Minutes
Colington Harbour Board of Directors Meeting
August 11, 2026

Call to order: Meeting was called to order at 8:00am by Richard Hess.

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

Absent:
Chairman – Shane Hite

Others Present:
Community Manager – Donna Price
Maintenance – Pat Card
Covenant Enforcement – Wendi Kmet
Bookkeeper – Ann Blomberg

Approval of Agenda: Adele Page moved to approve the agenda, Mike Weidinger 2nd. All in favor, motion passed.
Approval of Minutes for July 21: Mike Weidinger 1st, Deborah Beddingfield 2nd. All in favor, motion passed.

DEPARTMENTAL REPORTS
Foreclosures and hearings: Ann Blomberg
- 15 day demand letters have been mailed to virtually all members who owe back dues; the demand letters have been emailed as well to those with an email address on file.
- No hearings have been scheduled.

Covenant Enforcement: Wendi Kmet
- Office staff is working with the board to update the fine schedule and enforcement procedures.
- A letter will be sent to the owner of the property at the corner of Harbour View Drive and Colington Drive to request that the pampas grass that impedes visibility at the intersection be trimmed before school starts on August 25.

Maintenance: Pat Card
- Sound front parks: Ants are now under control
- Channel: With the assistance of Steve Buick, a new "no wake" sign has been added and current soundings taken. The CAMA pin upon which the soundings are based is located on the north side where the jetty changes direction.
- Sunken boat off Club View Court: The Coast Guard pumped out and floated the boat and reported that there were no holes in the boat and it apparently wasn't leaking fuel. We need to review covenant enforcement – the owner of the lot doesn't own the boat, so who should be held responsible? The registration number of the boat has been reported to the Coast Guard.

- Maintenance yard: Mr. Black of the Department of Environmental Quality noted that the dumping, while on our property, is too close to the water. He requested that matter closest to the water be pulled back.
- Tree trimming: Pat has requested estimates for tree trimming along the roadsides. Donatelli Tree Service was the only company currently available to do the work. Their quote was $700 per hour, assuming the assistance of maintenance personnel. Adele Page made a motion that we approve Donatelli to do the work, including the removal of the dead sweet gum tree behind the maintenance shop, with a cap of $5000. Mike Weidinger 2nd. All in favor, motion passed.
- Stormwater draining on Sunset Drive: A resident requested that Pat clean out the swales leading to an outfall pipe that drains into the canal. Discussion ensued regarding the board's options and responsibility regarding maintenance of a pipe on private property. It was agreed that Mike Hutchinson, an engineer by trade, would inspect the property with Pat before the board decides. The board requested a list from Pat of all containment pipes in the Harbour.
- Maintenance boat used for dredging: Our boat is not reparable. Steve Ornstein has a pontoon boat with a 90 hp motor and trailer for sale at $3500. It has never been stored in the water and has been well maintained. Steve Buick can help get it ready for dredging. We can sell the motor since we will be purchasing a 115 hp motor which is necessary for the dredging. Adele made a motion that we purchase the boat, motor, and trailer for $3500, Mike Hutchinson 2nd . All in favor, motion passed. We can use this boat as is to patrol the canals before the new motor is purchased.

Administrative: Donna Price

- The light in the right lane at the guard gate was struck by lightning and now always shines green. The personnel at the guard gate can still see which vehicles that pass through do not have barcodes, and they will continue to follow up. Repair has been scheduled.

Security: Wendi Kmet

- See Administrative report above.

OFFICER REPORTS

President: Adele Page

- She addressed the concerns raised by resident David Reid regarding the proprietary process followed regarding amendments to the covenants. There is a Statute of Limitations regarding the timeframe for filing challenges. She recommended that we don't expend any legal fees at this time and requested more information from David Reid.

First VP: Mike Weidinger

- No report

2nd VP: Richard Hess

- No report

Treasurer: Mike Hutchinson**.** See attached financial report. Main highlights:

- Assessment collections are $886,969 or 96% of the annual total.
- Total Income - We are at $911,530 and 87.1% of plan.
- Cumulative Planned Expense Benchmark at month 4 are 25% of total FY.
- Total Expenses to date are $180,026 and 17% of budget. Insurance expense $50,031 / 54%. Increases and timing.
- Utilities $1,789 / 34%. Spectrum increase.
- Postage and Delivery $9,097 / 145% Annual mailing billed after the close of the year.

