Minutes
Colington Harbour Board of Directors Meeting
October 13, 2026

Call to order: Meeting was called to order at 8:00am by Shane Hite.

Present:
Treasurer – Mike Hutchinson
President – Adele Page
Chair– Shane Hite
1st VP – Mike Weidinger
2nd VP – Richard Hess
Member at Large – Deborah Beddingfield

Absent:
Secretary – Jessica Loose (family illness)

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

Approval of Agenda: The agenda was amended to move covenant-enforcement hearings to the end of the meeting. Mike Weidinger moved; Deborah Beddingfield 2nd. All in favor; motion passed.
Approval of Minutes: Mike Weidinger moved to approve the September 15, 2026 minutes; Richard Hess 2nd . All in favor; motion passed.

DEPARTMENTAL REPORTS
Foreclosures and hearings: Ann Blomberg

- No report

Covenant Enforcement: Wendi Kmet

- Enforcement hearings moved to the end of the meeting.

Maintenance: Pat Card

- **Sinking boat:** Staff reported that a boat near a vacant lot has repeatedly taken on water. Agencies contacted reportedly would not intervene unless there was a pollution or hazardous-material issue. Staff has been unable to reach the owner. The Board supported sending notice and scheduling a hearing. The possibility that the boat may be abandoned and the applicable process were discussed.
- **Road paving:** The contractor planned to begin the next phase during the week of October 20, starting on Kitty Hawk Bay Drive, then Huron and Outrigger, before moving to the other side. An additional approximately 53 feet near a large pothole on Sir Chandler Drive was added at no cost.
- **Tree trimming:** The initial roadside trimming was approximately 50–60% complete. The Board discussed completing the remaining work, including areas outside the gate and smaller courts. A motion was made by Adele Page and seconded by Mike Hutchinson to authorize up to 70 additional hours of trimming at approximately $100 per hour (maximum $7,000). All in favor; motion carried.
- **Vacant-lot mowing:** The Board discussed whether the Association should continue mowing separately deeded vacant lots owned by homeowners who also own an adjoining undeveloped lot or lots. The covenant language concerning mowing undeveloped and

developed property was reviewed. The Board agreed it needed to follow the covenants. The Board agreed to hold the issue for further review, including possible covenant changes and more cost-effective mowing options in the future.

- **Boat and road-marking updates:** Floats have been installed and motors were being fitted to the Association's boat; sea trials were expected once work was complete. The Board discussed recurring concerns about vehicles crossing the center of roadways on hills. Staff will obtain pricing for reflective road markers on a limited, high-priority test area and report back.
- **Signs in easements:** Staff described the process for photographing and removing signs placed in Association easements, notifying the office, and retaining removed signs for 30 days. Staff stated that it does not enter private yards to remove signs. Possible changes to the covenant language were noted for future consideration.

Security: Wendi Kmet

- **Guard gate:** The Board was still awaiting a written proposal concerning gate/security updates and a webcam to show the waterway. Staff will circulate the proposal to directors when received.

Administration: Donna Price

- **Fine structure:** Staff raised a concern that the Bylaws' payment-allocation language could cause payments to be applied to interest and penalties before assessments, potentially leaving assessments unpaid when fines accrue. The Board discussed the legal and practical implications of the revised fine structure.
  Adele Page moved to suspend the new fine structure and return to the prior structure pending advice from Association counsel. The motion did not pass. The Board agreed that counsel should be asked to clarify the interaction between the Bylaws' payment-allocation provisions and covenant fines before further action. The current new fine structure remains in effect pending further information.

OFFICER REPORTS

President: Adele Page

- She thanked the Social Committee, staff, maintenance personnel, community members, and local businesses for supporting the chili cook-off benefiting the Colington Fire Department. The event had 13 entries and generated more than $1,100 in contributions for the Fire Department.
- She will explore forming a small group with staff to evaluate a possible health reimbursement account for employees as part of next year's budget planning.
- Adele Page moved to extend the employee paid-time-off carryover deadline from March 31 to July 1 each year, while retaining the existing 80-hour carryover cap; Mike Hutchinson 2nd. All in favor; motion carried. The employee handbook will be updated accordingly.
- She reported there was no public update on the pending lawsuit brought by CHYRC because the matter remained with the Association's attorneys.

First VP: Mike Weidinger

- No report

2nd VP: Richard Hess

- The dredging permit remained in place, and no modifications were currently anticipated. Richard Hess planned to meet with George Wood to confirm the approach. The Board discussed the possibility of delaying dredging until early 2027 to reduce the likelihood of shoaling soon after the work.

