



**Waterford Public Library Board
February 17, 2026 5:00 PM**

The Library Board will meet on Tuesday, February 17, 2026 at 5:00pm in Waterford Library's Community Room at 101 N River St. The agenda is usually published four days prior to the meeting and may be revised until 48 hours in advance of the meeting. Meetings are open to the public except when specifically noticed otherwise in accordance with the Wisconsin Open Meetings Law. Members of the public may address the Board during the public comment session, and the total time allocated may be limited at the discretion of the Board President.

AGENDA

Call to order

Public Comment

Approve Minutes

Review and Act on January 13, 2026 Regular Board Meeting Minutes

Director's Report

Programming Review

Circulation Review

Special Projects Update

Budget Review

Invoices

Review and Act on Invoices from January 2026

Old Business

Building Agreement

Formation of Endowment Subcommittee for management, marketing and outreach

Donation and Community Room Naming Rights

New Business

Gift Policy

Annual Report

Library Furniture and Signage

Adjournment

*There may be a quorum of Village Trustees present, which would constitute a public meeting of the Village Board.

**Please note that, upon reasonable notice, accommodations can be made for the needs of disabled individuals through appropriate aids and service. For additional information or to request this service, contact the Library at 262-534-3988.

Next meeting: March 10, 2026

posted 2/13/2026, 3:00 pm

WATERFORD LIBRARY BOARD OF TRUSTEES
UNOFFICIAL MEETING MINUTES
January 13, 2026

Call to Order: The meeting was called to order by President Isola at 5:01 PM

Trustees present: President Isola, Trustees Pollnow (Zoom), Kis (Zoom), Dexter, Beer, Schoepke, Loebel (Zoom)

Others present: Library Director Jessica Kiesler, Samantha Vogel, Village Board President Adam Jaskie

Public Comment

None

Minutes

Motion (Isola/Dexter) to approve minutes from the December 9, 2025 Regular Board meeting. All ayes.
Motion carried 6-0.

Director's Report

1. Programming review:

- Adult programming:
 - Total Participants: 206
- Family programming:
 - Believe in the Magic of Reading Family Christmas Program 150 participants
 - Polar Express Indoor Story Walk 141 participants
 - Total Participants: 903
- Juvenile 0-5:
 - Alphabet lab (3 sessions) 140 participants
 - Total Participants: 222
- Juvenile 6-11
 - Wrapped Christmas books 117 participants
 - Total Participants: 345
- Teen 12-18:
 - Total Participants: 14

2. Circulation Review:

- Circulation up about 4% for the year
- 657 New Patrons in 2025
- 47, 509 people have visited the library since January 1, 2025
- Visits up about 3% for the year
- 115,831 items have circulated since January 1, 2025
- Libby is seeing an increase in usage in 2025
- Hoopla has been officially faded out

3. Special Projects Update

- Donation (\$5000) from a patron towards Libby to increase circulation
- New hours are being positively received
- New cleaning company has started working
- WPL store is now open; \$5 comes back to the library from each item sold
- New website will be unveiled publicly this month
- Starting work on repurposing the storytelling room to a creative play space
 - An Eagle scout will be helping with some of the remodeling/repurposing
- Lucky Day collection started in December; overall people checked out Lucky Day books 45 times
- Jessica will attend library legislative day in Madison in February

4. 2025 Budget Review

- We have used 96.3% of our budget this year
- Reviewed Associated Bank Endowment statement
 - Balance end of December 31, 2025: \$190,042.27
- Reviewed Community State Bank statements
 - Balance ending December 31, 2025: \$17,614.18
- Reviewed Patriot Financial Statement
 - Balance ending \$53,000.03

Invoices

- Motion (Schoepke/Isola) to Operations \$47,111.28. All ayes. Motion carried 7-0.
- Motion (Dexter/Kis) Special Funds \$1,902.30. All ayes. Motion carried 7-0.

Old Business

- Building Agreement
 - Discussion about creating an MOU draft.
 - Jessica will lead that work initially and bring a draft to the next meeting.
- Opening Endowment Account
 - First statement was presented from Patriot Financial
 - Signers on the account
 - Discussion to add a third signer for the account
 - Discussion about creation of a sub-committee for management, marketing, and outreach of the Endowment
 - Lori Isola and Abra Dexter will represent the board on the sub-committee
- Special Projects Update
- Budget Review

New Business

- Donation and Community Room Naming Rights

Motion to approve Abra Dexter to be the third signer on the endowment account. (Isola/Beer). All ayes. Motion carried 6-0. Dexter abstained.

Motion to approve Lori and Abra representing the board on the Endowment sub-committee. (Schoepke/Beer) All ayes. Motion carried 5-0. Dexter and Isola abstained.

Motion for the endowment subcommittee to create a draft plan for donation recognition / naming rights (Schoepke/Pollnow) All ayes. Motion carried 7-0.

Adjournment

There being no further business before the Board of Trustees, there was a motion (Beer/Dexter) to adjourn. All ayes. Motion carried 7-0. The meeting adjourned at 6:20 PM.

Next meeting: February 17 at 5:00 PM at Waterford Public Library.

Minutes submitted by: Sara Schoepke

WATERFORD LIBRARY BOARD OF TRUSTEES
OFFICIAL MEETING MINUTES
By Tami Pollnow
December 9, 2025

Call to Order: The meeting was called to order by President Isola at 5:02 p.m. in the Community Room.

Trustees present: President Isola, Pollnow, Beer, Kis and Dexter, Loebel attended virtually

- Schoepke excused

Others present: Library Director Jessica Kiesler, Samantha Vogel, Village President Adam Jaskie

No Public comment

Minutes

Motion by Isola/Dexter to approve minutes. All ayes. Motion carries 6-0.

Director's Report

Programming

Jessica reviewed - Adult Program: 9 @ How we are shaped by German influence, 67 @ Adult yoga, 10 @ Needlecrafters, 21 @ Mah Jongg, 32 @ Loose ends sewing, 15 @ Bingo, 18 @ quilting group and 32 attendees @ puzzle table.

Family programs: Ink and Imagination Passport - 245 patrons - 46 completed, Ingrid Hanson Popp piano recital had 70 attend, 405 Passive activity sheets.

Juvenile programs 0-5: Alphabet Lab with Ms. Amy is very popular @ 108, Little bookworms count with me 29, Families @ 18, pre-school book party 30 and 4 signed up for 1,000 books before pre-school. Ages 6-11 had 7 attendees for Polar Fort Adventure and 21 homeschool connections.

Teen programs: 15 @ Dungeons & Dragons, TAB - Tree decorating had 5 participants, 20 attended It's a Tween Thing relaxation station with Casey & Maggie and 12 volunteers.

Outreach: 52 participants in birth to 3 programming.

Highlights: 5 curbside visits, Sam attended a web conference & brought great ideas. Jessica, Julie & Sam visited 3 libraries for ideas on how to use the PLLS grant funds.

Circulation

25k using Libby, Hoopla is done, 43,918 visits ytd. FB followers increased as did instagram.

Resignation of Noah Miller - looking for new hire.

Patron issues being documented and addressed, warning letter sent.

Special Projects

Lions Club grant \$1,500. - Thank you John
PayPal set up for direct donations

New website about 50% complete

New cleaning company begins at New Year - 2 nights per week / turn off keyfob for Library for previous company

Attended Prairie Lakes Directors meeting - new discovery layer- Aspen

Attended meeting with Racine County Library Directors - Review with Executive Malicki - plan for funding to create a committee for the County. Integrate E materials into formula for funding.

Sam, Julie and Jessica have been touring libraries to improve programming - Two Rivers ideas

Clearing Storytelling room - add more activities/toys for kids

Strategic Plan Survey

New collections display from FRIENDS donations, CDs moved to Adult AV, coloring table in kids area. Themes updated monthly.

Carl toured from Public Works Committee and is running for Trustee

Book Club begins in January with Jessica - months to match themes

Vote for Library Tree decorated @ park

Updates from suggestion box

John has donation ideas to share

2025 Budget Review

88% of budget spent @ 92% for year

Paid for Library Leasing service from Community State Bank Balance \$9,106.50 - Friends have covered so balance will go up. Associated \$189,625.09

Invoices

Motion to approve Operations \$44,096.16 (Kis/Beer). All ayes. Motion carries 6-0.

Motion to approve Special Funds \$3,588.90 (Dexter/Kis). All ayes. Motion carries 6-0.

Zoo pass is Friends donation - 2 passes for up to 8 people and parking/ review late fee on return WE Energies

November bill late on payment / Central States payment also paid late - Village covers both Jon recommends auto debit

Old Business

Proposed 2026 Budget

- 210 - increase janitorial wages and balance to materials from \$33k balance.

Motion by Isola/Kis. All ayes. Motion carries 6-0,

- 211 - estimated \$10k as donation account. Motion by Kis/Beer. All ayes. Motion carries 6-0.

Motion by Isola/Kis for an allocation of unused funds from 2025 including unpaid salary/benefits from not paying a Director (as discussed by board during hiring process) to the Salary line in 2026. All ayes. Motion carries 6-0.

MOU from Hartford Library for building agreement-Kis reviewing with attorney

Community Room and Study room policies. Motion by Dexter/Beer. All ayes. Motion carries 6-0.

Edit to Community Room policy - add for-profit to be included

Personal supplies and materials not to be stored on the premises.

New Business

Endowment Review with donors, Matt Giese and Dexter

Edits - highlights - 3 Endowments Frederick Lewnau, Racine Community and new fund

Conditions - requested by anonymous donors:

- Create a sub committee

- Marketing- donations direct to Waterford Public Library Endowment Fund

- Monthly statements

- Only 4% to be spent per year

Signers - update signatures to current staff and board

Management of funds

Asset allocation

Motion by Isola/Beer to open a new account at Patriot Financial - Waterford PLF. All ayes. Motion carries 6-0.

Motion by Pollnow/Dexter for update on signatures for all endowments to be two of Isola, Jessica and Kis. All ayes.

Motion carries 6-0.

Motion on proposed Investment Policy Statement crafted by Matt Giese @ Patriot Financial - calculated by year end but withdrawn by 8/1 (Kis/Isola). All ayes. Motion carries 6-0.

Trust Fund Policy - edits for approval and Waterford Library Special funds - Motion by Kis/Beer. All ayes. Motion carries 6-0.

Formation of sub committee to manage fund, marketing and outreach.

2 board members and others appointed by Isola.

Quarterly for marketing and yearly for review. Motion Kis/Dexter. All ayes. Motion carries 6-0.

Adjournment

Motion to adjourn 6:30 Kis/Beer. All ayes. Motion carries 6-0.

