Question 1: The answers to these questions spawned one more question. You note under the answer to question 9 that all deposits must follow ACT 72. Is HACC considered an actual municipal entity which the state mandates MUST follow ACT 72, or is this just the investment guideline that HACC has chosen to follow?

We can certainly comply with your request, however it makes a difference to us on the back end in terms of how we collateralize your deposits.

Answer 1: ACT 72 is just a guide that HACC follows.