- Legal & Professional Fees $11,167 / 40% Collections and property disputes.
- Automobile Maintenance $938 / 58% Truck tires and other maintenance.

Mike Weidinger suggested we elicit bids from other internet providers. Richard Hess would like to review the detailed invoice.

Secretary: Jessica Loose

- No report

Chairman: Shane Hite

- Absent, no report

OLD BUSINESS

- Boat: See Maintenance report above.
- Covenant enforcement: Adele Page reported that our focus is to respect homeowners by implementing a formal notice policy to enforce the fine structure being reviewed. Board members are working with staff to update the fine schedule and enforcement procedure.

NEW BUSINESS

- Tree trimming: See Maintenance report above.

Meeting adjourned to move into executive session at 9:03am. Motion by Mike Weidinger to adjourn and move into executive session, Deborah Beddingfield 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

Ordinary Income/Expense	May 26	Jun 26	July 26	Monthly Budget	Monthly Variance	Cumulative Results YTD	Annual Budget 26	Percent of Annual	Coments
								25.00%	
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 Assess	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%	
634 · Printing	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
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 - Maintenamce Supplies	885.40	572.52	492.13	618.86	-126.73	1,762.53	7,426.30	23.7%	
732.1 - Miscellanious 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	NCUA		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	NCUA		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

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

Southern Wealth Management
A DIVISION OF SOUTHERN BANK AND TRUST COMPANY

Consolidated
Account Summary

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

Primary Account Number: [redacted]
Investor Identification: [redacted]
Period Ending: 07/31/2026

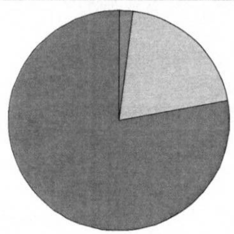
THE COLINGTON HARBOUR ASSOCIAT
ION INC CHRYC RESERVES DEDICATED
1000 COLINGTON DRIVE
KILL DEVIL HL NC 27948-9578

Summary of Accounts

Description	Account Number	Name	Prior Year-End Value	Prior Year-End % of Assets	Previous Month Value	Previous Month % of Assets	Current Month Value	Current Month % of Assets
Brokerage Account	[redacted] [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	[redacted]	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.

[redacted]

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

[redacted]

Southern Wealth Management
A DIVISION OF SOUTHERN BANK AND TRUST COMPANY

Brokerage
Account Statement

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

July 1, 2026 - July 31, 2026
Account Number: [redacted]

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

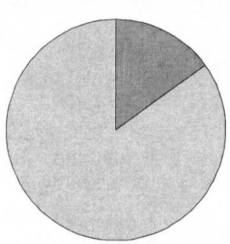
Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	**$118,009.88**
Dividends, Interest and Other Income	1,218.04
Net Change in Portfolio[1]	1.89
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.

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.

Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY)
Pershing LLC, member FINRA, NYSE, SIPC

Summary of Gains and Losses

	Realized 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: Q89

JASON SHERWOOD
OSAIC 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########@colingtonharbour.net [redacted]
**a########@colingtonharbour.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.

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[redacted]

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 07/07/25 ACT/365 1ST CPN DTE 01/07/26				Security Identifier: 32026U6D3					
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 DTD 01/15/26 ACT/365 1ST CPN DTE 07/15/26				Security Identifier: 95763PA76					
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 DTD 05/18/26 ACT/365 1ST CPN DTE 05/18/27				Security Identifier: 95763PF71					
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	101,000.0000		$101,000.00		$100,848.79	-$151.21	$461.19	$4,016.00	
TOTAL FIXED INCOME/DEBT SECURITIES	101,000.0000		$101,000.00		$100,848.79	-$151.21	$461.19	$4,016.00	

	Current Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	$119,381.02	$119,229.81	-$151.21	$461.19	$4,017.30

* *Noncovered under the cost basis rules as defined below.*

[redacted]

Portfolio Holdings *(continued)*

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

Cost Basis on fixed income securities may be adjusted for amortization, accretion, original issue discount adjustments, or principal paydowns. The calculation is based upon the taxpayer election, type of fixed income security, and certain attributes, obtained from sources believed to be reliable. In the event, one or more of these attributes is changed, there may be a temporary incorrect adjusted cost basis reflected until the cost basis system is amended to reflect this change. These calculations will not be performed under certain circumstances, including bonds issued with less than one year to maturity. This information is meant as a general guide and you should consult your tax advisor in the preparation of your tax returns.