Summary of Programming for the Month of January 2026

Adult

Date	Program	# of Participants
1/5, 1/12, 1/19, 1/26	Needlecrafters Group	15
1/5, 1/12, 1/19, 1/26	Adult Yoga w/ Rachel Juergens*	60
1/5	No Pressure Book Club	2
1/6	Scrapbook Club	7
1/7, 1/14, 1/21, 1/28	Play American Mah Jongg	17
1/7	Meditative Sound Bath w/ Sun Didj*	14
1/7 & 1/28	Loose Ends Sewing & Stitching Club	36
1/13 & 1/27	Material Girls Quilting Group	14
1/14	Book Club	14
1/14	Yoga Nidra w/ Rachel Juergens*	6
1/21	Create Your 2026 Vision Board	9
1/28	Common Scams & Fraud Prevention	9
1/1 – 1/31	Puzzle Table - passive	39
	Total Participants	242

*Presenter was paid for program.

Family

Date	Program	# of Participants
1/8	Shared Spaces Storytime	24
1/12 – 1/27	Valentines for Vets - passive	24
1/20	Washington-Caldwell 4K Family Literacy Night	30
1/1 – 1/31	Passive Activity Sheets	415
	Total Participants	493

Juvenile – 0-5

Date	Program	# of Participants
1/9, 1/16, 1/23, 1/30	Alphabet Lab w/ Ms. Amy* <i>(1/23 cancelled due to weather)</i>	133
1/12	Little Bookworms: Snow Snuggles	cancelled
1/19	Preschool Workshop: Penguin Party	30
1/1 – 1/31	1,000 Books Before Kindergarten Sign up	3
1/1 – 1/31	1,000 Books Before Kindergarten Sheets	8
	Total Participants	174

Juvenile – 6-11

Date	Program	# of Participants
1/21	Homeschool Connections	25
1/22	Homeschool Families Book Club	17
	Total Participants	42

Teen – 12-18

Date	Program	# of Participants
1/6	Teen Advisory Board (TAB)	2
1/12	It's a Tween Thing... Ice Cream Snowmen	13
1/20	Dungeons & Dragons Club	17
1/1 – 1/31	Teen Volunteers	1
	Total Participants	33

Outreach – Juvenile

Date	Program	# of Participants
3 groups	Racine County – Birth to 3 program (offsite)	55
	Total Participants	55

Total participants for the month: 1,039

January Highlights

- There are currently 257 children signed up for 1,000 Books Before Kindergarten. There have been 76 children who read over 1,000 books to complete the program.
- 40 Book Bundles were checked out for a total of 200 individual items.
- 20 Tween Craft Kits & 239 Juvenile Craft Kits were checked out. The Tween Craft Kits were paused for three weeks in order to transition them to be Tween STEAM Kits.
- 1 Read & Discover kit was checked out.
- 10 Family Fun Movie Bins were checked out.
- 8 children came in for birthday books.
- 2 curbside visits.
- 16 books were checked out from the Cute & Cozy Reads juvenile display for 8-12-year-olds.
- 10 books were checked out from the Reading Cures the Winter Blues young adult display for teens.
- Julie completed 2 teacher baskets.
- Sam & Julie participated in the Wild Winter Wisconsin Web Conference on 1/21 & 1/22.

DISTRIBUTION

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 TOTAL	2025 TOTAL
DOVER**	179												179	278
NORWAY**	1599												1599	1483
ROCHESTER VI	736												736	770
WATERFORD TN**	2603												2603	2692
WATERFORD VI	3105												3105	2761

O RACINE CO

BURL TN**	94												94	241
BURL CITY	156												156	196
CALEDONIA**	16												16	5
MT PLEASANT**	91												91	90
RACINE	26												26	21
RAYMOND**	144												144	108
STURTEVANT**													0	
UNION GROVE	58												58	36
WIND POINT**	1												1	
YORKVILLE**	24												24	21

WALWORTH CO

BLOOMFIELD**													0	58
DARIEN													0	
DELAVAN													0	
EAST TROY TN**	68												68	27
EAST TROY VI	30												30	47
ELKHORN	1												1	
FONTANA													0	
GENEVA													0	
GENOA CITY	2												2	
LA GRANGE**													0	
LAFAYETTE**	56												56	16
LAKE GENEVA	1												1	4
LINN**													0	
LYONS**	31												31	30
RICHMOND**													0	
SHARON													0	
SPR PRAIRIE**	34												34	66
SUGAR CREEK**													0	1
TROY**													0	9
WALWORTH													0	
WHITTEWATER TN													0	
WILLIAMS BAY													0	

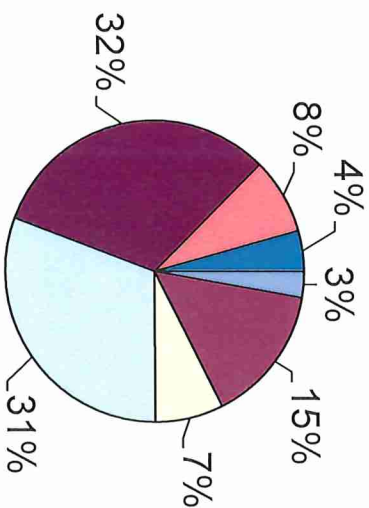
CIRCULATION STATISTICS 2026

WAUKESHA CO	254
KENOSHA CO	30
ALL OTHERS	3
GRAND TOTAL	9342

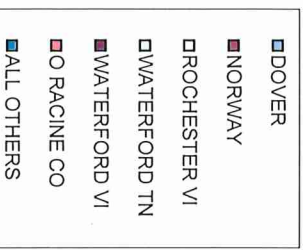
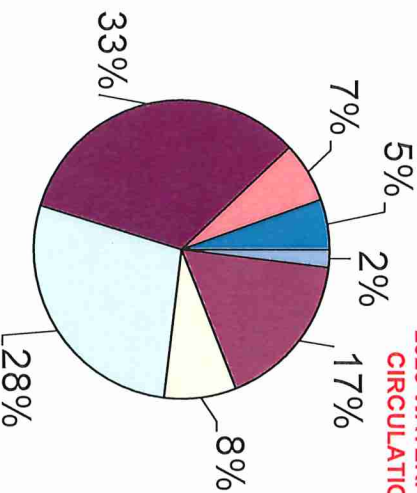
JAN	27	FEB	15	MAR	1914	APR	1210	MAY	2936	JUN	3	JUL	49	AUG	431	SEP	180	OCT	1028	NOV	55	DEC	0	2026	27	2025	13
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254	30	3	9342	269
9258				

2025 CIRCULATION BY MUNICIPALITY



2026 WATERFORD PUBLIC LIBRARY CIRCULATION BY MUNICIPALITY



ILL to non-SHARE	27
ILL from non-SHARE	15
holds to SHARE	1914
holds from SHARE	1210
LIBBY USE	2936
GALE COURSES	3
MANGO LANGUAGE	49
WIRELESS USE	431
COMPUTER USE	180
IN HOUSE USE	1028
J OUTREACH	55
BOOKWORMS	55
PRESCHOOL	174
J PROGRAMS	42
TEEN PROGRAMS	33
NEW PATRONS	46
FAMILY PROGRAMS	493
ADULT BK CLUBS	14
A PROGRAMS	228
LIBRARY VISITS	3642

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026	2025							
27	15	1914	1210	2936	3	49	431	180	1028	55	0	174	42	33	46	493	14	228	3642	3574

SOCIAL MEDIA ANALYTICS 2026

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026	2025
WEBSITE														
# OF VISITS	5560												5560	3856
# OF PAGES VIEWED	7375												7375	5215
FACEBOOK														
# OF VIEWS	28170												28170	17135
ENGAGEMENTS	613												613	1462
NEW FOLLOWERS	73												73	12
TOTAL FOLLOWERS	3710												3710	3460
PINTEREST														
# OF ENGAGEMENTS	222												222	227
FOLLOWERS	301												301	303
YOUTUBE														
# OF VIEWS	257												257	180
CONSTANT CONTACT														
EMAILS SENT	934												934	760
EMAILS OPENED	485												485	409
GOOGLE MY BUSINESS														
SEARCHES	619												619	582
DIRECTIONS	172												172	104
VISITS TO WEBSITE	913												913	938
PHONE CALLS	113												113	91
INSTAGRAM														
# OF LIKES	290												290	38
# OF POSTS	12												12	18
TOTAL FOLLOWERS	650												650	505

Library Circulation - January 2026

Material Type	Adult Materials	Youth/Teen Materials	Total 2026	Total 2025	% Change from 2025
Books	2,656	4,395	7,051	6,931	1.73%
Lucky Day	61		61		
DVDs/Blu-Rays	713	459	1,172	1,042	12.48%
Music CDs	102	4	106	95	11.58%
Magazines	68	8	76	163	-53.37%
Playaways & Audiobooks on CD	78	64	142	142	0.00%
Video Games	21	105	126	94	34.04%
Hotspots & Experience Passes	41		41	41	0.00%
Realia	9	355	364	528	-31.06%
eBooks (Libby)	793	96	889	823	8.02%
eAudiobooks (Libby)	1,546	119	1,665	1,206	38.06%
eMagazines (Libby)	382		382	243	57.20%

Non-circulation Stats January 2026

Library Usage	Total 2026	Total 2025	% Change from 2025
Door Count	3,642	3,574	1.90%
Program Count	43	43	0.00%
Program Attendance	1,039	1,067	-2.62%
Total Items in Collection	81,699	79,910	2.24%
New Library Cards	46	59	-22.03%
Total Library Card Holders	5,980	6,046	-1.09%



VILLAGE OF WATERFORD BOARD REPORT

For additional information, visit www.waterfordwi.org



Waterford Public Library

Director's Report

Meeting Date: February 9, 2026

Library Visits in January 2026

- 3,642 people visited the library in January 2026
 - 3,642 people have visited the library since January 1, 2026

Library Cards Issued in January 2026

- 46 new people got library cards this month

Circulation Preliminary Report for January 2026

- 9,342 items circulated during the month of January 2026
- 9,342 items have circulated since January 1, 2026
 - 3,105 of these items were checked out specifically to Village of Waterford residents

Programming Preliminary Report for January 2026

- 984 people attended 42 programs at the library this month
 - 24 adult programs hosted 242 participants
 - 10 juvenile programs hosted 216 participants
 - 4 teen programs hosted 33 participants
 - 4 family programs hosted 493 participants

Notable Mentions

- We've been interviewing for an open Library Assistant position.
- We'll be hosting a Bargain Bag Sale February 27 & 28, all proceeds go to the Friends of the Library.
- We applied for a grant through the Racine Community Foundation for our Storytelling Room revamp.
- The library board established a Gifts & Endowment Committee to solicit and manage gifts to the library.
- Had a meeting with Mike Sponholz, Bob Nash and All-Pro Mechanical regarding our HVAC replacement.
- We hosted a Beware of Scams presentation hosted by the Wisconsin Bureau of Consumer Protection.
- Met with Donna Fearing from the Chamber of Commerce. We have some great ideas for how to work together.

