

Minutes
Colington Harbour Board of Directors Meeting
July 21, 2026

Call to order: Meeting was called to order at 7:00pm by Shane Hite.

Present:

President – Adele Page	Treasurer – Mike Hutchinson
Chairman – Shane Hite	Secretary – Jessica Loose
1 st VP – Mike Weidinger	2 nd VP – Richard Hess
Member at Large – Deborah Beddingfield	

Others Present:

Community Manager – Donna Price
Covenant Enforcement – Wendi Kmet

Approval of Agenda: Mike Weidinger 1st, Richard Hess 2nd. All in favor, motion passed.

Approval of Minutes for May 12, 2026: Richard Hess 1st, Deborah Beddingfield 2nd. All in favor, motion passed.

HOMEOWNER FORUM

- David Reid thanked the board for having the pipe removed from the common property behind the pool. He noted that changes have been made to the Covenants in 2000, 2001, 2003, and 2004 and questioned whether those changes had been approved by membership, in accordance with NC General Statute Chapter 47F. If not, he opined that the changes should be voided. Adele Page responded that we would get back to him once the board has reviewed the available documents.

OFFICER REPORTS

President: Adele Page

- She thanked the social committee for organizing the Patriotic Potluck and reminded people of the beach yoga offered August 4.

First VP: Mike Weidinger

- He shared his initial research regarding covenant enforcement guidelines and practices. These need to be in accordance with NC General Statute 55a governing nonprofits and HOAs. He noted that our Bylaws are in error, citing a maximum fine of \$150 per day, whereas the statute limits the maximum to \$100. He also reviewed Dare County ordinances that apply to the unincorporated areas of Dare County. Local government sets the boundaries, yet an HOA's regulations may be more restrictive than the county's. The most restrictive applies.
- Adele Page said board members will be meeting with Donna Price and Wendi Kmet on August 5 to address issues such as abandoned boats and cars, unkept property, uncontrolled dogs, etc. and to determine what we can do within the legal framework.

2nd VP: Richard Hess

- No report

Treasurer: Mike Hutchinson (See attached financial report.)

- He shared an analysis of current income and expenses. We are under budget year to date; however, we face a sizeable increase in insurance, and no reserves have been disbursed this fiscal year to date.
- We added road work on Sir Chandler at \$3200 to the current contract of \$230,259 with Barnhill.

Secretary: Jessica Loose (full statement is attached)

- She read her statement in response to a letter dated July 9, 2026, which was sent to all CHYRC members, signed by Jane Wirth on behalf of the current CHYRC board members. It falsely claims that the CHA board “is undermining the efforts of the CHYRC and is attempting to remove the entire CHYRC Board and replace them with individuals who serve their cause.” CHA simply wants to interact with the CHYRC in compliance with our governing documents, controlling contracts, and consistent with our ethical duties as board members.

Chairman: Shane Hite

- No report.

Member at Large: Deborah Beddingfield

- She was shocked upon reading the letter from the CHYRC of July 9, 2026. She felt the letter was unfair and stated that it is advantageous for all to follow the bylaws.

OLD BUSINESS

- Paving: Mike addressed the addition of Sir Chandler to road work scheduled in his financial report above.
- CHA boat: We have received quotes for a 115hp motor, from Bill’s Marine, Safe Harbor, and OBX Boats. Adele Page moved that we accept the bid of \$11,945 from Bill’s Marine, Mike Weidinger 2nd. All in favor, motion passed.

NEW BUSINESS

- Deborah Beddingfield brought up the water advisory issued by the Health Department, recommending no swimming at the Colington Harbour beach area. She was advised by the Health Department that the pollution is mainly due to dropping from geese and seagulls, not from leaking septic systems. They recommended that we use dogs to chase the birds away. We need to check to see if that would be allowed by our covenants.

Meeting adjourned at 7:45pm. Motion by Mike Weidinger to adjourn, Adele Page 2nd. All in favor, motion passed.

*Respectfully submitted,
Jessica Loose, Secretary*

Treasurers' Report July 2026

- 1) Income
 - a) 401 Assessment collections are \$886,969 or 96% of the annual total.
 - b) Total Income - We are at \$911,530 and 87.1% of plan.
- 2) Cumulative Planned Expense Benchmark at month 4 are 25% of total FY.
- 3) Total Expenses to date are \$180,026 and 17% of budget.
 - a) 615 Insurance expense \$50,031 / 54%. Increases and timing.
 - b) 625 Utilities \$1,789 / 34%. Spectrum increase.
 - c) 632 Postage and Delivery \$9,097 / 145% Annual mailing billed after the close of the year.
 - d) 672 Legal & Professional Fees \$11,167 / 40% Collections and property disputes.
 - e) 756 Automobile Maintenance \$938 / 58% Truck tires and other maintenance.
- 4) No Reserve Disbursements
- 5) Balance sheet
 - a) 100 – Operating Cash decreased \$19,291 to \$312,743 reflecting Dues collection less expenses.
- 6) Check Register Attached
- 7) OSAIC Reserve investment accounts statement attached.
 - a) HOA Reserve Account Dividend Income for the month is \$2,314, ending the month at \$942,897.
 - b) HOA CHYRC Dedicated Reserve Account – Dividend income \$1,218 ending the month at \$119,229.

