

Saratoga County Industrial Development Agency
Investment Report FY 2007

As of December 31, 2007 the Agency's unrestricted funds were held in a checking account (BSNB) \$59,526, an interest bearing money market account (SNBT), \$41,110. and certificates of deposit as shown on the current investment charts totaling \$1,354,114. All deposits totaled \$1,454,749 and the Independent Audit notes to the Agency's financial statements dated December 31, 2007 confirmed that all deposits of the Agency were covered by FDIC insurance or collateral investments as required.

Unrestricted funds during the year are invested by staff with board oversight, in rolling certificates of deposit awarded to the highest bidder. Participating banks and bid forms are listed in the agency's investment policy: (see Policies on web www.saratogacountyida.org.) The State Comptroller's Financial Management Guidelines for cash management and investment have been previously adopted and incorporated into the Agency's investment policy by the Board.

The Agency maintains third party custodial (collateral) agreements with all participating banks and maintains records of all collateral held by third parties securing the Agency's investment's. Interest on CD's is recognized by the agency at maturity. The agency does not incur any fees or charges in the purchase of CD's.

**SARATOGA COUNTY INDUSTRIAL DEVELOPMENT
AGENCY**

RAYMOND F. CALLANAN
CHAIRMAN

January 18, 2007

CURRENT INVESTMENTS

	Date Matures	Current Bank & Account #	Prior Bank & Account #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
1	02/10/07	Bank North 6730055802	Bank North 6730056016	2-15-06 12 mo. @4.82	146,994
2.	03/01/07	GF National 808511	GF National 779120	09/01/06 6 mos. @5.40 APY 5.61%	111,914
3.	03/19/07	Bank North 6730056016	Bank North 67300560618	6/21/06 9 mos. @5.45	106,550
4.	04/11/07	Bank North 6730055761	Bank North	10/11/06 6 mos. @5.30	131,293
5.	04/20/07	NBT, NA 9002238710	NBT, NA 902229533	04/20/06 12 mo. @5.05	105,187
6.	05/14/07	Bank North 6730252408	Bank North 6730252408	11/15/06 6 mo. @5.25	152,289
7.	06/18/07	NBT, NA 9002229991	NBT, NA 902238753	12/16/06 6 mo. @5.17	136,344
8.	07/18/07	Bank North #6730190020	NBT, NA 9002238761	01/18/07 6 mo. @5.25	138,063
9.	07/17/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
10.	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
TOTAL					\$1,281,527

BANK DISTRIBUTION

NBT NA (CNB)	\$348,181
Ballston Spa National Bank	-0-
Glens Falls National Bank	\$111,914
Saratoga National Bank	-0-
Bank North (Evergreen)	\$675,189
Berkshire Bank	\$146,243

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**SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY**

February 9, 2007

RAYMOND F. CALLANAN
CHAIRMAN

CURRENT INVESTMENTS

	Date Matures	Current Bank & Account #	Prior Bank & Account #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
1	03/01/07	GF National 808511	GF National 779120	09/01/06 6 mos. @5.40 APY 5.61%	111,914
2.	03/19/07	Bank North 6730056016	Bank North 6730056018	6/21/06 9 mos. @5.45	106,550
3.	04/11/07	Bank North 6730055761	Bank North	10/11/06 6 mos. @5.30	131,293
4.	04/20/07	NBT, NA 9002238710	NBT, NA 902229533	04/20/06 12 mo. @5.05	105,187
5.	05/14/07	Bank North 6730252408	Bank North 6730252408	11/15/06 6 mo. @5.25	152,289
6.	06/18/07	NBT, NA 9002229991	NBT, NA 902238753	12/16/06 6 mo. @5.17	136,344
7.	07/18/07	Bank North #6730190020	NBT, NA 9002238761	01/18/07 6 mo. @5.25	138,063
8.	07/17/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
9.	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
10.	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
TOTAL					\$1,287,836

BANK DISTRIBUTION

NBT NA (CNB) Ballston Spa	\$348,181
National Bank Glens Falls	- 0 -
National Bank Saratoga	\$111,914
National Bank Bank North	- 0 -
(Evergreen) Berkshire Bank	\$681,498
	\$146,243

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**SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY**