Respectfully submitted,

Jessica Kiesler
Library Director
Waterford Public Library



VILLAGE OF WATERFORD BOARD REPORT

For additional information, visit www.waterfordwi.org



Waterford Public Library

January 2026 Patron Suggestions, with Responses

Materials

New Westerns

Thank you for your suggestion. We have been purchasing new westerns and they can now be found in the New Books and New Large Print sections. If you're looking for something specific, let one of our staff members know and we'd be happy to consider purchasing.

New Dog Man book by Dav Pilkey

*Great news! We have purchased this new book released in November called **Dog Man: Big Jim Believes**. It's very popular and currently checked out. To make your wait time the shortest possible, place a hold on the item so you can have a turn with it soon! Let any staff member know if you need help.*

Services

I'd like the library to be open Saturday afternoons and Thursday evenings.

Thank you for your comment. We have just expanded our hours as of January 2, 2026. We are excited to offer Tuesday nights and Thursday mornings as a recent addition and are hopeful we can add more hours in the future as our budget allows.

Love the new hours!

Great hours.

We are so happy you are enjoying our expanded hours!

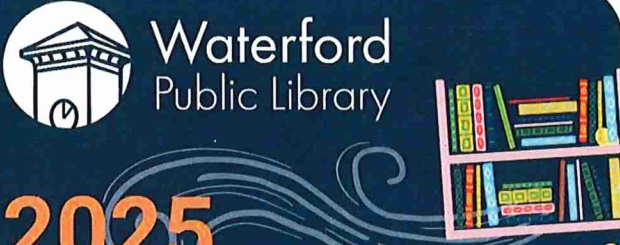
General

I love this mini library 5 stars.

I love this library.

Happy New Year!

Thank you for these nice comments! We appreciate your kindness. We love our patrons and look forward to a wonderful 2026 with our supportive community!



Waterford
Public Library

2025 SNAPSHOT



47,509

in-person visits

99

Avg checkouts
per hour the
library is open



922

WPL events with
13,226
attendees



TOTAL CIRCULATION

Physical items:
115,831



Digital items:
30,689



79,969

items in the collection



Total Checkouts:
146,520



5,980

Library
Card
Holders



657

new library
cards issued



Amount Saved By Patrons:
\$2.3M

VILLAGE OF WATERFORD
EXPENDITURES WITH COMPARISON TO BUDGET
FOR THE 1 MONTHS ENDING JANUARY 31, 2026

LIBRARY OPERATIONS

	PERIOD ACTUAL	YTD ACTUAL	BUDGET	UNEXPENDED	PCNT	
<u>DEPARTMENT 51930</u>						
210-51930-000-511	WORKERS COMP INSURANCE	.00	.00	214.00	214.00	.0
TOTAL DEPARTMENT 51930		.00	.00	214.00	214.00	.0
<u>LIBRARY OPERATIONS</u>						
210-55110-000-100	SALARY & WAGES	22,014.56	22,014.56	309,391.00	287,376.44	7.1
210-55110-000-101	LIBRARY BOARD SALARIES	120.00	120.00	3,400.00	3,280.00	3.5
210-55110-000-102	MAINTENANCE WAGES	.00	.00	5,775.00	5,775.00	.0
210-55110-000-103	JANITORIAL WAGES	.00	.00	9,000.00	9,000.00	.0
210-55110-000-151	SOCIAL SECURITY & MEDICARE	1,598.81	1,598.81	23,668.00	22,069.19	6.8
210-55110-000-152	RETIREMENT	1,166.29	1,166.29	15,667.00	14,500.71	7.4
210-55110-000-154	EMPLOYEE INSURANCES	5,817.68	5,817.68	60,555.00	54,737.32	9.6
210-55110-000-217	MAINTENANCE AGREEMENTS	.00	.00	16,500.00	16,500.00	.0
210-55110-000-225	TELEPHONE	229.10	229.10	4,000.00	3,770.90	5.7
210-55110-000-241	CARPET CLEANING/MAT SERVICE	82.77	82.77	8,750.00	8,667.23	1.0
210-55110-000-311	POSTAGE	.00	.00	500.00	500.00	.0
210-55110-000-319	OFFICE SUPPLIES	.00	.00	2,000.00	2,000.00	.0
210-55110-000-320	ADMINISTRATIVE CHARGES	.00	.00	37,028.00	37,028.00	.0
210-55110-000-330	TRAVEL	.00	.00	500.00	500.00	.0
210-55110-000-339	CONTINUING EDUCATION	.00	.00	500.00	500.00	.0
210-55110-000-350	REPAIRS & MAINTENANCE SUPPLIES	.00	.00	12,500.00	12,500.00	.0
210-55110-000-361	COPIER EQUIPMENT	.00	.00	5,000.00	5,000.00	.0
210-55110-000-362	SOFTWARE LICENSES	.00	.00	25,500.00	25,500.00	.0
210-55110-000-390	OTHER SUPPLIES & EXPENSES	137.99	137.99	.00	(137.99)	.0
210-55110-000-431	ADULT PRINTED MATERIALS	33.02	33.02	2,500.00	2,466.98	1.3
210-55110-000-510	INSURANCE	9,500.00	9,500.00	9,500.00	.00	100.0
210-55110-001-319	PROCESSING	172.30	172.30	2,000.00	1,827.70	8.6
210-55110-002-226	UTILITY - GAS/ELECTRIC	4,800.98	4,800.98	45,000.00	40,199.02	10.7
210-55110-003-226	UTILITY - WATER/SEWER	.00	.00	7,000.00	7,000.00	.0
TOTAL LIBRARY OPERATIONS		45,673.50	45,673.50	606,234.00	560,560.50	7.5
TOTAL FUND EXPENDITURES		45,673.50	45,673.50	606,448.00	560,774.50	7.5
NET REVENUE OVER EXPENDITURES		(38,996.25)	(38,996.25)	803.00	39,799.25	(4856.

433 YA PRINT 2500
 434 J PRINT 6500
 A30 Periodicals 1800

VILLAGE OF WATERFORD
EXPENDITURES WITH COMPARISON TO BUDGET
FOR THE 1 MONTHS ENDING JANUARY 31, 2026

LIBRARY DONATIONS

	PERIOD ACTUAL	YTD ACTUAL	BUDGET	UNEXPENDED	PCNT
<u>LIBRARY DONATIONS</u>					
211-55110-000-100 SALARY & WAGES	.00	.00	2,100.00	2,100.00	.0
211-55110-000-311 POSTAGE	16.27	16.27	930.00	913.73	1.8
211-55110-000-319 OFFICE SUPPLIES	.00	.00	33.00	33.00	.0
211-55110-000-361 OFFICE EQUIP & REPAIRS	.00	.00	11,475.00	11,475.00	.0
211-55110-000-390 OTHER SUPPLIES & EXPENSES	(20.57)	(20.57)	5,396.00	5,416.57	(.4)
211-55110-000-430 PERIODICALS	.00	.00	1,685.00	1,685.00	.0
211-55110-000-431 ADULT PRINT MATERIALS	118.96	118.96	3,356.00	3,237.04	3.5
211-55110-000-433 YA PRINT MATERIALS	.00	.00	358.00	358.00	.0
211-55110-000-434 JUVENILE PRINT MATERIALS	11.69	11.69	2,664.00	2,652.31	.4
211-55110-000-464 JUVENILE AV MATERIALS	.00	.00	865.00	865.00	.0
211-55110-000-491 ADULT OTHER MATERIALS	.00	.00	187.00	187.00	.0
211-55110-000-721 ADULT PROGRAMMING	250.00	250.00	1,027.00	777.00	24.3
211-55110-000-722 CHILDRENS PROGRAMMING	312.22	312.22	2,115.00	1,802.78	14.8
211-55110-000-723 YOUNG ADULT PROGRAMMING	.00	.00	710.00	710.00	.0
211-55110-001-319 PROCESSING	4.22	4.22	.00	4.22	.0
TOTAL LIBRARY DONATIONS	692.79	692.79	32,901.00	32,208.21	2.1
TOTAL FUND EXPENDITURES	692.79	692.79	32,901.00	32,208.21	2.1
NET REVENUE OVER EXPENDITURES	3,287.42	3,287.42	(22,701.00)	(25,988.42)	14.5

161 ADULT AV 500
~~464 J AV 500~~



1500 Main Street, Union Grove, WI 53182

VILLAGE OF WATERFORD
123 N RIVER ST
WATERFORD WI 53185-4149

Statement Ending 01/30/2026

VILLAGE OF WATERFORD

Page 1 of 4

Account Number: XXXXXX9217

Managing Your Accounts

- MAIN OFFICE COMMUNITY STATE BANK
- MAILING ADDRESS 1500 MAIN ST UNION GROVE, WI 53182
- ONLINE CSB.BANK
- CUSTOMER SUPPORT 262.878.3763



New Realtime Alerts Have Arrived!



Enroll and manage alerts through CSB Online Banking or the CSB Simple Banking App.

CSB.bank



Summary of Accounts



Account Type	Account Number	Ending Balance
MUNICIPAL MONEY MKT	XXXXXX9217	\$20,474.10



MUNICIPAL MONEY MKT - XXXXXX9217

Account Summary

Date	Description	Amount
01/01/2026	Beginning Balance	\$17,614.18
	2 Credit(s) This Period	\$4,170.96
	1 Debit(s) This Period	\$1,311.04
01/30/2026	Ending Balance	\$20,474.10

Interest Summary

Description	Amount
Interest Earned From 01/01/2026 Through 01/30/2026	
Annual Percentage Yield Earned	0.20%
Interest Days	30
Interest Earned	\$2.86
Interest Paid This Period	\$2.86
Interest Paid Year-to-Date	\$2.86
Average Ledger Balance	\$17,403.50

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2026	Beginning Balance			\$17,614.18
01/23/2026	26-032 AP Checks dated 1.21.2026	\$1,311.04		\$16,303.14
01/30/2026	DEPOSIT		\$4,168.10	\$20,471.24
01/30/2026	INTEREST		\$2.86	\$20,474.10
01/30/2026	Ending Balance			\$20,474.10

Daily Balances

Date	Amount	Date	Amount
01/23/2026	\$16,303.14	01/30/2026	\$20,474.10

Overdraft and Returned Item Fees

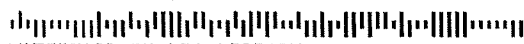
	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