Income Statement

								25.00%	
Ordinary Income/Expense	May 26	Jun 26	July 26	Monthly Budget	Monthly Variance	Cumulative Results YTD	Annual Budget 26	Percent of Annual	Coments
Income									
401 · Association Assessments	759,415.44	88,590.42	38,963.90	76,677.28	-37,713.38	886,969.76	920,127.40	96.4%	
424 · Interest on Past Due Asses	131.16	1,653.07	1,763.60	677.53	1,086.07	3,547.83	8,130.38	43.6%	
425 · Late Fee Income	50.00	3,291.00	2,710.56	766.67	1,943.89	6,051.56	9,200.00	65.8%	
426 · Attorney Fee	558.57	3,217.00	891.66	751.47	140.19	4,667.23	9,017.65	51.8%	
427 · Convenience Fee - Credit C	290.00	310.00	290.00	85.83	204.17	890.00	1,030.00	86.4%	
429 · Turn Over to Attorney	100.00	400.00	0.00	128.75	-128.75	500.00	1,545.00	32.4%	
430 · CHYRC Annual Billing	0.00	0.00	0.00	1,913.50	-1,913.50	0.00	22,962.00	0.0%	Not due until end of the year
435 · CHYRC Additional Billing	0.00	0.00	0.00	343.33	-343.33	0.00	4,120.00	0.0%	Not due until end of the year
442 · Closing Fee	1,750.00	750.00	1,250.00	928.29	321.71	3,750.00	11,139.45	33.7%	
450 · Boat Slip	0.00	0.00	0.00	1,819.67	-1,819.67	0.00	21,836.00	0.0%	Due in April
453 · Launch Fees	215.00	175.00	485.00	141.45	343.55	875.00	1,697.44	51.5%	
455 · Park Reservations	75.00	75.00	50.00	17.17	32.83	200.00	206.00	97.1%	
461 · Bar Codes Fees	10.00	10.00	30.00	15.45	14.55	50.00	185.40	27.0%	
462 · Building Permit Fees	100.00	0.00	0.00	44.20	-44.20	100.00	530.45	18.9%	
471 · Fines	0.00	0.00	0.00	22.10	-22.10	0.00	265.23	0.0%	
490 · Interest Income Operating	0.00	0.00	0.00	126.00	-126.00	137.38	1,512.00	9.1%	
495 · Interest Income - Reserves	0.00	0.00	0.00	2,707.08	-2,707.08	3,741.61	32,485.00	11.5%	
513 · Returned Check Charges	25.00	25.00	0.00	13.26	-13.26	50.00	159.14	31.4%	
Total Income	762,720.17	98,496.49	46,434.72	87,179.05	-40,744.33	911,530.37	1,046,148.54	87.1%	
Gross Profit	762,720.17	98,496.49	46,434.72	87,179.05	-40,744.33	911,530.37	1,046,148.54	87.1%	
Expense									
608 · Admin Expenses	2,115.63	78.53	191.39	1,007.86	-816.47	2,385.55	12,094.26	19.7%	
609 · Office Salaries	10,869.58	10,651.92	10,454.60	11,807.82	-1,353.22	31,976.10	141,693.80	22.6%	
615 · Insurance Expense	9,016.42	20,004.00	21,011.30	7,692.88	13,318.42	50,031.72	92,314.52	54.2%	Increases and Timing
620 · Telephone	100.00	200.00	100.00	84.83	15.17	400.00	1,018.00	39.3%	
625 · Utilities	505.87	746.64	537.04	433.20	103.84	1,789.55	5,198.41	34.4%	Spectrum high
627 · Bank Charges	0.00	0.00	0.00	110.67	-110.67	212.36	1,328.00	16.0%	
629 · Bad Debt	0.00	0.00	0.00	21.46	-21.46	0.00	257.50	0.0%	
630 · Office Supplies	72.78	293.69	31.65	265.23	-233.58	398.12	3,182.70	12.5%	
632 · Postage and Delivery	91.29	173.20	0.00	406.68	-406.68	264.49	4,880.14	5.4%	
	7,795.06	1,164.18	138.15	521.61	-383.46	9,097.39	6,259.31	145.3%	Annual mailing didn't get billed until after year end close
634 · Printing									
637 · Dues and Subscriptions	100.00	100.00	424.00	338.92	85.08	624.00	4,067.03	15.3%	
642 · Small Tools and Equipment	0.00	190.00	0.00	133.33	-133.33	190.00	1,600.00	11.9%	
650 · Covenants Enforcement	58.34	58.34	58.34	60.00	-1.66	175.02	720.00	24.3%	
672 · Legal & Professional Fees	0.00	5,261.00	5,906.47	2,317.50	3,588.97	11,167.47	27,810.00	40.2%	Collections and property disputes
676 · Audit/CPA Fees	0.00	0.00	0.00	612.85	-612.85	0.00	7,354.20	0.0%	
680 · Travel	0.00	0.00	0.00	81.34	-81.34	0.00	976.03	0.0%	
690 · Property Tax	0.00	46.04	0.00	22.10	-22.10	46.04	265.23	17.4%	
692 · Federal Income Tax	0.00	0.00	0.00	132.61	-132.61	0.00	1,591.35	0.0%	
694 · NC Income Tax	0.00	0.00	0.00	13.26	-13.26	0.00	159.14	0.0%	
696 · Payroll Tax Expense	2,110.85	2,292.44	2,317.74	2,995.58	-677.84	6,721.03	35,947.00	18.7%	
697 · Payroll Processing	213.00	176.00	176.00	221.02	-45.02	565.00	2,652.25	21.3%	
69810 · Bank Service Charges	22.00	0.00	0.00	8.33	-8.33	22.00	100.00	22.0%	
705 · Maintenance Salaries	4,450.80	6,778.74	7,590.82	9,249.46	-1,658.64	18,820.36	110,993.48	17.0%	
715 · Maintenance Phone	40.00	80.00	40.00	39.98	0.02	160.00	479.76	33.4%	
716 · Maintenance Utilities	233.86	324.01	199.11	229.86	-30.75	756.98	2,758.34	27.4%	
720 · Common Property Maintena	650.58	456.85	964.49	1,500.00	-535.51	2,071.92	18,000.00	11.5%	
724 · Street Signs	77.44	0.00	119.97	66.31	53.66	197.41	795.68	24.8%	
730 · Maintenance Supplies	885.40	572.52	492.13	618.86	-126.73	1,762.53	7,426.30	23.7%	
732.1 · Miscellaneous Expenses	0.00	141.96	0.00	125.00	-125.00	141.96	1,500.00	9.5%	
740 · Maintenance Yard Tipping F	0.00	350.00	0.00	58.33	-58.33	350.00	700.00	50.0%	Timing
752 · Maint Equipment Rental	0.00	0.00	0.00	0.00	0.00	0.00		#DIV/0!	
754 · Equipment Repair	0.00	0.00	0.00	201.95	-201.95	0.00	2,423.35	0.0%	
756 · Automobile Maintenance	0.00	83.00	855.83	106.09	749.74	938.83	1,273.08	73.7%	Truck tires and repairs
758 · Gas	284.90	415.40	254.15	231.78	22.37	954.45	2,781.38	34.3%	Increase in gas prices
760 · Security Wages	11,084.57	11,249.58	10,967.88	13,183.49	-2,215.61	33,302.03	158,201.82	21.1%	
761 · Contract Security	0.00	0.00	0.00	458.33	-458.33	0.00	5,500.00	0.0%	
763 · Security Supplies	162.39	142.93	35.33	176.82	-141.49	340.65	2,121.80	16.1%	
765 · Security Phone	40.00	80.00	40.00	44.20	-4.20	160.00	530.45	30.2%	
766 · Security Utilities	343.06	491.62	362.60	335.95	26.65	1,197.28	4,031.42	29.7%	
767 · Security Passes	0.00	0.00	0.00	751.47	-751.47	0.00	9,017.65	0.0%	
770 · John's Brothers Monitoring	1,941.67	120.00	195.00	322.50	-127.50	2,256.67	3,870.00	58.3%	Paid for entire year to discount.
780 · Street Paving	0.00	0.00	0.00	9,752.16	-9,752.16	0.00	117,025.95	0.0%	
782 · Dredging	0.00	0.00	0.00	442.04	-442.04	0.00	5,304.50	0.0%	
783 · Tree Services	0.00	0.00	400.00	1,287.50	-887.50	400.00	15,450.00	2.6%	
784 · Drainage Control	0.00	0.00	0.00	260.42	-260.42	0.00	3,125.00	0.0%	
785 · Discretionary	0.00	150.00	0.00	268.36	-268.36	150.00	3,220.27	4.7%	
786 · Contingency	0.00	0.00	0.00	1,326.13	-1,326.13	0.00	15,913.50	0.0%	
787 · Depreciation Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!	
800 · Reserve Funding	0.00	0.00	0.00	14,939.50	-14,939.50	0.00	179,273.94	0.0%	
810 · Reserve Funding - CHYRC	0.00	0.00	0.00	1,913.50	-1,913.50	0.00	22,962.00	0.0%	
895 · Reserve Disbursement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!	
Total Expense	53,265.49	62,872.59	63,863.99	87,179.05	-23,315.06	180,026.91	1,046,148.54	17.2%	
Net Ordinary Income	709,454.68	35,623.90	-17,429.27	0.00	-17,429.27	731,503.46	0.00		
Net Income	709,454.68	35,623.90	-17,429.27	0.00	-17,429.27	731,503.46	0.00		