March 1, 2007

RAYMOND F. CALLANAN
CHAIRMAN

CURRENT INVESTMENTS

	Date Matures	Current Bank & Account #	Prior Bank & Account #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
1.	03/19/07	Bank North 6730056016	Bank North 67300560618	6/21/06 9 mos. @5.45	106,550
2.	04/11/07	Bank North 6730055761	Bank North	10/11/06 6 mos. @5.30	131,293
3.	04/20/07	NBT, NA 9002238710	NBT, NA 902229533	04/20/06 12 mo. @5.05	105,187
4.	05/14/07	Bank North 6730252408	Bank North 6730252408	11/15/06 6 mo. @5.25	152,289
5.	06/18/07	NBT, NA 9002229991	NBT, NA 902238753	12/16/06 6 mo. @5.17	136,344
6.	07/18/07	Bank North #6730190020	NBT, NA 9002238761	01/18/07 6 mo. @5.25	138,063
7.	07/17/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
8.	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
9.	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
10.	09/01/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
TOTAL					\$1,290,886

BANK DISTRIBUTION

NBT NA (CNB)	\$348,181
Ballston Spa National Bank	0
Glens Falls National Bank	0
Saratoga National Bank	0
Bank North (Evergreen)	\$681,498
Berkshire Bank	\$261,207

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SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY

RAYMOND F. CALLANAN
CHAIRMAN

March 19, 2007

CURRENT INVESTMENTS

	Date Matures	Current Bank & Account #	Prior Bank & Account #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
1.	04/08/07	Bank North 6730055761	Bank North	10/11/06 6 mos. @5.30	131,293
2.	04/20/07	NBT, NA 9002238710	NBT, NA 902229533	04/20/06 12 mo. @5.05	105,187
3.	05/15/07	Bank North 6730252408	Bank North 6730252408	11/15/06 6 mo. @5.25	152,289
4.	06/18/07	NBT, NA 9002229991	NBT, NA 902238753	12/16/06 6 mo. @5.17	136,344
5.	07/18/07	Bank North #6730190020	NBT, NA 9002238761	01/18/07 6 mo. @5.25	138,063
6.	07/17/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
7.	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
8.	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
9.	09/01/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
10.	09/19/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
				TOTAL	\$1,295,230

BANK DISTRIBUTION

NBT NA (CNB)	\$348,181
Ballston Spa National Bank	- 0 -
Glens Falls National Bank	- 0 -
Saratoga National Bank	- 0 -
Bank North (Evergreen)	\$574,948
Berkshire Bank	\$372,011

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**SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY**

April 9, 2007

CURRENT INVESTMENTS

RAYMOND F. CALLANAN
CHAIRMAN

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
	04/20/07	NBT, NA 9002238710	NBT, NA 902229533	04/20/06 12 mo. @5.05	105,187
	05/15/07	Bank North 6730252408	Bank North 6730252408	11/15/06 6 mo. @5.25	152,289
	06/18/07	NBT, NA 9002229991	NBT, NA 902238753	12/16/06 6 mo. @5.17	136,344
01-07	07/17/07	Bank North #6730190020	NBT, NA 9002238761	01/18/07 6 mo. @5.25	138,063
	07/21/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
02-07	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
03-07	09/01/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/19/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	12/09/07	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
TOTAL					\$1,302,050

BANK DISTRIBUTION

NBT NA (CNB)	\$348,181
Ballston Spa National Bank	-0-
Glens Falls National Bank	-0-
Saratoga National Bank	-0-
Bank North (Evergreen)	\$443,655
Berkshire Bank	\$510,214

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**SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY**

April 20, 2007

RAYMOND F. CALLANAN
CHIRMAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
	05/15/07	Bank North 6730252408	Bank North 6730252408	11/15/06 6 mo. @5.25	152,289
	06/18/07	NBT, NA 9002229991	NBT, NA 902238753	12/16/06 6 mo. @5.17	136,344
01-07	07/17/07	Bank North #6730190020	NBT, NA 9002238761	01/18/07 6 mo. @5.25	138,063
	07/21/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
02-07	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
03-07	08/30/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/17/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,573
TOTAL					\$1,307,436

BANK DISTRIBUTION

NBT NA (CNB)	\$242,994
Ballston Spa National Bank	-0-
Glens Falls National Bank	-0-
Saratoga National Bank	-0-
Bank North (Evergreen)	\$443,655
Berkshire Bank	\$620,787