CHECKING DEPOSIT			
ACCOUNT NAME <u>Village of Waterford</u>		DATE <u>1/30/26</u>	
AGENCY	<u>117 85</u>	PREPARED BY	<u>[Signature]</u>
CHECK	<u>4000 25</u>		
CHECK		AMOUNT	\$ <u>4108.10</u>
SUBTOTAL		TRAIL CODE	<u>012</u>
DEPOSIT SLIP RETURNED		ACCOUNT NUMBER	<u>1154169217</u>
TOTAL DEPOSIT	<u>4108 10</u>		
SIGNATURE _____		SUBJECT TO THE RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK	
⑆075907002⑆		012	

Credit - \$4,168.10 - 1/30/2026



Account Statement January 2026

AV 02 007443 32146H 27 C**5DGT

 WATERFORD PUBLIC LIBRARY
 A NON-PROFIT ORGANIZATION
 101 N RIVER ST
 WATERFORD WI 53185-4149

Your Financial Advisor:
 MATTHEW GIESE
 106 N MILWAUKEE ST
 WATERFORD, WI 53185
 matthew.giese@lpl.com
 (262) 332-7303



INVESTMENT OBJECTIVE
 Income with Moderate Growth

\$53,000.03

\$52,997.97

January 1, 2026

January 31, 2026

Account Summary

Strategic Asset Management	Current Month 01/01 - 01/31	Quarter to Date 01/01 - 01/31	Year to Date 01/01 - 01/31
Starting Value	\$53,000.03	\$53,000.03	\$53,000.03
Inflows	\$0.00	\$0.00	\$0.00
Outflows	\$0.00	\$0.00	\$0.00
Change in Market Value	(\$2.06)	(\$2.06)	(\$2.06)
Total Ending Value	\$52,997.97	\$52,997.97	\$52,997.97

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Account Statement January 2026

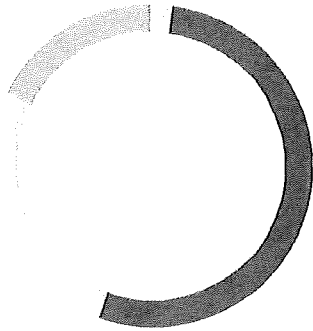
January 1, 2026-January 31, 2026

Account Ending in (3457)

Page 2 of 8

Asset Allocation

Asset Allocation data reflects the breakdown of assets in your accounts, including the assets held within any mutual funds and ETFs. The amounts may differ from asset values shown elsewhere in the statement.



Asset Type	Asset Value	%
Cash*	\$1,190.07	2.25%
Equities	\$28,156.40	53.13%
Fixed Income	\$14,320.87	27.02%
Other	\$9,330.62	17.61%
Total	\$52,997.97	100.00%

*\$717.97 held as liquid cash and equivalents; any remainder is embedded in investment products such as mutual funds and ETFs.

EXPLORE MORE



Sign in to Account View by scanning the code above.

Account Holdings

Cash and Cash Equivalents

Description	Interest/Dividend Paid 01/01 - 01/31	Interest/Dividend Rate ²	Current Balance
INSURED CASH ACCOUNT ³			
Citibank NA			\$717.97
TOTAL INSURED CASH ACCOUNT	\$0.10	0.01%	\$717.97
Total Cash and Cash Equivalents			\$717.97

Mutual Funds, Publicly Traded Funds and Interval Funds

Visit our digital client experience to see lot level details, average cost per share, current market values and more.

Security ID / Description	Quantity	Market Value	Cost Basis	Purchase Cost	Est Annual Income ^a
	Price		Unrealized G/L	Investment G/L	Est 30-Day Yield ^a
CGGR CAPITAL GROUP GROWTH ETF	175.000	\$7,780.50	\$7,952.88	\$7,952.88	\$18.00
	\$44.4600		(\$172.38)	(\$172.38)	0.24%
CGDV CAPITAL GROUP DIVIDEND VALUE ETF	180.000	\$8,076.60	\$7,989.45	\$7,989.45	\$101.00
	\$44.8700		\$87.15	\$87.15	1.26%

Account Holdings continued on next page →

² Bank Deposit Sweep interest is the current rate. Money Market Sweep dividend is a 30-day yield.

³ Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.

^a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.



Account Statement January 2026

January 1, 2026-January 31, 2026

Account Ending in (3457)

Account Holdings continued

Mutual Funds, Publicly Traded Funds and Interval Funds continued

Security ID / Description	Quantity	Market Value	Cost Basis	Purchase Cost	Est Annual Income ^a
	Price		Unrealized G/L	Investment G/L	Est 30-Day Yield ^a
EVLN EATON VANCE FLOATING RATE ETF	50.000 \$49.0470	\$2,452.35	\$2,475.32 (\$22.97)	\$2,475.32 (\$22.97)	\$178.00 7.28%
EVTR EATON VANCE TOTAL RETURN RETURN ETF	190.000 \$51.4700	\$9,779.30	\$9,807.78 (\$28.48)	\$9,807.78 (\$28.48)	\$441.00 4.51%
AGG ISHARES CORE U S AGGREGATE BOND ETF	100.000 \$100.1300	\$10,013.00	\$10,006.50 \$6.50	\$10,006.50 \$6.50	\$389.00 3.89%
IJR ISHARES CORE S&P SMALL CAP ETF	25.000 \$127.0300	\$3,175.75	\$3,084.88 \$90.87	\$3,084.88 \$90.87	\$43.00 1.36%
IXUS ISHARES CORE MSCI TOTAL INTL STOCK ETF	30.000 \$89.4100	\$2,682.30	\$2,601.17 \$81.13	\$2,601.17 \$81.13	\$82.00 3.07%
JEPQ JPMORGAN NASDAQ EQUITY PREMIUM INCOME ETF	140.000 \$59.4300	\$8,320.20	\$8,253.70 \$66.50	\$8,253.70 \$66.50	\$884.00 10.63%
Total		\$52,280.00	\$52,171.68 \$108.32	\$52,171.68 \$108.32	\$2,136.00

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Total Account Holdings

	Market Value	Cost Basis	Est Annual Income
		Unrealized G/L	
	\$52,997.97	\$52,889.65 \$108.32	\$2,136.00

^a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

Account Statement January 2026

January 1, 2026-January 31, 2026

Account Ending in (3457)

Page 4 of 8

Activity Summary

	Current Month 01/01 - 01/31	Quarter to Date 01/01 - 01/31	Year to Date 01/01 - 01/31
Additions			
Securities Sold or Redeemed	\$0.00	\$0.00	\$0.00
Cash Inflows	\$0.00	\$0.00	\$0.00
Dividends	\$0.00	\$0.00	\$0.00
Interest	\$0.10	\$0.10	\$0.10
Capital Gains and Other Distributions	\$0.00	\$0.00	\$0.00
Other Activity	\$0.00	\$0.00	\$0.00
Total Additions	\$0.10	\$0.10	\$0.10
Subtractions			
Securities Purchased ⁴	(\$52,171.68)	(\$52,171.68)	(\$52,171.68)
Cash Outflows	\$0.00	\$0.00	\$0.00
Reinvestments	\$0.00	\$0.00	\$0.00
Fees/Expenses	(\$110.48)	(\$110.48)	(\$110.48)
Other Activity	\$0.00	\$0.00	\$0.00
Total Subtractions	(\$52,282.16)	(\$52,282.16)	(\$52,282.16)

Activity Details

Securities Activity

Date	Security ID / Description	Transaction	Amount
01/07	CGDV CAPITAL GROUP DIVIDEND VALUE ETF	Bought 180.000 at \$44.39	(\$7,989.45)
01/07	CGGR CAPITAL GROUP GROWTH ETF	Bought 175.000 at \$45.45	(\$7,952.88)
01/07	EVTR EATON VANCE TOTAL RETURN RETURN ETF	Bought 190.000 at \$51.62	(\$9,807.78)
01/07	EVLN EATON VANCE FLOATING RATE ETF	Bought 50.000 at \$49.51	(\$2,475.32)
01/07	IXUS ISHARES CORE MSCI TOTAL INTL STOCK ETF	Bought 30.000 at \$86.71	(\$2,601.17)
01/07	AGG ISHARES CORE U S AGGREGATE BOND ETF	Bought 100.000 at \$100.07	(\$10,006.50)
01/07	IJR ISHARES CORE S&P SMALL CAP ETF	Bought 25.000 at \$123.40	(\$3,084.88)
01/07	JEPQ JPMORGAN NASDAQ EQUITY PREMIUM INCOME ETF	Bought 140.000 at \$58.96	(\$8,253.70)

Activity Details continued on next page →

⁴ All Purchase Transactions in this Statement are Unsolicited, unless otherwise noted.



Account Statement January 2026

January 1, 2026-January 31, 2026

Account Ending in (3457)

Page 5 of 8

Activity Details continued

Income and Distributions and Reinvestments

Date	Security ID / Description	Transaction	Amount
01/30	09999227 INSURED CASH ACCOUNT 013026 717	Interest	\$0.10

Credits, Fees, and Other

Date	Security ID / Description	Transaction	Amount
01/09	ACCT ADMIN CHARGE	Charge	(\$10.00)
01/09	ADVISORY FEE	Fee	(\$100.48)

Cash Sweep Activity⁵

Our Cash Sweep program allows you to earn a return on the cash balances in your account by automatically investing such balances into or out of your cash sweep option. These sweep transactions represent a net amount either being transferred into or out of cash. The following section displays those transactions. These transaction amounts are not included in your activity summary as they simply convey transfers between your sweep balance and cash balance.

Date	Description	Transaction	Amount
01/08	INSURED CASH ACCOUNT	Sweep (Withdrawal)	(\$52,171.68)
01/12	INSURED CASH ACCOUNT	Sweep (Withdrawal)	(\$110.48)
01/30	INSURED CASH ACCOUNT	Sweep (Interest Deposit)	\$0.10

007443 3/4

⁵ Bank Deposit and Money Market Sweep transactions reflect the net of all transfers of free cash balance to and from your sweep on the date referenced.



