrey Hensley	\$21,210.58	3
Steve Hinken	\$80,384.06	13
Ryan Hunsinger	\$105,135.69	17
Ramadan Moore	\$28,984.86	4
Kelley Noetzol	\$8,567.90	1
Henry Perrilles	\$3,701.16	0
Ashley Peto	\$6,743.00	1
Brian Simpson	\$64,517.37	10
Steven Smith	\$99,877.35	14
Stuart Stevens	\$155,873.48	23
Tanner Stockton	\$6,743.55	1
Joshua Sutter	\$66,880.09	9
Dramane Taylor	\$54,990.43	8
Derek Thomas	\$118,120.53	19
Nathan Thompson	\$19,631.47	4.2499
Troi Westbrook	\$62,762.71	9
TOTAL ACTIVE CONTRIBUTIONS	\$ 1,385,083.52	

POLICE PENSION - INACTIVE OFFICERS' CONTRIBUTIONS AS OF 03/31/23

		Contributions
Lindsay Bond	<i>Terminated 3/5/15</i>	\$ 5,662.02
Michael Heitz	<i>Terminated 5/11/13</i>	\$ 624.14
Tyler Hodges	<i>Terminated 9/15/21</i>	\$ 3,324.94
April Schrementi	<i>Terminated 7/21/10</i>	\$ 5,253.25
TOTAL INACTIVE CONTRIBUTIONS		14,864.35

TOTAL CONTRIBUTIONS **1,399,947.87**

**WASHINGTON POLICE PENSION FUND
301 WALNUT STREET
WASHINGTON, IL 61571**

**QUARTERLY EXPENSE REPORT
January 1, 2023 to March 31, 2023**

The following is a list of expenses incurred by the Police Pension Board during the last quarter for ratification:

PAYEE	DATE	AMOUNT	DESCRIPTION
Atwell & Atwell	2/20/2023	\$550.00	Legal Counsel
TOTAL QUARTERLY EXPENSES		<u>\$550.00</u>	

 **COPY**

**WASHINGTON POLICE PENSION FUND
301 WALNUT STREET
WASHINGTON, IL 61571**

APPLICATION FOR BENEFIT

I hereby make application for a (circle one): *duty disability / non-duty disability / retirement*
pension from the Washington Police Pension Fund.

Name: LYLE E. BAEZE
Rank: SGT. Badge Number: [REDACTED]
Address: [REDACTED]
City: [REDACTED] State: IL Zip Code: [REDACTED]
Current Age: [REDACTED] Creditable years of Service: 24

Disability Pension Information:

Date of Disability: _____

Description of Disability:

Retirement Pension Information:

Date of Retirement: 2-1-23

Spouse's Name: _____

Children's Names: _____

[REDACTED]

Signature

Date

[REDACTED]

**Illinois Department of Insurance - Pension Division
Benefit Calculator Report**

Participant Summary

Fund Name: Washington Police Pension Fund **Participant Name:** Lyle Baels

Benefit Summary

Fund Type: Police
Benefit Type: Retirement
Reciprocity: No
Birth Date: [REDACTED]
Hire Date: 1/24/1999 **Unpaid Break Days:** 0
Retired Date: 2/1/2023 **Effective Date of Benefit:** 2/2/2023
Annual Salary: \$92,005.99
Creditable Service: 24 Year(s) 0 Month(s) 9 Day(s)

Initial Benefit Summary

Initial Benefit Date: 2/2/2023
Initial Annual Benefit: \$55,203.59 = 60.00% of \$92,005.99 (Annual Salary)

Prorated Benefit Summary

Prorated Date Range: 2/2/2023 - 2/28/2023
Prorated Benefit: \$4,436.00 = 27 Prorated Day(s) x \$4,600.30 (Monthly Benefit)/28 Days in the Month
Total Prorated Benefit: \$4,436.00 - February

Benefit Schedule

Begin March 2023

Benefit Type	Benefit Date	Monthly Increase	Monthly Benefit	Annual Benefit	Increase
Initial Annual Benefit	2/2/2023	\$0.00	\$4,600.30	\$55,203.59	
First Increase	5/1/2025	\$299.02	\$4,899.32	\$58,791.84	6.50%
Annual Increase	1/1/2026	\$146.98	\$5,046.30	\$60,555.60	3.00%
Annual Increase	1/1/2027	\$151.39	\$5,197.69	\$62,372.28	3.00%
Annual Increase	1/1/2028	\$155.93	\$5,353.62	\$64,243.44	3.00%
Annual Increase	1/1/2029	\$160.61	\$5,514.23	\$66,170.76	3.00%
Annual Increase	1/1/2030	\$165.43	\$5,679.66	\$68,155.92	3.00%
Annual Increase	1/1/2031	\$170.39	\$5,850.05	\$70,200.60	3.00%
Annual Increase	1/1/2032	\$175.50	\$6,025.55	\$72,306.60	3.00%
Annual Increase	1/1/2033	\$180.77	\$6,206.32	\$74,475.84	3.00%
Annual Increase	1/1/2034	\$186.19	\$6,392.51	\$76,710.12	3.00%
Annual Increase	1/1/2035	\$191.78	\$6,584.29	\$79,011.48	3.00%
Annual Increase	1/1/2036	\$197.53	\$6,781.82	\$81,381.84	3.00%
Annual Increase	1/1/2037	\$203.45	\$6,985.27	\$83,823.24	3.00%
Annual Increase	1/1/2038	\$209.56	\$7,194.83	\$86,337.96	3.00%