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**SARATOGA COUNTY INDUSTRIAL
DEVELOPMENT AGENCY**

May 15, 2007

RAYMOND F. CALLANAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
	06/18/07	NBT, NA 9002229991	NBT, NA 902238753	12/16/06 6 mo. @5.17	136,344
01-07	07/17/07	Bank North #6730190020	NBT, NA 9002238761	01/18/07 6 mo. @5.25	138,063
	07/27/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
02-07	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
03-07	08/30/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/17/07 [^]	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08 [^]	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07 [^]	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,573
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
TOTAL					\$1,311,456

BANK DISTRIBUTION

NBT NA (CNB)	\$242,994
Ballston Spa National Bank	- 0 -
Glens Falls National Bank	- 0 -
Saratoga National Bank	- 0 -
Bank North (Evergreen)	\$447,675
Berkshire Bank	\$620,787

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SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY

June 18, 2007

RAYMOND F. CALLANAN
CHAIRMAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
01-07	07/17/07	Bank North #6730190020	NBT, NA 9002238761	01/18/07 6 mo. @5.25	138,063
	07/27/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
02-07	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
	08/15/07	NET, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
03-07	08/30/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/17/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,573
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
TOTAL					\$1,315,019

BANK DISTRIBUTION

NBT NA (CNB)	\$106,650
Ballston Spa National Bank	- 0 -
Glens Falls National Bank	\$139,907
Saratoga National Bank	- 0 -
Bank North (Evergreen)	\$447,675
Berkshire Bank	\$620,787

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**SARATOGA COUNTY INDUSTRIAL
DEVELOPMENT AGENCY**

July 17, 2007

RAYMOND F. CALLANAN
CHAIRMAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
Auto Rollover	07/27/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
02-07	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
03-07	08/30/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/17/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,573
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
TOTAL					\$1,318,823

BANK DISTRIBUTION

NBTNA	\$106,650
Ballston Spa National Bank	-0-
Glens Falls National Bank	\$281,594
Saratoga National Bank	-0-
Bank North (Evergreen)	\$309,612
Berkshire Bank	\$620,967

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SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY

July 17, 2007

RAYMOND F. CALLANAN
CHAIRMAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
Auto Rollover	07/27/07	Berkshire Bank 100020451980	Bank North 6730055852	07/21/06 12 mo. @5.47	146,243
02-07	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
03-07	08/30/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/17/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,573
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
				TOTAL	\$1,326,822

BANK DISTRIBUTION

NBTNA	\$106,650
Ballston Spa National Bank	-0-
Glens Falls National Bank	\$281,594
Saratoga National Bank	-0-
Bank North (Evergreen)	\$309,612
Berkshire Bank	\$628,966

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SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY

July 27, 2007

RAYMOND F. CALLANAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
02-07	08/08/07	Bank North 6730055802	Bank North 6730055802	02/08/07	153,303
	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
03-07	08/30/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/17/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,573
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
10-07	07/26/08	Berkshire Bank 100020451980	Berkshire Bank 10020451980	07/27/07 6 mos. @5.10%	154,352
				TOTAL	\$1,326,572

BANK DISTRIBUTION

NBTNA	\$106,650
Ballston Spa National Bank	- 0 -
Glens Falls National Bank	\$281,594
Saratoga National Bank	- 0 -
Bank North (Evergreen)	\$309,612
Berkshire Bank	\$628,896

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**SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY**

August 8, 2007

RAYMOND F. CALLANAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
None	08/15/07	NBT, NA 9002229959	NBT, NA 9002229649	8/15/06 12 mos. @5.48 APY 5.56%	106,650
03-07	08/30/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/17/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,574
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
10-07	07/26/08	Berkshire Bank 100020451980	Berkshire Bank 10020451980	07/27/07 6 mos. @5.10%	154,463
11-07	02/04/08	Bank North 6730055802	Bank North 6730055802 02-07	08/08/07 6 mos. @5.10%	158,009
TOTAL					\$1,331,570

BANK DISTRIBUTION

NBTNA	\$106,650
Ballston Spa National Bank	- 0 -
Glens Falls National Bank	\$281,594
Saratoga National Bank	- 0 -
Bank North (Evergreen)	\$314,318
Berkshire Bank	\$629,008

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**SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY**