ENV# CEBSTJDHBBCCWFK_BBBBB
 ASSOCIATED INVESTMENT SERVICES
 P.O. BOX 640
 GREEN BAY, WI 54305-0640



002098 FIEG5W01 000000 AT 02

WATERFORD PUBLIC LIBRARY
 123 N RIVER ST
 WATERFORD WI 53185

Associated Bank

Private Wealth

STATEMENT FOR THE PERIOD JANUARY 1, 2026 TO JANUARY 31, 2026

WATERFORD PUBLIC LIBRARY - Unincorporated Assn
 Account Number: [REDACTED]

BEGINNING VALUE OF YOUR PORTFOLIO \$190,042.27
 TOTAL VALUE OF YOUR PORTFOLIO \$191,984.03

YOUR FINANCIAL CONSULTANT IS:
 Peter Engstrom
 RR#: 323
 aisclientcare@associatedbank.com

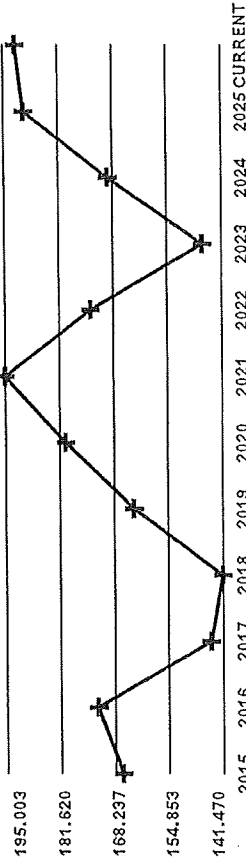
For questions about your accounts:
 Local: 262 368 7019
 In-State: 800 595 7722
 National: 800 595 7722
 AssociatedBank.com

FOR YOUR INFORMATION

NOT FDIC-INSURED: We wish to remind you that mutual funds, annuities, and other securities offered by Associated Investment Services, Inc. are NOT FDIC-INSURED / NOT DEPOSITS / NOT BANK GUARANTEED / MAY LOSE VALUE.

CHANGE IN VALUE OF YOUR PORTFOLIO

\$ thousands



Change In Value Of Your Portfolio information can be found in Miscellaneous Footnotes at the end of this statement.

Account carried with National Financial Services LLC, Member NYSE, SIPC

Associated Investment Services

MN_CEBSTJDHBBCCWFK_BBBBB 20260130

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Statement for the Period January 1, 2026 to January 31, 2026
 WATERFORD PUBLIC LIBRARY - Unincorporated Assn
 Account Number: [REDACTED]



Account Overview

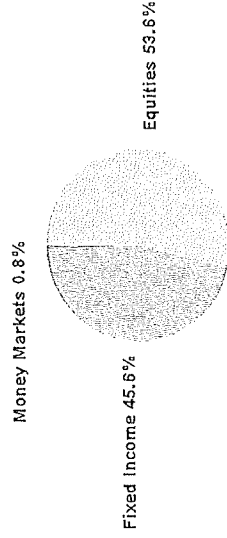
CHANGE IN ACCOUNT VALUE	Current Period	Year-to-Date
BEGINNING VALUE	\$190,042.27	\$190,042.27
Additions and Withdrawals	\$0.00	\$0.00
Misc. & Corporate Actions	\$0.00	\$0.00
Income	\$378.58	\$378.58
Taxes, Fees and Expenses	\$0.00	\$0.00
Change in Value	\$1,563.18	\$1,563.18
ENDING VALUE (AS OF 01/31/26)	\$191,984.03	\$191,984.03

Refer to Miscellaneous Footnotes for more information on Change in Value.

INCOME TAXABLE	Current Period	Year-to-Date
Taxable Dividends	\$378.58	\$378.58
TOTAL TAXABLE	\$378.58	\$378.58
TOTAL INCOME	\$378.58	\$378.58

Taxable income is determined based on information available to NFS at the time the statement was prepared, and is subject to change. Final information on taxation of interest and dividends is available on Form 1099-Div, which is mailed in February of the subsequent year.

ACCOUNT ALLOCATION



	Percent	Prior Period	Current Period
Money Markets	0.8 %	\$1,502.54	\$1,506.46
Equities	53.6	\$101,237.74	\$102,903.72
Fixed Income	45.6	\$87,301.99	\$87,573.85
TOTAL	100.0 %	\$190,042.27	\$191,984.03

Account Allocation shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NFS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds and Exchange Traded Products (ETPs) listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

MESSAGES AND ALERTS

IRS Form 1099: NFS will mail 1099 tax forms in a phased approach. Accounts holding securities with no anticipated reclassifications will have 1099s mailed by 2/15/2025. Additional mailings will occur by 2/27/2025 and 3/13/2025 for accounts holding mutual funds and securities with income reclassifications by these dates. If your 1099 is not expected to be mailed by 3/27 a preliminary 1099 will be available to you online only beginning 3/13/2025. Final 1099s will be mailed by 3/27/2025. 1099 forms will be available online up to a week earlier than the mail by dates mentioned above.



Statement for the Period January 1, 2026 to January 31, 2026
 WATERFORD PUBLIC LIBRARY - Unincorporated Assn
 Account Number: [REDACTED]



Holdings

NFS-provided cost basis, realized gain (loss) and holding period information may not reflect all adjustments necessary for tax purposes. Please refer to Footnotes and Cost Basis information at the end of this statement for more information.

For additional information regarding your holdings, please refer to the footnotes at the end of the statement.

CASH AND CASH EQUIVALENTS - 0.78% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 01/31/26	Current Market Value	Estimated Annual Income	Unrealized Gain (Loss)
Money Markets						
FIDELITY GOVT MMKT DAILY MONEY CLASS	FZBXX	1,506.46	\$1.00	\$1,506.46		
7 DAY YIELD 3.05%	CASH					
Dividend Option Reinvest						
Capital Gain Option Reinvest						
Total Cash and Cash Equivalents				\$1,506.46		

HOLDINGS > EQUITIES - 5.34% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 01/31/26	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
Equity							
MERCK & CO. INC COM	MRK	92.952	\$110.27	\$10,249.82	\$316.04	\$1,990.38 T	\$8,259.44
Estimated Yield 3.08%	CASH						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Next Dividend Payable: 04/07/26							
Average Unit Cost							
				\$21.41			
Total Equities				\$10,249.82	\$316.04	\$1,990.38	\$8,259.44

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Statement for the Period January 1, 2026 to January 31, 2026

WATERFORD PUBLIC LIBRARY - Unincorporated Assn
 Account Number: [REDACTED]



HOLDINGS > MUTUAL FUNDS - 93.88% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 01/31/26	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
Equity							
ALLSPRING PREMIER LRG COMPANY GRTH FD A	EKJAX CASH	3,860.676	\$9.22	\$35,595.43		\$45,279.58	(\$9,684.15)
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$11.73						
PUTNAM LARGE CAP VAL CLASS A	PEVAX CASH	1,405.381	\$40.60	\$57,098.47	\$576.21	\$34,473.47 T	\$22,585.00
Estimated Yield 1.01%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$24.53						
Total Equity				\$92,653.90	\$576.21	\$79,753.05	\$12,900.85
Fixed Income							
ALLSPRING GOVERNMENT SECURITIES FD A	SGVDX CASH	586.703	\$9.88	\$5,796.63	\$179.92	\$6,570.65	(\$774.02)
Estimated Yield 3.10%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$11.20						
ARISTOTLE CORE INCOME FD A	PLIAX CASH	1,149.366	\$9.74	\$11,194.82	\$491.05	\$12,152.07	(\$957.25)
Estimated Yield 4.38%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$10.57						
ARISTOTLE FLOATING RATE INCOME FD A	PLFLX CASH	1,563.605	\$9.36	\$14,635.34	\$1,008.68	\$15,692.70 T	(\$1,057.36)
Estimated Yield 6.89%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$10.04						
LORD ABBETT INFLTN FOCUSED CL A	LIFAX CASH	1,182.502	\$11.86	\$14,024.47	\$662.17	\$14,590.74	(\$566.27)
Estimated Yield 4.72%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$12.34						

Associated Investment Services

MN_CEBSTJDHBBCCWFK_BBBB 20260130

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Account carried with National Financial Services LLC, Member NYSE, SIPC



Statement for the Period January 1, 2026 to January 31, 2026
 WATERFORD PUBLIC LIBRARY - Unincorporated Assn
 Account Number: [REDACTED]



HOLDINGS > MUTUAL FUNDS *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 01/31/26	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
LORD ABBETT SHORT DURATION INCOME CL A	LALDX CASH	3,602.028	\$3.89	\$14,011.89	\$702.17	\$15,869.87 T	(\$1,857.98)
Estimated Yield	5.01%						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$4.35						
PUTNAM DIVERSIFIED INCOME TRUST CLASS A	PDINX CASH	2,359.67	\$5.03	\$11,869.14	\$879.92	\$16,174.75 T	(\$4,305.61)
Estimated Yield	7.41%						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$6.85						
PUTNAM ULTRA SHORT DURATION INCOME CL A	PSDTX CASH	1,582.008	\$10.14	\$16,041.56	\$781.31	\$15,919.48	\$122.08
Estimated Yield	4.87%						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost	\$10.06						
Total Fixed Income				\$87,573.85	\$4,705.22	\$96,770.26	(\$9,196.41)
Total Mutual Funds				\$180,227.75	\$5,281.43	\$176,523.31	\$3,704.44
Total Securities				\$190,477.57	\$5,597.47	\$178,513.69	\$11,963.88
TOTAL PORTFOLIO VALUE				\$191,984.03	\$5,597.47	\$178,513.69	\$11,963.88

Activity

NFS-provided cost basis, realized gain (loss) and holding period information may not reflect all adjustments necessary for tax purposes. Please refer to Footnotes and Cost Basis Information at the end of this statement for more information.

PURCHASES, SALES, AND REDEMPTIONS

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Total Cost Basis	Realized Gain (Loss)

Securities Purchased



Statement for the Period January 1, 2026 to January 31, 2026
 WATERFORD PUBLIC LIBRARY - Unincorporated Assn
 Account Number: [REDACTED]

PURCHASES, SALES, AND REDEMPTIONS *continued*

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Total Cost Basis	Realized Gain (Loss)
12/31/25	CASH	REINVESTMENT	ARISTOTLE FLOATING RATE INCOME FD A REINVEST @ \$9.4100	8,962	(\$84.33)		
12/31/25	CASH	REINVESTMENT	LORD ABBETT SHORT DURATION INCOME CL A REINVEST @ \$3.8900	14,447	(\$56.20)		
12/31/25	CASH	REINVESTMENT	LORD ABBETT INFLTN FOCUSED CL A REINVEST @ \$11.8200	4,385	(\$51.83)		
12/31/25	CASH	REINVESTMENT	PUTNAM ULTRA SHORT DURATION INCOME CL A REINVEST @ \$10.1400	5,814	(\$58.95)		
12/31/25	CASH	REINVESTMENT	ALLSPRING GOVERNMENT SECURITIES FD A REINVEST @ \$9.8700	1,454	(\$14.35)		
01/08/26	CASH	REINVESTMENT	MERCK & CO. INC COM REINVEST @ \$109.8045 TRADE DATE 01-07-26	0,714	(\$78.40)	\$78.40	
01/27/26	CASH	REINVESTMENT	PUTNAM DIVERSIFIED INCOME TRUST CLASS A REINVEST @ \$5.0200	6,096	(\$30.60)	\$30.60	
Total Securities Purchased					(\$374.66)		

ACTIVITY > CORE FUND ACTIVITY

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
01/30/26	CASH	REINVESTMENT	FIDELITY GOVT MMKT DAILY MONEY CLASS REINVEST @ \$1.000	3.92	(\$3.92)
TOTAL CORE FUND ACTIVITY					(\$3.92)