Balance Sheet

					Apr 30, 26	May 31, 26	Jun 30, 26	Jul 31, 26	Monthly Change	Notes
ASSETS										
	Current Assets									
		Checking/Savings								
		100 · Operating Cash - First National			50,830.95	281,399.59	332,034.17	312,743.11	-19,291.06	Dues Less income less expenses.
		102 · Southern Operating			397,937.68	397,633.96	397,769.07	397,769.07	0.00	
		104 · Infinex - CHA Reserves			931,683.24	936,225.00	938,533.71	938,533.71	0.00	
		114 · Infinex - CHYRC Reserve Ded			116,739.67	116,739.92	118,162.82	118,162.82	0.00	
		115 · Petty Cash			168.55	168.55	168.55	168.55	0.00	
		116 · Operating 2 CC - First National			15,211.18	26,470.96	37,158.49	48,771.50	11,613.01	
		Total Checking/Savings			1,512,571.27	1,758,637.98	1,823,826.81	1,816,148.76	-7,678.05	
		Accounts Receivable								
		140 · Accounts Receivable-Assessments			-429,030.73	-857.17	-910.22	-2,608.12	-1,697.90	
		141 · Other Accounts Receivable			-3.00	-3.00	-3.00	-3.00	0.00	
		Total Accounts Receivable			-429,033.73	-860.17	-913.22	-2,611.12	-1,697.90	
		Other Current Assets								
		145 · Undeposited Funds			-1,182.00	37,286.00	11,440.75	3,387.43	-8,053.32	
		155 · Prepaid Income Taxes			5,700.00	7,200.00	7,200.00	7,200.00	0.00	
		Total Other Current Assets			4,518.00	44,486.00	18,640.75	10,587.43	-8,053.32	
		Total Current Assets			1,088,055.54	1,802,263.81	1,841,554.34	1,824,125.07	-17,429.27	
		Fixed Assets								
		160 · Land			219,165.96	219,165.96	219,165.96	219,165.96	0.00	
		162 · Buildings			251,099.50	251,099.50	251,099.50	251,099.50	0.00	
		165 · Swimming Pool			100,000.00	100,000.00	100,000.00	100,000.00	0.00	
		167 · Tennis Court			9,951.76	9,951.76	9,951.76	9,951.76	0.00	
		169 · Playground Equipment			46,815.17	46,815.17	46,815.17	46,815.17	0.00	
		171 · Office Equipment			15,251.12	15,251.12	15,251.12	15,251.12	0.00	
		173 · Maintenance Equipment			225,910.37	225,910.37	225,910.37	225,910.37	0.00	
		174 · Vehicles			41,459.35	41,459.35	41,459.35	41,459.35	0.00	
		175 · Security Equipment			24,285.57	24,285.57	24,285.57	24,285.57	0.00	
		179 · Accumulated Depreciation			-594,697.93	-594,697.93	-594,697.93	-594,697.93	0.00	
		Total Fixed Assets			339,240.87	339,240.87	339,240.87	339,240.87	0.00	
		TOTAL ASSETS			1,427,296.41	2,141,504.68	2,180,795.21	2,163,365.94	-17,429.27	Reflects influx of dues payments.
LIABILITIES & EQUITY										
		Liabilities								
		Current Liabilities								
			Accounts Payable							
			200 · Accounts Payable		-187.52	0.00	0.00	0.00	0.00	
			Total Accounts Payable		-187.52	0.00	0.00	0.00	0.00	
			Total Current Liabilities		-187.52	0.00	0.00	0.00	0.00	
			Total Liabilities		-187.52	0.00	0.00	0.00	0.00	
		Equity								
		320 · Retained Earnings			313,504.33	205,099.60	342,874.08	342,874.08	0.00	
		340 · Operating Fund			351,614.06	351,614.06	351,614.06	351,614.06	0.00	
		350 · Reserve Fund			737,374.34	875,336.34	737,374.34	737,374.34	0.00	
		Net Income			24,991.20	709,454.68	748,932.73	731,503.46	-17,429.27	
		Total Equity			1,427,483.93	2,141,504.68	2,180,795.21	2,163,365.94	-17,429.27	
		TOTAL LIABILITIES & EQUITY			1,427,296.41	2,141,504.68	2,180,795.21	2,163,365.94	-17,429.27	