WASHINGTON POLICE PENSION FUND CASH MANAGEMENT POLICY

- Local cash and investments are limited to the cash held at IPAVA Bank and Certificates of Deposit that are currently being held.
- Certificates of Deposit will be held to maturity and then redeemed and deposited to the IPAVA Bank account.
- Future investment in local Certificates of Deposit is limited to those with a term of 9 months or less.
- Excess funds over \$1 million will be transferred to the IPOPIF on a quarterly basis.

Approved January 23, 2023

**WASHINGTON POLICE PENSION FUND
301 WALNUT STREET
WASHINGTON, IL 61571**

January 26, 2023

Mitchell, Vaught & Taylor
Attn: John Mitchell

Dear John:

The Washington Police Pension Fund has appreciated the investment management services your company has provided since 2016.

However, after much thought and discussion, the Board has made the decision to close all funds with MVT, effective immediately.

This letter is to request that all funds held by MVT in the name of the Washington Police Pension Fund be transferred to the IPAVA State Bank which holds all of our local funds.

Thank you for your assistance with this matter.

Sincerely,

WASHINGTON POLICE PENSION FUND


Michael Hillary, President


Abbey Strubhar, Treasurer

ARTICLE 3 AND ARTICLE 4 PENSION TRUSTEE CERTIFICATION



All elected and appointed Article 3 (police) and Article 4 (firefighters) local pension board trustees are required to participate in state-mandated trustee certification training.

WHAT IS THE FIRST YEAR CERTIFICATION REQUIREMENT?

The trustee certification training requirement for a first year trustee is at least 16 hours.

WHAT IS THE ANNUAL CERTIFICATION REQUIREMENT?

Annually, all trustees must complete a minimum of eight hours of continuing trustee education.

WHERE CAN TRUSTEES RECEIVE THEIR TRAINING?

The Illinois Municipal League provides this certification training at no charge to all trustees.

More information is available at iml.org/pensiontrustees.

Trustee certification training is provided online and in accordance with all statutory requirements. If you have questions regarding pension trustee certification, please contact us by email at pensiontrustees@iml.org.

HOW MUCH DOES THE TRAINING COST?

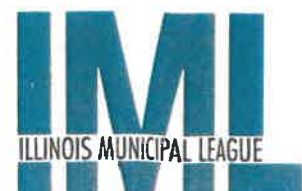
\$0. The Illinois Municipal League provides this certification training at no charge. Really — it's free = no charge.

WHAT ARE SOME TRUSTEE EDUCATION TOPICS?

- Articles 3 and 4 Pension Disability Pension Overview
- Duties and Ethical Obligations of a Pension Fund Fiduciary
- Board Oversight of Cyber Risk: Before a Breach
- Illinois Public Employee Disability Act and Public Safety Employee Benefits Act
- Developments and Potential Changes in Federal and Illinois Labor and Employment Laws
- Qualified Domestic Relations Order
- Pension Plan Funding 101
- Pension Plan Assumptions 101
- Freedom of Information Act and Open Meetings Act
- Cyber Security Best Practices
- Managing Generational Differences and Unconscious Bias in the Workplace
- How to Identify, Address and Prevent Sexual Harassment and Discrimination
- Let Me Ask You a Question



EASTERN ILLINOIS UNIVERSITY in partnership with



HIGH RISK HOME LOAN ACT
(Effective August 28, 2007)

COMPLIANCE FOR CALANDER YEAR 2023
(Due by May 15th annually)

INSTITUTION	DATE MAILED	DATE COMPLIED	ADDITIONAL COMMENTS
Morton Community Bank 721 West Jackson Morton, IL 61550	N/A	x	No current accounts.
CEFCU P.O. Box 1715 Peoria, IL 61656-1715 Attn: VP Mortgage Lending	2/22/2023	3-20-23	
Heartland Bank & Trust 401 North Hershey Road P.O. Box 67 Bloomington, IL 61702-0067	N/A	x	No current accounts.
Ipava State Bank 116 Washington Square Washington, IL 61571	2/22/2023	2-28-23	
Busey Bank 118 Cole Street East Peoria, IL 61611	2/22/2023		
Washington State Bank 1110 Peoria Street Washington, IL 61571	2/22/2023	2-28-23	
PNC Bank 1996 Freedom Parkway Washington, IL 61571 Attn: Emily Geerts	N/A	x	No Response in previous months. No current accounts.