ACTIVITY > INCOME > TAXABLE INCOME

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Taxable Dividends					



Statement for the Period January 1, 2026 to January 31, 2026
 WATERFORD PUBLIC LIBRARY - Unincorporated Assn
 Account Number: [REDACTED]



ACTIVITY > INCOME > TAXABLE INCOME *continued*

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/31/25	CASH	DIVIDEND RECEIVED	ARISTOTLE FLOATING RATE INCOME FD A		\$84.33
12/31/25	CASH	DIVIDEND RECEIVED	LORD ABBETT SHORT DURATION INCOME CL A		\$56.20
12/31/25	CASH	DIVIDEND RECEIVED	LORD ABBETT INFLTN FOCUSED CL A		\$51.83
12/31/25	CASH	DIVIDEND RECEIVED	PUTNAM ULTRA SHORT DURATION INCOME CL A		\$58.95
12/31/25	CASH	DIVIDEND RECEIVED	ALLSPRING GOVERNMENT SECURITIES FD A		\$14.35
01/08/26	CASH	DIVIDEND RECEIVED	MERCK & CO. INC COM		\$78.40
01/27/26	CASH	DIVIDEND RECEIVED	PUTNAM DIVERSIFIED INCOME TRUST CLASS A		\$30.60
01/30/26	CASH	DIVIDEND RECEIVED	FIDELITY GOVT MMKT DAILY MONEY CLASS DIVIDEND RECEIVED		\$3.92
Total Taxable Dividends					\$378.58
Total Taxable Income					\$378.58
TOTAL INCOME					\$378.58

Footnotes and Cost Basis Information

Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for certain types, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs). Where current year premium or acquisition premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown of the total of such prior amortization amounts.

NFS is required to report certain cost basis and related information to the IRS on the Form 1099-B. Your official 1099-B forms for certain transactions will reflect which lots have been sold for tax purposes. To apply a specific identification cost basis method to 1099-B reporting, appropriate instructions must be on file with NFS or be received by NFS before the trade has settled. Absent such instructions, NFS determines cost basis at the time of sale based on its default methods of average cost for open-end mutual funds and first-in, first-out (FIFO) for all other (including ETFs) unless your broker dealer has elected to use another default method. NFS applies FIFO (or other disposal method, if applicable) based on its records, which may be different from yours. For transactions that are not subject to 1099-B cost basis reporting, you should refer to your trade confirmations and other applicable records to determine which lots were considered sold for tax purposes.

Associated Investment Services

Account carried with National Financial Services LLC, Member NYSE, SIPC

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Statement for the Period January 1, 2026 to January 31, 2026

WATERFORD PUBLIC LIBRARY - Unincorporated Assn
Account Number: [REDACTED]



Footnotes and Cost Basis Information

continued

While NFS must meet IRS requirements with respect to certain information required to be reported to the IRS, NFS-provided cost basis, realized gain and loss, and holding period information may not reflect all adjustments necessary for your tax reporting purposes. NFS makes no warranties with respect to and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information.

For investments in partnerships, NFS does not make any adjustments to cost basis information as the calculation of basis in such investments requires supplemental information from the partnership on its income and distributions during the period you held your investment. Partnerships usually provide this additional information on a Form K-1 issued by April 15th of the following year.

Consult your tax advisor for further information.

T - Cost basis information was provided by a third party. We treat it as original cost basis, as of the date it is provided, and we assume that for equities, it reflects any prior corporate actions, and for asset-backed fixed income securities, it reflects any prior principal pay downs.

Miscellaneous Footnotes

CHANGE IN VALUE OF YOUR PORTFOLIO is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all the securities in the account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2010, whichever is later, to the current period. Please note that large increases and/or declines in the change in the value of the portfolio can be due to additions, distribution and/or performance.

CHANGE IN VALUE reflects appreciation or depreciation of your holdings due to price changes plus any activity not reflected within Additions and Withdrawals, Misc. & Corporate Actions, Income, Taxes, Fees and Expenses, and Other Activity sections. Change in Value does not reflect activity related to assets in which NFS is not the custodian (e.g. Insurance and Annuities, Assets Held Away and Other Assets Held Away).

CALLABLE SECURITIES LOTTERY - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition.

PRICING INFORMATION - Prices displayed are obtained from sources that may include pricing vendors, broker/dealers who clear through NFS and/or other sources. Prices may not reflect current fair market value and/or may not be readily marketable or redeemable at the prices shown.

FOREIGN EXCHANGE TRANSACTIONS - Some transaction types necessitate a foreign currency exchange (FX) in order to settle. FX transactions may be effected by Fidelity Forex, LLC, on a principal basis. Fidelity Forex, LLC, an affiliate of NFS, may impose a commission or markup on the prevailing interbank market price, which may result in a higher price to you. Fidelity Forex, LLC, may share a portion of any FX commission or markup with NFS. More favorable rates may be available through third parties not affiliated with NFS. The rate applicable to any transaction involving an FX is available upon request through your broker-dealer.

COST BASIS LEGISLATION - New IRS Rules will require National Financial Services to report cost basis and holding period information for the sale of shares of open end Mutual Fund holdings purchased on or after January 1, 2012 on Form 1099-B. National Financial Services determines the cost basis for all shares of open end mutual funds using a default method of average cost. Alternatively, account owners or their brokers and advisors can instruct National Financial Services to determine the cost basis for shares of open end mutual funds by 1) setting up their non-retirement accounts with one of our eleven tax lot disposal methods available to investors or 2) identifying specific tax lots to sell at the time of a transaction. Contact your broker or advisor to learn more about the cost basis tracking of your holdings.

Associated Investment Services

Account carried with National Financial Services LLC, Member
NYSE, SIPC

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Statement for the Period January 1, 2026 to January 31, 2026

WATERFORD PUBLISHING - Unincorporated Assn
Account Number: [REDACTED]



Miscellaneous Footnotes *continued*

Interval Fund Owners: Please note an interval fund is structured as an unlisted closed-end mutual fund, and not a traditional open-end mutual fund. Material differences between an interval fund and a traditional open-end mutual fund may exist, including trading/liquidity limitations, and buyback and repurchase features. Please refer to the prospectus for the interval fund you own for specific information and other important considerations or contact your financial professional.

FRACTIONAL SHAPE TRADING - National Financial Services ("NFS") will execute the fractional component of a customer order in a principal or riskless principal capacity. This includes fractional shares liquidations as a result of an ACATS transfer of whole shares or a dividend reinvestment that created a residual fractional position in a customer account.

PAYMENT FOR ORDER FLOW - NFS receives remuneration, compensation, or consideration for directing orders particular broker/dealers or market centers for execution. The source and nature of any compensation received in connection with your particular transaction, the name of the other party, and the time of execution will be disclosed upon written request.

priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. Investment decisions should be made only after consulting your broker-dealer.

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness.

affiliates, pay your introducing broker dealer and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At time of purchase fund shares may be assigned a load, transaction fee or no transaction fee status. At time of sale, any fees applicable to your transaction will be assessed based on the status assigned to the shares at time of purchase. Margin. If you have applied for margin privileges and been approved, you may borrow money from NFS in exchange for pledging the assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on the value of securities in your margin account, which is identified on your statement. If you have a margin account, this is a combined statement of your margin account and special memorandum account other than your non-purpose margin accounts maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request.

NYSE and FINRA. All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange market and its clearing house, if any, where the transactions are executed, and of the New York Stock Exchange (NYSE) and of the Financial Industry Regulatory Authority (FINRA). The FINRA requires that we notify you in writing of the availability of an investor brochure that includes information describing FINRA Regulation's Broker/Check Program ("P Program"). To obtain a brochure or more information about the Program or FINRA Regulation, contact the FINRA Regulation Broker/Check Program Hotline at (800) 289-9999 or access the FINRA's web site at www.finra.org. FINRA Rule 4311 requires that your broker-dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your broker-dealer and NFS. A more complete description is available upon request. Your broker-dealer is responsible for: (1) obtaining and verifying

brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate orders and other instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice (5) operating, and supervising your brokerage account and its own activities in compliance with applicable laws and regulations including compliance with margin rules pertaining to your margin account, if applicable, and (6) maintaining required books and records for the services that it performs. NFS shall, at the direction of your broker-dealer: (1) execute, clear and settle transactions processed through NFS by your broker-dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your broker-dealer has undertaken to do so). Certain securities pricing and descriptive information may be provided by your broker-dealer or obtained from third parties deemed to be reliable, however, this information has not been verified by NFS. (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your broker-dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your broker-dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs. Securities in accounts carried by NFS are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 1-202-371-8500. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Assets Held Away, commodities, unregistered investment contracts, futures accounts, loaned securities and other investments may not be covered. Precious metals are not covered by SIPC protection. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal.

End of Statement

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Account carried with National Financial Services LLC, Member
NYSE, SIPC

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GLOSSARY Short Account Balances - If you have sold securities under the short sale rule, we have, in accordance with regulations, segregated the proceeds from such transactions in your Short Account. Any market increases or decreases from the original sale price will be marked to the market and will be transferred to your Margin Account on a weekly basis. **Market Value** - The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency in which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single broker quote. The prices provided are not firm bids or offers. Certain securities may reflect "N/A" or "Unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those

CUSTOMER SERVICE: Please review your statement and report any inaccuracy or discrepancy immediately by calling the telephone number of your broker-dealer reflected on the front of this statement. Reports of any inaccuracy or discrepancy regarding your brokerage account or the activity therein should be directed to your broker-dealer at the telephone number and address reflected on the front of this statement and National Financial Services LLC ("NFS").

NFS carries your brokerage account and acts as your custodian for funds and securities that are deposited with NFS by you or your broker-dealer. In addition to your initial contact with your broker-dealer you may contact NFS at (800) 801-9942. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). When contacting either your broker-dealer or NFS, remember to include your entire brokerage account number to ensure a prompt reply.

ADDITIONAL INFORMATION Free credit balances ("FCB") are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law.

Credit Adjustment Program. Accountholders receiving payments in lieu of qualified dividends may not be eligible to receive credit adjustments intended to help cover additional associated federal tax burdens. NFS reserves the right to deny the adjustment to any account holder and to amend or terminate the credit adjustment program.

Options Customers. Each transaction confirmation previously delivered to you contains full information about commissions and other charges. If you require further information, please contact your broker-dealer.

Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. You should advise your broker-dealer promptly of any material change in your investment objectives or financial situation. Splits, Dividends, and Interest. Expected stock split, next dividend payable, and next interest payable information has been provided by third parties and may be subject to change. Information for certain securities may be missing if not received from third parties in time for printing. NFS is not responsible for inaccurate, incomplete, or missing information. Please consult your broker-dealer for more information about expected stock split, next dividend payable, and next interest payable for certain securities.