Check Register

100 - Operating Cash - First National								332,034.17
Deposit	07/01/2026			Deposit	-SPLIT-	12,230.81		344,264.98
Bill Pmt -Check	07/07/2026	3597	Johns Brothers Se...		200 - Accoun...		195.00	344,069.98
Bill Pmt -Check	07/07/2026	3598	Jordan Price Wall G...		200 - Accoun...		60.00	344,009.98
Bill Pmt -Check	07/07/2026	3599	Donatelli Tree Serv...		200 - Accoun...		400.00	343,609.98
General Journal	07/08/2026	Coas...			609 - Office S...		15,644.24	327,965.74
Bill Pmt -Check	07/09/2026	3600	Systel		200 - Accoun...		138.15	327,827.59
Deposit	07/09/2026			Deposit	-SPLIT-	9,032.84		336,860.43
Bill Pmt -Check	07/13/2026	3601	USAbLe Life		200 - Accoun...		141.92	336,718.51
Bill Pmt -Check	07/13/2026	3602	Lowe's		200 - Accoun...		694.89	336,023.62
Bill Pmt -Check	07/14/2026	3603	Culligan Water		200 - Accoun...		66.98	335,956.64
Bill Pmt -Check	07/14/2026	3604	NCIUA		200 - Accoun...		12,903.00	323,053.64
Bill Pmt -Check	07/15/2026	3605	Howard Stallings L...		200 - Accoun...		2,898.97	320,154.67
Deposit	07/15/2026			Deposit	-SPLIT-	9,501.39		329,656.06
Bill Pmt -Check	07/20/2026	3606	Dominion NC Power		200 - Accoun...		559.80	329,096.26
Bill Pmt -Check	07/20/2026	3607	Association Reser...		200 - Accoun...		2,947.50	326,148.76
Bill Pmt -Check	07/20/2026	3608	Southern Bank		200 - Accoun...		2,665.41	323,483.35
General Journal	07/22/2026	Coas...			609 - Office S...		15,862.80	307,620.55
Deposit	07/22/2026			Deposit	-SPLIT-	5,517.21		313,137.76
Bill Pmt -Check	07/28/2026	3609	Auto Owners Insu...		200 - Accoun...		3,062.96	310,074.80
Bill Pmt -Check	07/28/2026	3610	USAbLe Life		200 - Accoun...		141.92	309,932.88
Bill Pmt -Check	07/28/2026	3611	Basnight & Moran ...		200 - Accoun...		4,008.16	305,924.72
Bill Pmt -Check	07/29/2026	3612	NCIUA		200 - Accoun...		753.34	305,171.38
Bill Pmt -Check	07/29/2026	3613	Spectrum Business		200 - Accoun...		718.95	304,452.43
Deposit	07/30/2026			Deposit	-SPLIT-	8,290.68		312,743.11
Total 100 - Operating Cash - First National						44,572.93	63,863.99	312,743.11



Osaic Institutions, Inc.
538 Preston Ave.
Meriden, CT 06450
P: (800) 987-9299 F: (203) 599-6001



Consolidated Account Summary

Your Account Executive:
JASON SHERWOOD
(252) 473-7088

Primary Account Number: ~~XXXXXXXXXX~~
Investor Identification: ~~XXXXXXXXXX~~
Period Ending: 07/31/2026

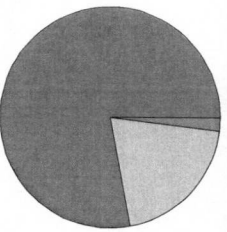
THE COLINGTON HARBOUR ASSOCIAT
ION INC CHRYC RESERVES DEDICATED
1000 COLINGTON DRIVE
KILL DEVIL HL NC 27948-9578

Summary of Accounts

Description	Account Number	Name	Prior Year-End Value	% of Assets	Previous Month Value	% of Assets	Current Month Value	% of Assets
Brokerage Account	XXXXXXXXXX 19	THE COLINGTON HARBOUR ASSOCIAT ION INC CHRYC RESERVES DEDICATED	93,184.68	10.30%	118,009.88	11.15%	119,229.81	11.23%
Brokerage Account	XXXXXXXXXX	THE COLINGTON HARBOUR ASSOCIAT ION INC CHA RESERVES	811,824.05	89.70%	940,576.29	88.85%	942,897.88	88.77%
Total			\$905,008.73	100.00%	\$1,058,586.17	100.00%	\$1,062,127.69	100.00%

¹⁹ All of the accounts in your consolidated group have selected electronic delivery for statements. The Account Value has been provided for your information.

Asset Summary



Percent	Asset Type	Prior Year-End	Last Period	This Period
2%	Cash, Money Funds, and Bank Deposits	12,920.90	17,163.77	18,381.81
20%	Fixed Income/Debt Securities	80,264.40	215,507.61	215,516.93
78%	Mutual Funds	811,823.43	825,914.79	828,228.95
100%	Accounts Total (Pie Chart)	\$905,008.73	\$1,058,586.17	\$1,062,127.69

Please review your allocation periodically with your Account Executive.



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Osaiic Institutions, Inc.
538 Preston Ave.
Meriden, CT 06450
P: (800) 987-9299 F: (203) 599-6001



Brokerage
Account Statement

July 1, 2026 - July 31, 2026
Account Number: ~~10X-070999~~

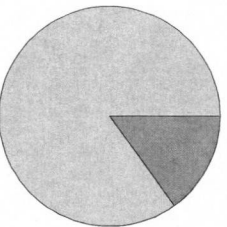
THE COLINGTON HARBOUR ASSOCIAT
ION INC CHRYC RESERVES DEDICATED
1000 COLINGTON DRIVE
KILL DEVIL HL NC 27948-9578
PART 1 OF 1

Your Account Executive:
JASON SHERWOOD
(252) 473-7088

The Bank Deposits in your account are not eligible for SIPC coverage.

Bank Deposit Sweep Products automatically deposit the available balance in your account into Federal Deposit Insurance Corporation (FDIC) member insured depository institutions (IDIs), where swept balances are eligible to receive pass through FDIC insurance coverage through those IDIs, subject to certain conditions. Balances in Bank Deposit Sweep Products are not considered securities and are not eligible for coverage by the Securities Investor Protection Corporation (SIPC).

Asset Summary



Percent	Asset Type	Prior Year-End	Last Period	This Period
15%	Cash, Money Funds, and Bank Deposits	12,920.28	17,162.98	18,381.02
85%	Fixed Income/Debt Securities	80,264.40	100,846.90	100,848.79
100%	Account Total (Pie Chart)	\$93,184.68	\$118,009.88	\$119,229.81

Please review your allocation periodically with your Account Executive.

Portfolio at a Glance

BEGINNING ACCOUNT VALUE	This Period
Dividends, Interest and Other Income	\$118,009.88
Net Change in Portfolio ¹	1,218.04
ENDING ACCOUNT VALUE	\$119,229.81
Estimated Annual Income	\$4,017.30

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.



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Summary of Gains and Losses

	This Period	Realized	Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00		0.00	-177.61
Long-Term Gain/Loss	0.00		0.00	26.40
Net Gain/Loss	0.00		0.00	-151.21

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Account Executive: 089
JASON SHERWOOD
OSAIIC INSTITUTIONS, INC.
LOCATED AT
SOUTHERN BANK AND TRUST
PO BOX 236
MANTEO NC 27954

Contact Information
Business: (252) 473-7088

Your Account Information

INVESTMENT OBJECTIVE
Investment Objective: SHORT TERM GROWTH
Risk Exposure: MODERATE RISK
Please review your investment objective. If you wish to make a change or have any questions please contact your Account Executive.

TAX LOT DEFAULT DISPOSITION METHOD
Default Method for Mutual Funds: Average Cost (Using First In First Out)
Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS
Amortize premium on taxable bonds based on Constant Yield Method: Yes
Accrual market discount method for all other bond types: Constant Yield Method
Include market discount in income annually: No

ELECTRONIC DELIVERY
Your electronic delivery selections for account communications are listed below:

Enrolled	Not Enrolled
Statements and Reports	Tax Documents
Trade Confirmations	
Notifications	
Prospectus*	
Proxy/Shareholder Communications*	

Please log in to your account or contact your Account Executive to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail

address(es):
a#####@collingtonharbour.net
*a#####@collingtonharbour.net is on file for these documents
The above e-mail address(es) are partially masked for your security. Please log in to your account to review the full e-mail address.