Portfolio Holdings Disclosures

Pricing
This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.
THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures
The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.bny.com/pershing/us/en/disclosures.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment
The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure
Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or 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

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

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;

[redacted]

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 32026U6D3	40000 FIRST FNDTN BK IRVINE CA CTF DEP 4.250% 10/07/26 B/E DTD 07/07/25 RD 06/22 PD 07/07/26				843.01	USD
07/08/26	FDIC ELIGIBLE BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM				-843.01	USD
07/15/26	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED PER980007	INSURED DEPOSIT INTEREST REINVESTED				-0.14	USD

osaic

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

[redacted]

Transactions in Date Sequence *(continued)*

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
Total Value of Transactions					$0.00	$0.00	USD

The price and quantity displayed may have been rounded.

Income and Expense Summary

	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**

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		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

[redacted]

FDIC Eligible Bank Deposits *(continued)*

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

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.**

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A DIVISION OF SOUTHERN BANK AND TRUST COMPANY

Brokerage
Account Statement

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

July 1, 2026 - July 31, 2026
Account Number: [redacted]

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

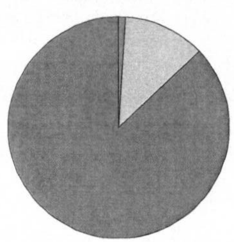
Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	**$940,576.29**
Dividends, Interest and Other Income	2,314.16
Net Change in Portfolio[1]	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.*

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.

[redacted]

Additional Information

Description	This Period
Securities Bought and Sold	-$2,314.16

Summary of Gains and Losses

	Realized This Period	Realized Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	-331.98
Long-Term Gain/Loss	0.00	0.00	-2.26
Net Gain/Loss	**0.00**	**0.00**	**-334.24**

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

Client Service Information

Your Account Executive: Q89

JASON SHERWOOD
OSAIC 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########@colingtonharbour.net

**a########@colingtonharbour.net is on file for thes[redacted] 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.

osaic

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

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		

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 12.00% of Portfolio *(In CUSIP Sequence)*									
Certificates of Deposit									
FLAGSTAR BK NATL ASSN HICKSVILLE NEW YORK CTF DEP 3.950% 04/30/27 B/E DTD 04/30/26 ACT/365			Security Identifier: 33847GNY4						
04/24/26*	57,000.0000	100.0000	57,000.00	99.8940	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 3.950% 05/01/28 B/E DTD 04/29/26 ACT/365			Security Identifier: 61776N5J8						
04/24/26*	58,000.0000	100.0000	58,000.00	99.5320	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	

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
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	1.0000	828,228.95	-2.38	27,847.54	3.36%
TOTAL MUTUAL FUNDS			$828,231.33		$828,228.95	-$2.38	$27,847.54	

Portfolio Holdings *(continued)*

	Current Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	$943,232.12	$942,897.88	-$334.24	$1,151.23	$32,390.21

* *Noncovered under the cost basis rules as defined below.*

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

Cost Basis on fixed income securities may be adjusted for amortization, accretion, original issue discount adjustments, or principal paydowns. The calculation is based upon the taxpayer election, type of fixed income security, and certain attributes, obtained from sources believed to be reliable. In the event, one or more of these attributes is changed, there may be a temporary incorrect adjusted cost basis reflected until the cost basis system is amended to reflect this change. These calculations will not be performed under certain circumstances, including bonds issued with less than one year to maturity. This information is meant as a general guide and you should consult your tax advisor in the preparation of your tax returns.

Portfolio Holdings Disclosures

Pricing
This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.
THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures
The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.bny.com/pershing/us/en/disclosures.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment
The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure
Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or

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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.

[redacted]

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 $1.00000 FOR ACCRUAL PERIOD ENDING 06/30/26	2,314.1600			-2,314.16	USD
Total Value of Transactions					$0.00	$0.00	USD

The price and quantity displayed may have been rounded.

Osaic Institutions, Inc.
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July 1, 2026 - July 31, 2026
THE COLINGTON HARBOUR ASSOCIAT

Income and Expense Summary

	Current Period Taxable	Current Period Non Taxable	Year-to-Date Taxable	Year-to-Date 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		0.79	0.79
07/15/26		Pinnacle Bank 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

[redacted]

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 until: (I) the class certification is denied; (II) the class is decertified; or

Important Information and Disclosures *(continued)*

Important Arbitration Agreement *(continued)*

(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.**