Equity Dividend Reinvestment Customers. Shares credited to your brokerage account resulted from transactions effected as agent by either: 1) Your broker-dealer for your investment account, or 2) through the Depository Trust Company (DTC) dividend reinvestment program. For broker-dealer effected transactions, the time of the transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request. NFS may have acted as market maker in effecting trades in "over-the-counter" securities.

Retirement Contributions/Distributions. A summary of retirement contributions/distributions is displayed for you in the activity summary section of your statement. Income Reporting. NFS reports earnings from investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and Keoghs as tax-deferred income. Earnings from Roth IRAs are reported as tax-free income, since distributions may be tax-free after meeting the 5 year aging requirement and certain other conditions. A financial statement of your NFS is available for your personal inspection at its office or a copy of it will be mailed to you upon your written request.

Statement Mailing. NFS will deliver statements by mail or, if applicable, notify you by e-mail of your statements' availability, if you had transactions that affected your cash balances or security positions held in your account(s) during the last monthly reporting period. At a minimum, all brokerage customers will receive quarterly statements (at least four times per calendar year) as long as their accounts contain a cash or securities balance.

Sales Loads and Fees. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment

Associated Investment Services

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MEMORANDUM OF UNDERSTANDING

To Clarify Ownership, Maintenance, and Operational Responsibilities For the Waterford Public Library Facility

This Memorandum of Understanding (MOU) is made this _____ day of _____, 2026, by and between the **Village of Waterford** (“Village”) and the **Waterford Public Library** (“Library”). Collectively, these entities are referred to as the “Parties.”

1. Purpose and Definitions

This MOU clarifies the roles of each party regarding the Library Building and Grounds.

- **"Building"**: The structure at 101 North River Street, including HVAC, plumbing, electrical, fire alarm, and sprinkler systems.
- **"Grounds"**: The lawn, landscaping, and walks directly adjacent to the Building (excluding public sidewalks and the parking lot).
- **"Capital Improvements"**: Equipment, repairs, or improvements costing over \$10,000 with a useful life of 5+ years.

2. Ownership and Governance

- **Ownership**: The Village owns the Building and Grounds.
- **Governance**: Per Section 43.58, Wis. Stats., the Library Board retains exclusive control over library expenditures and the custody of the property for library purposes. The Library Board operates independently of direct Village Board control to ensure unbiased information access.

3. Maintenance and Funding

- **Annual Budget**: The Library Director and Director of Parks and Facilities shall jointly develop an annual budget for maintenance and repairs. The Library Board agrees to budget a minimum of \$25,000 annually for Building maintenance (e.g., HVAC preventative care, cleaning and mat services).
- **Administration**: The Library budget includes allocations for Village staff time for cleaning and repairs. It also includes an allocation for Village payroll/accounting services, not to exceed 5% of applicable Village Hall staff payroll.
- **In-Kind Village Support**: The Village provides the following at no charge to the Library: snowplowing, parking lot striping, lawn care, tree trimming, mulching, and general landscaping.

4. Capital Improvements and Emergency Repairs

- **Planning**: The Library Director and Director of Parks and Facilities will meet annually to review capital needs and submit proposals for the budget process. Submittals must summarize alternative funding (grants, donations, trust funds).

- **Emergency Repairs:** Unexpected repairs (failure, acts of God, etc.) are initially a Library expenditure. The Village Board will subsequently consider budget amendments/reallocations to fund such repairs upon request.
- The Village shall be primarily responsible for funding the replacement of major building systems, including the Boiler, Chiller, and HVAC units, as part of the Village's Long-Term Capital Improvement Plan, subject to the annual budget process and Library Board recommendation.
- General maintenance and minor repairs to the HVAC and Boiler systems (under \$10,000) shall be funded by the Library's Building Maintenance budget. If a single repair exceeds the remaining annual maintenance balance, the Library Director shall petition the Village for a budget amendment or emergency funding.
- **Logistics:** Library staff reports repair needs to the Village. The Village handles scheduling. If a contractor is required, the Village will assist with sourcing and supervising the work.

5. Insurance and Indemnification

- **Property:** The Village shall maintain fire and extended hazard insurance for the Building. If damage exceeds 50% of the square footage, the Village shall rebuild; if less than 50%, proceeds shall be used for repair.
- **Contents:** The Village shall insure all fixtures, furniture, equipment, books, and inventory for full replacement value.
- **Liability:** The Village shall maintain personal injury liability insurance covering the premises, sidewalks, and parking areas.
- **Compliance:** Both parties shall comply with all local, state, and federal laws, specifically regarding fire prevention and safety.

6. Anticipated Projects

The following timeline serves as a guide for future Capital Improvement Plan (CIP) requests:

- **2026:** HVAC Replacement
- **2026:** Flat and Shingled Roof Replacement
- Clocktower Repairs
- HVAC, Chiller, Air handler, HVAC controls
- Roof – shingled
- Roof – flat
- Siding
- Boiler
- Fire Suppression System Wet
- Fire Suppression System Dry
- Water Softener
- Ceiling Fans?

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- Tread on Stairs
- Carpet (furnishings?)
- Tile Floors – ceramic
- Vinyl Floors – kitchen floors
- Windows
- River Gate
- Fascia and soffit (under awning in front)
- Brick walkways
- Interior wood beams & ceiling
- Ceiling tiles
- Parking Lot?
- **As Needed:** Interior painting, lighting, water softener, and sump pumps.

7. Term and Termination

This MOU remains in effect and renews annually. A party may withdraw by providing written notification by **July 1** of the preceding year. Termination occurs:

1. Upon dissolution or discontinuation of one of the Parties.
2. By mutual written agreement.

Accepted and approved this ____ day of _____, 2026.

FOR THE VILLAGE:

Village Board President

Director of Parks and Facilities / Municipal Clerk

FOR THE LIBRARY:

Library Board President

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Library Director

DRAFT



Pursuant to Wisconsin Statute 43.58(6)(a), the President of the Waterford Public Library Board of Trustees submits the following report for 2025 to the Library Board and to the Division for Libraries and Community Living.

Community State Bank – Municipal MMIA #1154169217

Beginning Fund Balance 1/1/2025 **\$26,091.63**

Additions:

Interest Income	\$109.97
Various Gifts & Memorials	\$17,937.15
Friends of Waterford Public Library	\$15,587.00

Total Additions: **\$33,634.12**

Deductions:

Furniture: Display Units		-\$611.69
Materials		-\$27,464.68
Periodicals	=	-\$2,759.42
Juvenile Print	=	-\$4,012.04
YA Print	=	-\$979.22
Adult Print	=	-\$17,713.79
AV	=	-\$2,000.21
Other Supplies & Expenses		-\$3,744.11
Promotion and Entertainment		-\$10,291.09
Adult Programs	=	-\$3,758.08
Juvenile Programs	=	-\$5,799.47
YA Programs	=	-\$733.54

Total Deductions: **-\$42,111.57**

Ending Fund Balance 12/31/2025 **\$17,614.18**

**Charity of Waterford Public Library/Frederick Lewnau Estate Endowment
Associated Bank Brokerage Accounts #FLV-019361**

Beginning Fund Balance 1/1/2025	\$169,449.05
Additions:	
Interest Income	\$16,426.88
Stock Transfer (Donation)	\$0.00
Change in Account Value	\$4,166.34
Total Additions:	\$20,593.22
Deductions:	
Taxes, Fees, & Expenses	-\$0.00
Withdrawal(s)	-\$0.00
Total Deductions:	-\$0.00
Ending Fund Balance 12/31/2025	\$190,042.27

**Racine Community Foundation
Waterford Public Library Endowment Fund**

Beginning Fund Balance 1/1/2024	\$16,889.99
Additions:	
Contributions	\$0.00
Interest Income	\$376.66
Realized Gains/Losses	\$609.04
Unrealized Gains/Losses	\$291.66
Total Additions:	\$1,277.36
Deductions:	
Administrative Fee	-\$173.41
Total Deductions:	-\$173.41
Ending Fund Balance 12/31/2024	\$17,993.94

Please note that these numbers are from the 2024 statement. The Racine Community Foundation does not give out un-audited numbers and their 2025 audit will be completed in March 2025. The 2025 amounts will be reflected on the 2026 annual report.

Sara Schoepke, Library Board Treasurer



I. GENERAL INFORMATION

1. Name of Library Waterford Public Library		2. Public Library System Prairie Lakes Library System			
3b. Head Librarian First Name Jessica	3c. Head Librarian Last Name Kiesler	4a. Certification Grade Grade 1	4b. Certification Type Regular	5. Certification Expiration Date 08/31/2030	
6a. Street Address 101 N. River St.	6b. Mailing Address or PO Box 101 N. River St.	7. City / Village / Town Waterford	8a. ZIP 53185	8b. ZIP4 4149	9. County Racine
10. Library Phone Number 2625343988	11. Fax Number (262)534-9624	12. Library E-mail Address of Director jkiesler@waterford.lib.wi.us			
13. Library Website URL www.waterford.lib.wi.us		14. No. of Branches 0	15. No. of Bookmobiles Owned 0	16. No. of Other Public Service Outlets 1	
17. Does your library operate a books-by-mail program? No	18. Some public libraries are legally organized as joint libraries, with neighboring municipalities or a county and municipality joining to operate a library. Is your library such a joint library legally established under Wis. Stat. s. 43.53? No				
20. Square Footage of Public Library 18,239	21a. Did your library or a branch move to a new facility during the fiscal year? No	21b. Did your library or a branch renovate or expand an existing facility during the fiscal year? No		22. UEI Number 124170531	

HOURS OF OPERATION

	Standard Service with No Restrictions on Building Access	Limited Service	Staff Only (No interior service for the public)
19a. Winter hours open per week	44	0	0
19b. Number of winter weeks	52	0	0
19c. Summer hours open per week	0	0	0
19d. Number of summer weeks	0	0	0
19e. Total weeks per year	52	0	0
19f. Total hours per year for this location	2,288	0	0

II. LIBRARY COLLECTIONS		
	a. Number Owned / Leased	b. Number Added
1. Books in Print	65,716	1,827
2. Physical Subscriptions	63	
3. Physical Audio Materials	4,551	12
4. Physical Video Materials	7,573	32
5. Other Physical Materials	1,115	
6. Total Physical Items in Collection	78,955	

	Purchased solely by the Library	Purchased via a System, Consortium or Cooperative Agreement	Provided by the State
7. E-books	No	Yes	No
8. E-serials	Yes	Yes	No
9. E-audio	No	Yes	No
10. E-video	No	No	No
11. Research Databases	Yes	Yes	Yes
12. Online Learning Platforms	Yes	Yes	Yes