Account Number: [REDACTED]



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538 Preston Ave.
Meriden, CT 06450
P: (800) 987-9299 F: (203) 599-6001

July 1, 2026 - July 31, 2026
THE COLINGTON HARBOUR ASSOCIAT

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 15.00% of Portfolio									
FDIC Eligible Bank Deposits									
INSURED DEPOSIT PROGRAM									
07/01/26	18,381.0200	N/A	07/31/26	17,162.98	18,381.02	0.09	1.30	N/A	N/A
Total FDIC Eligible Bank Deposits				\$17,162.98	\$18,381.02	\$0.09	\$1.30		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS				\$17,162.98	\$18,381.02	\$0.09	\$1.30		
Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income	Estimated Yield
FIXED INCOME/DEBT SECURITIES 85.00% of Portfolio (In CUSIP Sequence)									
Certificates of Deposit									
FIRST FNDTN BK IRVINE CA CTF DEP 4.250% 10/07/26 B/E DTD				Security Identifier: 32026U6D3					
07/07/25	ACT/365	1ST CPN DTE 01/07/26							
06/24/25	40,000.0000	100.0000	40,000.00	100.0660	40,026.40	26.40	111.78	1,700.00	4.24%
				Original Cost Basis: \$40,000.00					
WESTERN ALLIANCE BK PHOENIX AZ CTF DEP 3.600% 07/15/27 B/E				Security Identifier: 95763PA76					
DTD 01/07/26	ACT/365	1ST CPN DTE 07/15/26							
01/07/26	21,000.0000	100.0000	21,000.00	99.4590	20,886.39	-113.61	33.14	756.00	3.61%
				Original Cost Basis: \$21,000.00					
WESTERN ALLIANCE BK PHOENIX AZ CTF DEP 3.900% 05/18/27 B/E				Security Identifier: 95763PF71					
DTD 05/18/26	ACT/365	1ST CPN DTE 05/18/27							
05/07/26	40,000.0000	100.0000	40,000.00	99.8400	39,936.00	-64.00	316.27	1,560.00	3.90%
				Original Cost Basis: \$40,000.00					
Total Certificates of Deposit				\$101,000.00	\$100,848.79	-\$151.21	\$461.19	\$4,016.00	
				101,000.0000					
TOTAL FIXED INCOME/DEBT SECURITIES				\$101,000.00	\$100,848.79	-\$151.21	\$461.19	\$4,016.00	
				101,000.0000					
Total Portfolio Holdings				\$119,381.02	\$119,229.81	-\$151.21	\$461.19	\$4,017.30	
				Current Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income	

Noncovered under the cost basis rules as defined below.

Account Number: 888-075592



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July 1, 2026 - July 31, 2026
THE COLINGTON HARBOUR ASSOCIAT

Portfolio Holdings Disclosures (continued)

Certificates of Deposit (continued)

Protection Corporation (SIPC) coverage. Please see additional information about SIPC under Important Information and Disclosures on this statement.

Please be advised that the secondary market for CDs is generally illiquid; the actual value of CDs may be different from their purchase price; and a significant loss of principal could result if your CDs are sold prior to maturity. In the event that the CDs listed above do not indicate a market valuation, an accurate market value could not be determined. In the event that a price is listed above for your CDs, Pershing has obtained a price from sources deemed to be reliable or has priced your CDs using a matrix formula. Prices are estimates and the actual value you may obtain for your CD may be different if you elect to sell your CD in the secondary market.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Variable Rate Securities

Interest rate data for certain complex and/or variable rate securities is provided to Pershing by third-party data service providers pursuant to contractual arrangements. Although we seek to use reliable sources of information, the accuracy, reliability, timeliness, and completeness of interest rate data may vary sometimes, particularly for complex and/or variable rate securities and those with limited or no secondary market. As a result, we can offer no assurance as to the accuracy, reliability, timeliness, or completeness of interest rate data for such securities. Pershing may also occasionally make interest rate updates and adjustments based on its reasonable efforts to obtain accurate, reliable, timely, and/or complete interest rate data from other data sources, but we can similarly provide no assurance that those rates or adjustments will be accurate, reliable, timely, or complete.

When updated interest rate data is received from a third-party data service provider or adjusted by Pershing, the updated data will be reflected in various sources where interest rate data is used or viewed, including both paper and electronic communications and data sources. Prior use or communication of interest rate-related data will not be revised. Since variable interest rates may be subject to change at any time and are only as accurate as the data received from third-party data service providers or otherwise obtained by Pershing, interest rate data should not be relied on for making investment, trading, or tax decisions. All interest rate data and other information derived from and/or calculated using interest rates are not warranted as to accuracy, reliability, timeliness, or completeness and are subject to change without notice. Pershing disclaims any responsibility or liability to the fullest extent permitted by applicable law for any loss or damage arising from any reliance on or use of the interest rate data or other information derived from and/or calculated using interest rates in any way. You should request a current valuation for your securities from your financial adviser or broker prior to making a financial decision or placing an order or requesting a transaction in these securities.

Structured Products

Structured products in this section are complex products and may be subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk; limited or no appreciation; risks associated with the underlying reference asset(s); no periodic payments; call prior to maturity (a redemption could affect the yield represented); early redemption fees or other applicable fees; price volatility resulting from issuer's and/or guarantor's credit quality; lower interest rates and/or yield compared to conventional debt with a comparable maturity; unique tax implications; concentration risk of owning the related security; limited or no secondary market; restrictions on transferability; conflicts of interest.

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Portfolio Holdings Disclosures (continued)

Structured Products (continued) and limits on participation in appreciation of underlying asset(s). To review a complete list of risks, please refer to the offering documents for the structured product. For more information about the risks specific to your structured products, you should contact your financial institution or advisor. Certain structured products are designed to make periodic distributions to you and any such structured product distributions you receive will be listed in the Transactions section of your statement. Structured product distributions may be listed there as "Bond Interest Received", however, this description is not intended to reflect a determination as to either the asset classification of the product or the U.S. tax treatment of such distributions.