RAYMOND F. CALLANAN
CHAIRMAN

August 15, 2007

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
03-07	08/30/07	Berkshire Bank 100020656220	GF National 808511	03/01/07 6 mos. @5.25	114,964
04-07	09/17/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,574
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
10-07	07/26/08	Berkshire Bank 100020451980	Berkshire Bank 10020451980	07/27/07 6 mos. @5.10%	154,463
11-07	02/04/08	Bank North 6730055802	Bank North 6730055802 02-07	08/08/07 6 mos. @5.10%	158,009
12-07	02/15/08	NBT Bank 9002229886	NBT Bank 9002229959	08/15/07 6 mos. @5.17	112,494
TOTAL					\$1,337,414

BANK DISTRIBUTION

NBTNA	\$106,650
Ballston Spa National Bank	-0-
Glens Falls National Bank	\$281,594
Saratoga National Bank	-0-
Bank North (Evergreen)	\$320,162
Berkshire Bank	\$629,008

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**SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY**

August 30, 2007

RAYMOND F. CALLANAN
CHAIRMAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
04-07	09/17/07	Berkshire Bank 100020672590	Bank North 6730056016	03/19/07 6mos. @5.25	110,894
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,574
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
10-07	07/26/08	Berkshire Bank 100020451980	Berkshire Bank 10020451980	07/27/07 6 mos. @5.10%	154,463
11-07	02/04/08	Bank North 6730055802	Bank North 6730055802 02-07	08/08/07 6 mos. @5.10%	158,009
12-07	02/15/08	NBT Bank 9002229886	NBT Bank 9002229959	08/15/07 6 mos. @5.17	112,494
13-07	02/26/08	Bank North 6730384342	Berkshire Bank 100020656220	08/30/07 6 mos. @5.18%	117,935
TOTAL					\$1,340,385

BANK DISTRIBUTION

NBTNA	\$224,585
Ballston Spa National Bank	- 0 -
Glens Falls National Bank	\$281,594
Saratoga National Bank	- 0 -
Bank North (Evergreen)	\$320,162
Berkshire Bank	\$514,044

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**SARATOGA COUNTY INDUSTRIAL
DEVELOPMENT AGENCY**

September 17, 2007

CURRENT INVESTMENTS

RAYMOND F. CALLANAN

CHAIRMAN

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
06-07	10/19/07	Berkshire Bank 100020706480	NBT Bank 9002238710	04/20/07 6 mos. @5.31	110,574
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
10-07	07/26/08	Berkshire Bank 100020451980	Berkshire Bank 10020451980	07/27/07 6 mos. @5.10%	154,463
11-07	02/04/08	Bank North 6730055802	Bank North 6730055802 02-07	08/08/07 6 mos. @5.10%	158,009
12-07	02/15/08	NBT Bank 9002229886	NBT Bank 9002229959	08/15/07 6 mos. @5.17	112,494
13-07	02/26/08	Bank North 6730384342	Berkshire Bank 100020656220	08/30/07 6 mos. @5.18%	117,935
14-07	03/17/08	Berkshire Bank 100020672590	Berkshire Bank 100020672590	09/17/07 6 mos. @5.15	113,744
TOTAL					\$1,343,235

BANK DISTRIBUTION

NBTNA	\$112,494
Ballston Spa National Bank	-0-
Glens Falls National Bank	\$281,594
Saratoga National Bank	-0-
Bank North (Evergreen)	\$432,253
Berkshire Bank	\$516,894

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SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY

October 19, 2007

RAYMOND F. CALLANAN
CHAIRMAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
07-07	11/15/07	Bank North 6730252408	Bank North 6730252408	05/15/07	156,309
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	12/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
10-07	07/26/08	Berkshire Bank 100020451980	Berkshire Bank 10020451980	07/27/07 6 mos. @5.10%	154,463
11-07	02/04/08	Bank North 6730055802	Bank North 6730055802 02-07	08/08/07 6 mos. @5.10%	158,009
12-07	02/15/08	NBT Bank 9002229886	NBT Bank 9002229959	08/15/07 6 mos. @5.17	112,494
13-07	02/26/08	Bank North 6730384342	Berkshire Bank 100020656220	08/30/07 6 mos. @5.18%	117,935
14-07	03/17/08	Berkshire Bank 100020672590	Berkshire Bank 100020672590	09/17/07 6 mos. @5.15	113,744
15-07	4/19/08	Berkshire Bank 100020706480	Berkshire Bank 100020706480	10/19/07 6 mos. @4.70	113,534
TOTAL					\$1,346,195