III. LIBRARY SERVICES

4. Physical Circulation Transactions			2. Interlibrary Loans	
a. Total Circulation	b. Children's Materials	c. Other Physical Items	a. Items Loaned <i>Provided to</i>	b. Items Received <i>Received from</i>
115,831	63,874	3,620	19,769	15,864

	Method for Counting ILL Transactions		Categorized ILL Transactions	
(Only Total will display when Total ILL Transactions is listed as the Method for Counting ILL Transactions)	Items Loaned to Other Libraries <i>Provided to</i>		Items Borrowed from Other Libraries <i>Received from</i>	
Integrated Library Systems (ILS)	19,497		15,729	
WISCAT	272		135	
Other (includes OCLC, manual tracking or other methods)				

3. Electronic Content Circulation Transactions					
a. E-books	b. E-serials	c. E-audio	d. E-video	e. Children's E-materials	f. Total E-materials
9,462	3,832	17,256	205	1,425	30,755

4. Number of Registered Users			5. Overdue Fines	6. Reference Transactions		7. Library Visits	
a. Resident	b. Nonresident	c. TOTAL		a. Method	b. Annual Count	a. Method	b. Annual Count
1,961	4,019	5,980	No			Actual Count	47,509

8. Uses of Public Internet Computers				9. Uses of Public Wireless Internet	
a. Number of Public Use Computers	b. Number of Public Use Computers with internet access	c. Method	d. Annual Count	a. Method	b. Annual Count
19	9	Actual Count	2,405	Actual Count	5,344

	LIBRARY PROGRAMS AND ATTENDANCE	
--	----------------------------------------	--

Total In-Person and Live, Virtual Statistics by Age

	Young Child (0-5)	Child (6-11)	Young Adult (12-18)	Adult (19+)	General Interest (all ages)
Number of Programs	74	29	40	210	25
Total Attendance	2,325	591	412	1,800	1,662

Total Program Statistics by Program Category

	In-Person On-Site	In-Person Off-Site	Live, Virtual	Pre-recorded	
Number of Programs	370	8	0	0	
Total Attendance	6,306	484	0		
Total Program Views				0	

Describe the library's in-person programs:

Storytimes, Alphabet Lab, Bingo, Book Club, Craft Programs, Piano Recitals, Petting Zoo, Healthy Living Talks, Blood Drives, Dungeons & Dragons Club, Read to Therapy Dogs, Family Literacy Night, Preschool Workshop, Yoga, Mah Jongg, Scams & Fraud Prevention, Homeschool programs, Storywagon, Dairy Days, Tween hang & craft programs

Which platforms does the library use to host the library's live, virtual programs:

Describe the library's live, virtual programs:

Which platforms does the library use to host the library's pre-recorded programs:

Describe the library's pre-recorded programs:

IV. LIBRARY GOVERNANCE

Library Board Members. List all members of the library board as of the date of this report. List the president first. Indicate vacancies. Report changes to the Division for Libraries and Technology as they occur. When reporting such changes, indicate the departing board members.

First Name	Last Name	City	Email Address
PRESIDENT			
1. Loribeth	Isola	Waterford	loribeth.isola@gmail.com
2. Jody	Beer	Waterford	jbeer8@wi.rr.com
3. Abra	Dexter	Waterford	abra.dexter@gmail.com
4. Janice	Loebel	Franksville	bird56blue@gmail.com
5. Tamara	Pollnow	Waterford	tpollnow@waterfordwi.org
6. Sara	Schoepke	Burlington	schoepke@waterford.k12.wi.us
7. John	Kis	Waterford	jwkis@wi.rr.com
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			

No. of Library Board Members *Include vacancies in this count* 7

XI. PUBLIC LIBRARY LOANS OF MATERIAL TO NONRESIDENTS

1. Of the total circulation reported for the library from Section III, item 1, what was the total circulation to nonresidents <i>See instructions for definition of nonresident</i>			79,068
Divide nonresident circulation among the following categories. The total of 2 through 6 below should not be greater than the number reported in item 1 above.		a. Those with a Library	b. Those without a Library
2. Circulation to Nonresidents Living in the Library's County	12,159	61,857	74,016
3. Circulation to Nonresidents Living in Another County in the Library System	496	2,058	2,554
4. Circulation to Nonresidents Living in an Adjacent County Not in the Library System	1,596	882	2,478
5. Circulation to All Other Wisconsin Residents	20	6. Circulation to Persons from Out of the State	0
7. Are the answers to items 1 through 6 based on actual count or survey/sample?	8a. Does the library deny access to any residents of adjacent public library systems on the basis of Wis. Stat. s. 43.17(11)(b)?	8b. If yes, does the library allow residents in adjacent systems to purchase library cards?	
Actual	Yes	Yes	

9. Circulation to Nonresidents Living in an Adjacent County Who Do Not Have a Local Public Library			
Name of County	Circulation	Name of County	Circulation
a. Walworth	2,051	f.	
b. Kenosha	104	g.	
c. Waukesha	778	h.	
d. Rock	7	i.	
e.		j.	

XII. TECHNOLOGY (Not included in 2025 Report)

XIII. SELF-DIRECTED ACTIVITIES, STAFF SERVING YOUTH / ADULTS

1. Self-directed Activities: <i>Planned, independent activities available for a definite time period which introduce participants to any of the broad range of library services or activities that directly provide information to participants.</i>			
	a. Children (0-5)	b. Children (6-11)	c. Young Adult (12-18)
Number of Self-Directed Activities	12	10	1
Total Self-Directed Activity Participation	83	1,856	12
	d. Adult (19+)	e. General Interest (all ages)	f. Total
Number of Self-Directed Activities	25	23	71
Total Self-Directed Activity Participation	1,662	7,194	10,807
2. Name and email address of primary staff person who serves as the children, youth, or teen librarian. Only the primary person is displayed here.			
a. First Name	b. Last Name	c. Email Address	
Julie	Fick	jfick@waterford.lib.wi.us	
3. Name and email address of primary staff person who serves as the librarian for adults. Only the primary person is displayed here.			
a. First Name	b. Last Name	c. Email Address	
Jessica	Kiesler	jkiesler@waterford.lib.wi.us	

XIV. PUBLIC LIBRARY ASSURANCE OF COMPLIANCE WITH SYSTEM MEMBERSHIP REQUIREMENTS



We assure the Public Library System of which this library is a member and the Division for Libraries and Technology, Department of Public Instruction that this public library is in compliance with the following requirements for public library system membership as listed in Wis. Stats.

A check (X) or a mark in the checkbox indicates compliance with the requirement.

- The library is established under s. 43.52 (municipalities), s. 43.53 (joint libraries), or s. 43.57 (consolidated county libraries and county library services) of the Wisconsin Statutes [s. 43.15(4)(c)1].
- The library is free for the use of the inhabitants of the municipality by which it is established and maintained [s. 43.52(2), 73 Op. Atty. Gen. 86(1984), and OAG 30-89].
- The library's board membership complies with statutory requirements regarding appointment, length of term, number of members and composition. [s. 43.54 (municipal and joint libraries), s. 43.57(4) & (5) (consolidated and country library services), and s. 43.60(3) (library extension and interchange)].
- The library board has exclusive control of the expenditure of all moneys collected, donated, or appropriated for the library fund [s. 43.58(1)].
- The library director is present in the library at least 10 hours a week while library is open to the public, less leave time [s. 43.15(4)(c)6].
- The library board supervises the administration of the library, appoints the librarian, who appoints such other assistants and employees as the library board deems necessary, and prescribes their duties and compensation [s. 43.58(4)].
- The library is authorized by the municipal governing board to participate in the public library system [s. 43.15(4)(c)3].
- The library has entered into a written agreement with the public library system board to participate in the system and its activities, to participate in interlibrary loan of materials with other system libraries, and to provide, to any resident of the system area, the same library services, on the same terms, that are provided to the residents of the municipality or county that established the member library. This shall not prohibit a municipal, county, or joint public library from giving preference to its residents in library group programs held for children or adults if the library limits the number of persons who may participate in the group program, or from providing remote access to a library's online resources only to its residents. [s. 43.15(4)(c)4].
- The library's head librarian holds the appropriate grade level of public librarian certification from the Department of Public Instruction [s. 43.15(4)(c)6 and Administrative Code Rules PI 6.03].
- The library annually is open to the public an average of at least 20 hours each week except that for a library in existence on June 3, 2006, annually is open to the public an average of at least 20 hours or the number of hours each week that the library was open to the public in 2005, whichever is fewer [s. 43.15(4)(c)7].
- The library annually spends at least \$2,500 on library materials. [s. 43.15(4)(c)8].

XV. CERTIFICATION

I CERTIFY THAT, to the best of my knowledge, the information provided in this annual report and any attachments are true and accurate and the library board has reviewed and approved this report.

President, Library Board of Trustees Signature or designee	Name of President or Designee Print or type	Date Signed
	Loribeth Isola	
Library Director / Head Librarian Signature	Library Director / Head Librarian Print or type	Date Signed
	Jessica Kiesler	

STATEMENT CONCERNING PUBLIC LIBRARY SYSTEM EFFECTIVENESS

As required by Wis. Stat. s. 43.58(6)(c), the following statement that the library system either did or did not provide effective leadership and adequately meet the needs of the library must be completed and approved by the library board. The response should be made in the context of the public library system's statutory responsibilities and the funding which it has available to meet those responsibilities.

County

Racine

The Waterford Public Library Board of Trustees hereby states that in 2025 the Prairie Lakes Library System
Name of Public Library Name of Public Library System / Service

[X] did provide effective leadership and adequately met the needs of the library.

[] did not provide effective leadership and did not adequately meet the needs of the library.

Indicate with an X one of the above statements

Explanation of library board's response. Attach additional sheets if necessary.

Note: With the approval of the library board of trustees, this statement may be submitted separately from the Annual Report form that is sent to the library system, as an e-mail attachment to LibraryReport@dpi.wi.gov.

Prairie Lakes Library System is wonderful to work with and is consistently creating new ways to support their libraries. This year they introduced a library grant program. Each staff member is friendly, responsive and willing to help.

DRAFT

XV. CERTIFICATION

The preceding statement was approved by the Public Library Board of Trustees.

Division staff will compile the statements received for each library system and, as required by Wis. Stat. s. 43.05(14), conduct a review of a public library system if at least 30 percent of the libraries in participating municipalities that include at least 30 percent of the population of all participating municipalities report that the public library system did not adequately meet the needs of the library. This statement may be provided to the public library system.

Table with 3 columns: President, Library Board of Trustees Signature or designee; Name of President or Designee Print or type; Date Signed. Row 1: [Signature], Loribeth Isola, [Date]

COMMENTS

DRAFT