Activity Summary (All amounts shown are in base currency)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Securities						
Securities Bought	0.00	0.00	0.00	0.00	-61,000.00	-61,000.00
Total Securities	\$0.00	\$0.00	\$0.00	\$0.00	-\$61,000.00	-\$61,000.00
Dividends and Interest	\$1,218.04	\$0.00	\$1,218.04	\$3,508.74	\$0.00	\$3,508.74
Distributions	\$0.00	\$0.00	\$0.00	\$40,000.00	\$0.00	\$40,000.00
Fees	\$0.00	\$0.00	\$0.00	\$0.00	-\$10.00	-\$10.00
Cash						
Deposits	0.00	0.00	0.00	22,962.00	0.00	22,962.00
Total Cash	\$0.00	\$0.00	\$0.00	\$22,962.00	\$0.00	\$22,962.00
FDIC Eligible Bank Deposits	\$0.00	-\$1,218.04	-\$1,218.04	\$61,000.00	-\$66,460.74	-\$5,460.74
Totals	\$1,218.04	-\$1,218.04	\$0.00	\$127,470.74	-\$127,470.74	\$0.00

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
07/07/26	BOND INTEREST RECEIVED	40000 FIRST FNDTN BK IRVINE CA CTF DEP 4.250% 32026U603	843.01			843.01	USD
07/08/26	FDIC ELIGIBLE BANK DEPOSIT	INSURED DEPOSIT PROGRAM	-843.01			-843.01	USD
07/15/26	USD999997 FDIC INSURED BANK DEPOSITS INTEREST REINVESTED PER980007	INSURED DEPOSIT INTEREST REINVESTED	-0.14			-0.14	USD

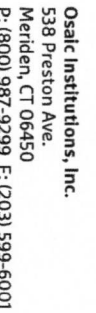
Account Number: 00000000000000000000

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July 1, 2026 - July 31, 2026
THE COLINGTON HARBOUR ASSOCIATION

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
--------------------------------	---------------	-------------	----------	-------	------------------	--------	----------

07/15/26	FDIC ELIGIBLE BANK DEPOSITS INTEREST RECEIVED PER980007	INSURED DEPOSIT INTEREST CREDITED	0.14	USD
07/15/26	BOND INTEREST RECEIVED 95763PA76	21000 WESTERN ALLIANCE BK PHOENIX AZ CTF DEP 3.600% 07/15/27 B/E DTD 01/15/26 RD 06/30 PD 07/15/26	374.89	USD
07/16/26	FDIC ELIGIBLE BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM	-374.89	USD

The price and quantity displayed may have been rounded.

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Interest Income				
Bond Interest	1,217.90	0.00	3,507.44	0.00
FDIC Eligible Bank Deposits	0.14	0.00	1.30	0.00
Total Income	\$1,218.04	\$0.00	\$3,508.74	\$0.00

Date	Activity Type	Description	Amount	Balance
Sweep FDIC-Eligible Bank Deposits				
INSURED DEPOSIT PROGRAM				
Activity Ending: 07/31/26				
07/01/26	Opening Balance		17,162.98	17,162.98
07/08/26	Deposit	DEPOSIT	843.01	18,005.99
07/15/26	Deposit	INTEREST CREDITED	0.14	18,006.13

FDIC Eligible Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Eligible Bank Deposits (continued)				
INSURED DEPOSIT PROGRAM (continued)				
07/16/26	Deposit	Pinnacle Bank		18,381.02
		a/o 07/15 \$18,006.13		
		YIELD 0.01%		
07/31/26	Closing Balance	DEPOSIT	374.89	\$18,381.02
Total FDIC Eligible Bank Deposits				\$18,381.02

The Bank Deposit Sweep Product (Product) itself is NOT FDIC-insured. Rather, through the Product, the available balance in your Account is swept into deposit accounts at various participating banks, which are all FDIC member insured depository institutions (IDIs). Those balances held at the participating IDIs are eligible for pass-through FDIC insurance coverage up to the current maximum deposit insurance amount of \$250,000 per eligible depositor at each IDI, for each eligible category of ownership or capacity, pursuant to FDIC regulations and subject to certain conditions. Balances in Bank Deposit Sweep Products are not considered securities and are not eligible for coverage by the Securities Investor Protection Corporation (SIPC). Please review the product disclosure for more detailed information on the application of FDIC insurance coverage on your Product balance.

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. The money fund's sponsor has no legal obligation to provide financial support to a money fund, and you should not expect that the sponsor will provide financial support to a money fund at any time, including during periods of market stress. Although no money fund's board has current intentions to impose a fee upon the sale of shares, each board reserves the ability to impose liquidity fees if it determines it's in the best interest of the fund. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Federal Deposit Insurance Corporation (FDIC) eligible bank deposit sweep products automatically deposit any available cash into FDIC member banks where those balances are eligible for pass-through FDIC insurance coverage on swept balances, based on account type pursuant to FDIC regulation and subject to certain conditions. The name and amount at each FDIC member bank holding balances in FDIC eligible bank deposit sweep products are reported in the section of this statement titled "FDIC Eligible Bank Deposits" on or around the 15th day of each calendar month (Reporting Date). The bank deposit sweep balances available on the Reporting Date may not reflect changes to your bank sweep deposit balances between the Reporting Date and the calendar month end. Balances in FDIC member banks in bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC). Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Important Information and Disclosures

The Role of Pershing

- **Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution.** Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice,



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July 1, 2026 - July 31, 2026
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Important Information and Disclosures (continued)

The Role of Pershing (continued)

If any, to you and in general, for the ongoing relationship that it has with you.

- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333**. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. An explanatory brochure is available upon request at www.sipc.org. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.bny.com/pershing/us/en/about/strength-and-stability.html
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399, (201) 413-3330**. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding: a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399, (201) 413-3330**.

Account Number:



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Brokerage Account Statement

July 1, 2026 - July 31, 2026
Account Number: ~~60X-079988~~

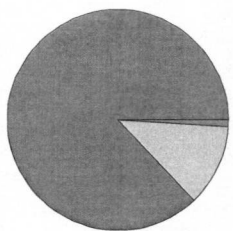
THE COLINGTON HARBOUR ASSOCIAT
ION INC CHA RESERVES
1000 COLINGTON DRIVE
KILL DEVIL HL NC 27948-9578
PART 1 OF 1

Your Account Executive:
JASON SHERWOOD
(252) 473-7088

The Bank Deposits in your account are not eligible for SIPC coverage.

Bank Deposit Sweep Products automatically deposit the available balance in your account into Federal Deposit Insurance Corporation (FDIC) member insured depository institutions (IDIs), where swept balances are eligible to receive pass through FDIC insurance coverage through those IDIs, subject to certain conditions. Balances in Bank Deposit Sweep Products are not considered securities and are not eligible for coverage by the Securities Investor Protection Corporation (SIPC).

Asset Summary



Percent	Asset Type	Prior Year-End	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	0.62	0.79	0.79
12%	Fixed Income/Debt Securities	0.00	114,660.71	114,668.14
87%	Mutual Funds	811,823.43	825,914.79	828,228.95
100%	Account Total (Pie Chart)	\$811,824.05	\$940,576.29	\$942,897.88

Please review your allocation periodically with your Account Executive.