BANK DISTRIBUTION

NBTNA	\$112,494
Ballston Spa National Bank	-0-
Glens Falls National Bank	\$281,594
Saratoga National Bank	-0-
Bank North (Evergreen)	\$432,253
Berkshire Bank	\$519,854

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SARATOGA COUNTY INDUSTRIAL
DEVELOPMENT AGENCY

November 15, 2007

CURRENT INVESTMENTS

RAYMOND F. CALLANAN

CHAIRMAN

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
08-07	12/18/07	Glens Falls National 779154	NBT, NA 9002229991	06/18/07 6 mos. @5.26	139,907
09-07	04/18/08	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
10-07	07/26/08	Berkshire Bank 100020451980	Berkshire Bank 10020451980	07/27/07 6 mos. @5.10%	154,463
11-07	02/04/08	Bank North 6730055802	Bank North 6730055802 02-07	08/08/07 6 mos. @5.10%	158,009
12-07	02/15/08	NBT Bank 9002229886	NBT Bank 9002229959	08/15/07 6 mos. @5.17	112,494
13-07	02/26/08	Bank North 6730384342	Berkshire Bank 100020656220	08/30/07 6 mos. @5.18%	117,935
14-07	03/17/08	Berkshire Bank 100020672590	Berkshire Bank 100020672590	09/17/07 6 mos. @5.15	113,744
15-07	4/12/08	Berkshire Bank 100020706480	Berkshire Bank 100020706480	10/19/07 6 mos. @4.70	113,534
16-07	5/15/08	Berkshire Bank 100020897340	Bank North 6730252408 07-07	11/15/07 6 mos. @4.50	160,487
TOTAL					\$1,350,373

BANK DISTRIBUTION

NBTNA	\$112,494
Ballston Spa National Bank	- 0 -
Glens Falls National Bank	\$281,594
Saratoga National Bank	- 0 -
Bank North (Evergreen)	\$275,944
Berkshire Bank	\$680,341

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SARATOGA COUNTY
INDUSTRIAL DEVELOPMENT AGENCY

December 18, 2007

RAYMOND F. CALLANAN
CHAIRMAN

CURRENT INVESTMENTS

Agency #	Date Matures	Current Bank & Account #	Prior Bank & Account # Agency #	Date of Purchase Term & Rate	Amount at Purchase (Rounded)
05-07	01/09/08	Berkshire Bank 100020694260	Bank North 6730055761	04/09/07 9 mos. @5.31	138,113
09-07	04/18/08 *'	Glens Falls National 779161	Bank North 6730190020 01-07	07/18/07 9 mos. @5.25%	141,687
10-07	07/26/08	Berkshire Bank 100020451980	Berkshire Bank 10020451980	07/27/07 6 mos. @5.10%	154,463
11-07	02/04/08	Bank North 6730055802	Bank North 6730055802 02-07	08/08/07 6 mos. @5.10%	158,009
12-07	02/15/08	NBT Bank 9002229886	NBT Bank 9002229959	08/15/07 6 mos. @5.17	112,494
13-07	02/26/08	Bank North 6730384342	Berkshire Bank 100020656220	08/30/07 6 mos. @5.18%	117,935
14-07	03/17/08	Berkshire Bank 100020672590	Berkshire Bank 100020672590	09/17/07 6 mos. @5.15	113,744
15-07	4/12/08	Berkshire Bank 100020706480	Berkshire Bank 100020706480	10/19/07 6 mos. @4.70	113,534
16-07	5/15/08	Berkshire Bank 100020897340	Bank North 6730252408 07-07	11/15/07 6 mos. @4.50	160,487
17-07	9/17/08	Glens Falls National 779167 08-07	Glens Falls National 779154 08-07	12/18/07 9 mos. @4.25%	\$143,648
TOTAL					\$1,354,114

BANK DISTRIBUTION

NBTNA	\$112,494
Ballston Spa National Bank	-0-
Glens Falls National Bank	\$285,335
Saratoga National Bank	-0-
Bank North (Evergreen)	\$275,944
Berkshire Bank	\$680,341