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	\$940,576.29
Dividends, Interest and Other Income	2,314.16
Net Change in Portfolio¹	7.43
ENDING ACCOUNT VALUE	\$942,897.88
Estimated Annual Income	\$32,390.21

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.



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July 1, 2026 - July 31, 2026
THE COLINGTON HARBOUR ASSOCIAT

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio									
FDIC Eligible Bank Deposits									
INSURED DEPOSIT PROGRAM									
07/01/26	0.7900	N/A	07/31/26	0.79	0.79	0.00	0.17	N/A	N/A
Total FDIC Eligible Bank Deposits									
				\$0.79	\$0.79	\$0.00	\$0.17		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS									
				\$0.79	\$0.79	\$0.00	\$0.17		
FIXED INCOME/DEBT SECURITIES 12.00% of Portfolio (In CUSIP Sequence)									
Certificates of Deposit									
FLAGSTAR BK NATL ASSN HICKSVILLE NEW YORK CTF DEP 3.950%									
Security Identifier: 33847GNV4									
04/30/27 B/E DTD 04/30/26 ACT/365									
04/24/26*	57,000.0000	100.0000		57,000.00	56,939.58	-60.42	567.50	2,251.50	3.95%
Original Cost Basis: \$57,000.00									
MORGAN STANLEY PRIVATE BK NATL ASSN PUR N Y CTF DEP									
Security Identifier: 61776N5J8									
3.950% 05/01/28 B/E DTD 04/29/26 ACT/365									
04/24/26*	58,000.0000	100.0000		58,000.00	57,728.56	-271.44	583.73	2,291.00	3.96%
Original Cost Basis: \$58,000.00									
Total Certificates of Deposit									
	115,000.0000			\$115,000.00	\$114,668.14	-\$331.86	\$1,151.23	\$4,542.50	
TOTAL FIXED INCOME/DEBT SECURITIES									
	115,000.0000			\$115,000.00	\$114,668.14	-\$331.86	\$1,151.23	\$4,542.50	
MUTUAL FUNDS 87.00% of Portfolio									
LORD ABBETT U.S. GOVERNMENT & GSE MONEY MARKET FUND									
CLASS A									
Security Identifier: LACXX									
CUSIP: 543918106									
Open End Fund									
Dividend Option: Reinvest; Capital Gains Option: Reinvest									
Average	828,228.9500	1.0000		828,231.33	828,228.95	-2.38		27,847.54	3.36%
TOTAL MUTUAL FUNDS									
				\$828,231.33	\$828,228.95	-\$2.38		\$27,847.54	

Account Number: [REDACTED]



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Current Cost Basis	\$943,232.12
-----------------------	--------------

Market Value
\$942,897.88

**Unrealized
Gain/Loss**
-\$334.24

Accrued Interest	\$1,151.23
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**Estimated
Annual Income**
\$32,390.21

Form 1099-B for the

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not yet received.

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Portfolio Holdings Disclosures (continued)

Option Disclosure (continued)
financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Certificates of Deposit

Certificates of Deposit acquired through the Certificate of Deposit Account Registry Service ("CDARS") and held in your brokerage account are subject to Securities Investor Protection Corporation (SIPC) coverage. Please see additional information about SIPC under Important Information and Disclosures on this statement.

Please be advised that the secondary market for CDs is generally illiquid; the actual value of CDs may be different from their purchase price; and a significant loss of principal could result if your CDs are sold prior to maturity. In the event that the CDs listed above do not indicate a market valuation, an accurate market value could not be determined. In the event that a price is listed above for your CDs, Pershing has obtained a price from sources deemed to be reliable or has priced your CDs using a matrix formula. Prices are estimates and the actual value you may obtain for your CD may be different if you elect to sell your CD in the secondary market.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Variable Rate Securities

Interest rate data for certain complex and/or variable rate securities is provided to Pershing by third-party data service providers pursuant to contractual arrangements. Although we seek to use reliable sources of information, the accuracy, reliability, timeliness, and completeness of interest rate data may vary sometimes, particularly for complex and/or variable rate securities and those with limited or no secondary market. As a result, we can offer no assurance as to the accuracy, reliability, timeliness, or completeness of interest rate data for such securities. Pershing may also occasionally make interest rate updates and adjustments based on its reasonable efforts to obtain accurate, reliable, timely, and/or complete interest rate data from other data sources, but we can similarly provide no assurance that those rates or adjustments will be accurate, reliable, timely, or complete.

When updated interest rate data is received from a third-party data service provider or adjusted by Pershing, the updated data will be reflected in various sources where interest rate data is used or viewed, including both paper and electronic communications and data sources. Prior use or communication of interest rate-related data will not be revised. Since variable interest rates may be subject to change at any time and are only as accurate as the data received from third-party data service providers or otherwise obtained by Pershing, interest rate data should not be relied on for making investment, trading, or tax decisions. All interest rate data and other information derived from and/or calculated using interest rates are not warranted as to accuracy, reliability, timeliness, or completeness and are subject to change without notice. Pershing disclaims any responsibility or liability to the fullest extent permitted by applicable law for any loss or damage arising from any reliance on or use of the interest rate data or other information derived from and/or calculated using interest rates in any way. You should request a current valuation for your securities from your financial adviser or broker prior to making a financial decision or placing an order or requesting a transaction in these securities.

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Portfolio Holdings Disclosures (continued)

Structured Products

Structured products in this section are complex products and may be subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk; limited or no appreciation; risks associated with the underlying reference asset(s); no periodic payments; call prior to maturity (a redemption could affect the yield represented); early redemption fees or other applicable fees; price volatility resulting from issuer's and/or guarantor's credit quality; lower interest rates and/or yield compared to conventional debt with a comparable maturity; unique tax implications; concentration risk of owning the related security; limited or no secondary market; restrictions on transferability; conflicts of interest; and limits on participation in appreciation of underlying asset(s). To review a complete list of risks, please refer to the offering documents for the structured product. For more information about the risks specific to your structured products, you should contact your financial institution or advisor. Certain structured products are designed to make periodic distributions to you and any such structured product distributions you receive will be listed in the Transactions section of your statement. Structured product distributions may be listed there as "Bond Interest Received"; however, this description is not intended to reflect a determination as to either the asset classification of the product or the U.S. tax treatment of such distributions.

Activity Summary (All amounts shown are in base currency)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Securities						
Securities Bought	0.00	-2,314.16	-2,314.16	0.00	-131,405.52	-131,405.52
Total Securities	\$0.00	-\$2,314.16	-\$2,314.16	\$0.00	-\$131,405.52	-\$131,405.52
Dividends and Interest	\$2,314.16	\$0.00	\$2,314.16	\$16,405.69	\$0.00	\$16,405.69
Cash						
Deposits	0.00	0.00	0.00	115,000.00	0.00	115,000.00
Total Cash	\$0.00	\$0.00	\$0.00	\$115,000.00	\$0.00	\$115,000.00
FDIC Eligible Bank Deposits	\$0.00	\$0.00	\$0.00	\$115,000.00	-\$115,000.17	-\$0.17
Totals	\$2,314.16	-\$2,314.16	\$0.00	\$246,405.69	-\$246,405.69	\$0.00

Transactions In Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
07/01/26	CASH DIVIDEND RECEIVED LACXX	LORD ABBETT U.S. GOVERNMENT & GSE MONEY MARKET FUND CLASS A FOR ACCRUAL PERIOD ENDING 06/30/26	2,314.16				USD
07/01/26	REINVEST CASH INCOME LACXX	LORD ABBETT U.S. GOVERNMENT & GSE MONEY MARKET FUND CLASS A SHRS PURCH. AT \$100000 FOR ACCRUAL PERIOD ENDING 06/30/26	2,314.1600				USD
Total Value of Transactions					\$0.00	\$0.00	USD

The price and quantity displayed may have been rounded.

Account Number: **XXXXXXXXXX**

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Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	2,314.16	0.00	16,405.52	0.00
Interest Income				
FDIC Eligible Bank Deposits	0.00	0.00	0.17	0.00
Total Income	\$2,314.16	\$0.00	\$16,405.69	\$0.00

FDIC Eligible Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Eligible Bank Deposits				
INSURED DEPOSIT PROGRAM				
Activity Ending: 07/31/26				
07/01/26	Opening Balance	Pinnacle Bank	0.79	0.79
07/15/26		a/o 07/15 \$0.79		0.79

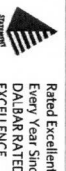
07/31/26	Closing Balance			\$0.79
Total FDIC Eligible Bank Deposits				\$0.79

The Bank Deposit Sweep Product (Product) itself is NOT FDIC-insured. Rather, through the Product, the available balance in your Account is swept into deposit accounts at various participating banks, which are all FDIC member insured depository institutions (IDIs). Those balances held at the participating IDIs are eligible for pass-through FDIC insurance coverage up to the current maximum deposit insurance amount of \$250,000 per eligible depositor at each IDI, for each eligible category of ownership or capacity, pursuant to FDIC regulations and subject to certain conditions. Balances in Bank Deposit Sweep Products are not considered securities and are not eligible for coverage by the Securities Investor Protection Corporation (SIPC). Please review the product disclosure for more detailed information on the application of FDIC insurance coverage on your Product balance.

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. The money fund's sponsor has no legal obligation to provide financial support to a money fund, and you should not expect that the sponsor will provide financial support to a money fund at any time, including during periods of market stress. Although no money fund's board has current intentions to impose a fee upon the sale of shares, each board reserves the ability to impose liquidity fees if it determines it's in the best interest of the fund. Pursuant to SEC Rule 10b-10(b) (1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Federal Deposit Insurance Corporation (FDIC) eligible bank deposit sweep products automatically deposit any available cash into FDIC member banks where those balances are eligible for pass-through FDIC insurance coverage on swept balances, based on account type pursuant to FDIC regulation and subject to certain conditions. The name and amount at each FDIC member bank holding balances in FDIC eligible bank deposit sweep products are reported in the section of this statement titled "FDIC Eligible Bank Deposits" on or around the 15th day of each calendar month (Reporting Date). The bank

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Messages (continued)

deposit sweep balances available on the Reporting Date may not reflect changes to your bank sweep deposit balances between the Reporting Date and the calendar month end. Balances in FDIC member banks in bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC). Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Important Information and Disclosures

The Role of Pershing

- **Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution.** Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account. Its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- **Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution.** Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. An explanatory brochure is available upon request at www.sipc.org. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.bny.com/pershing/us/en/about/strength-and-stability.html
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.**

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding: a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action unit: (i) the class certification is denied; (ii) the class is decertified; or





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Important Information and Disclosures (continued)

Important Arbitration Agreement (continued)

(II) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

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Secretary's Report
CHA BOD meeting
July 21, 2026

I am writing this response in my dual role as a long term member of the Colington Harbour Yacht and Racquet Club (CHYRC) whose amenities have been enjoyed for four decades by myself, my children, and now my grandchildren, and as the Colington Harbour Association (CHA) board member appointed to serve as a non-voting member on the CHYRC board.

I was both distressed and disappointed to read the letter dated July 9, 2026, which was sent to all CHYRC members, signed by Jane Wirth on behalf of the current CHYRC board members. It falsely claims that the CHA board "is undermining the efforts of the CHYRC and is attempting to remove the entire CHYRC Board and replace them with individuals who serve their cause." CHA simply wants to interact with the CHYRC in compliance with our governing documents, controlling contracts, and consistent with our ethical duties as board members.

I ran for the CHA board in 2024, when tensions between the two boards were running high and a lawsuit filed by John Collins and Randy Reale against CHA for not following election procedures outlined in the bylaws, led to a special election to replace all CHA board members. My intent was to be part of a renewed effort to work for the best interests of all Colington Harbour residents and to help build a collaborative relationship with the CHYRC board based on mutual transparency and accountability.

The documents governing the functioning of both boards are their respective bylaws. As the secretary of the CHA board, one of my responsibilities is ensuring that the bylaws are followed in all elections. When I was appointed to serve as a non-voting member on the CHYRC board in June, I made it a point to familiarize myself with their bylaws as well.

In response to a CHYRC member pointing out that CHYRC was not following their own bylaws in the annual elections for board members, for the first time in many years the CHYRC has created a nominating committee and is publicly announcing the upcoming vacancies and encouraging members to apply to be on the ballot. At the CHYRC meeting I attended on July 2, Jane Wirth and other board members defended their history of not mailing out ballots in any election that was uncontested by saying it was a waste of money.

Now they have mailed a letter to all CHYRC members, specifically promoting the reelection of current board members and making the false claim that the CHA board is behind an effort to replace all board members.

In any election, all candidates have the right to promote themselves and convince their constituents that they are the right person for the job. But the current CHYRC board, in my opinion as a club member, does not have the right to use official correspondence to put their fingers on the scale in the upcoming election before the members even know who the other candidates might be. Assuming the letter went out to 600 members, postage would cost \$492, envelopes and paper could come to approximately \$48, for a total cost of \$540. Was this paid for by the three candidates running for reelection, or did the funds for this campaign come out of the CHYRC budget? This would be easy enough to determine if the CHYRC would be transparent and share its bank statements just as we share ours with the whole community in our posted minutes.

In summary, I object to the accusations, the process, and the use of club member money.

Respectfully submitted,

Jessica Loose

CHA Board Secretary and nonvoting member of the CHRYC Board

Note: For more details on financial negotiations between the two boards, please read the timeline created by Adele Page, CHA President, which is attached to the July 14, 2026 minutes and available at colingtonharbour.net under the Board menu tab.