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

- September expenditures totaled approximately $108,418; year-to-date expenditures were approximately $356,000, or 34% of the annual budget. He noted higher-than-usual common-property maintenance and legal/professional expenses, including expenses associated in part with the CHYRC lawsuit.
- Operating cash decreased by approximately $84,002 to $189,555. The reserve account balance was approximately $926,588. The Treasurer reported that the Association had established the ability to write checks directly from both reserve accounts to improve transparency.
- He reported two checks associated with the clubhouse air-conditioning replacement would be voided and the funds returned to the CHYRC-dedicated reserve account because no agreement with CHYRC had been reached.

Secretary: Jessica Loose

- Absent, no report

Chairman: Shane Hite

- He reported on speed data from the radar sign for August 23–28: 5,184 vehicles passed the sign, with an average speed of 24 mph. One vehicle was recorded at 54 mph. The Board discussed the data and possible additional speed-enforcement or warning measures. The He will follow up with the Sheriff's Department.

Member at Large: Deborah Beddingfield

- **Street Signs:** She reported reviewing and prioritizing street signs for replacement, using A, B, and C categories. She will provide the list to the Board. Replacements may need to be phased over two or three years depending on cost.

OLD BUSINESS

- **Covenant enforcement:** The Board discussed the fine structure and related legal questions as described under Administration. Further discussion will follow once counsel provides clarification.

NEW BUSINESS

- **Next year's budget:** The Board discussed collecting directors' and staff members' proposed projects, equipment needs, vehicle needs, and other budget requests. Requests should include relevant details such as equipment age, mileage, condition, function, and replacement rationale. The Treasurer will use the reserve study as a starting point and seek staff input on estimated useful lives and actual condition. Directors and staff were asked to submit wish-list items by October 31, 2026. The President will circulate proposed dates for a broader budget-planning discussion, with Donna Price participating.

Meeting adjourned at 9:06am. Motion by Richard Hess to adjourn and move into executive session to consider covenant enforcement hearings. Adele Page 2nd. All in favor, motion passed.

Respectfully submitted,
Jessica Loose, Secretary
(Minutes based on notes taken by Adele Page in my absence.)

Treasurers' Report September 2026

1) Cumulative Planned Benchmarks for September month 5 are 42% of total FY.

2) Income
   a) 401 Assessment collections are $910,648 or 99.0% of the annual total.
   b) Total Income - $951,755 and 91% of plan.

3) August Total Expenditures were $108,418 and Total Expenses Year to date are $356,130 and 34% of budget.
   a) 672 Legal and professional expenses $12,287 / 96.2%. Legal representation re: Lawsuit by CHYRC.
   b) 676 Audit/CPA – $5,925 / 80.6%d
   c) 720 Common Property Maintenance - $14,893 / 137.1% Clean-up of dump site in Maintenance yard.
   d) 783 Tree Services – $4,650 / 32.7%
   e) 895 Reserve Disbursement - $11,945 Purchase of outboard for dredge push boat.

4) Reserve Disbursements - $11,945 Purchase of outboard for dredge push boat.
   a) We have now acquired the ability to write checks directly from both Reserve Accounts to improve transparency.

5) Balance sheet
   a) 100 – Operating Cash decreased $84,234 to $189,555.75 reflecting Dues collection less expenses.
   b) 104 – Decreased $11,945 to $926,588 – purchase of outboard.

6) Check Register Attached notable expenditures were discussed above. In addition the check register shows highlighted in yellow the purchase of the pusher boat, and in red the checks for the clubhouse AC replacement, which will be voided as described below.

7) OSAIC Reserve investment accounts statement attached.
   a) HOA Reserve Account Dividend Income for the month is $2,470.15 less the purchase of used Pontoon Boat for $3,500 ending the month at $943,790.66.
   b) HOA CHYRC Dedicated Reserve Account has a balance of $107,123.25. Reflecting a disbursement of $11,995 for replacement of clubhouse AC unit. In fact no agreement was reached with the CHYRC regarding this reserve expense and the $11,995 will be returned to the Dedicated account

Income Statement

	Ordinary Income/Expense	May 26	Jun 26	July 26	Aug 26	Sept 26	Monthly Budget	Monthly Variance	Cumulative Results YTD	Annual Budget 26	Percent of Annual	Coments
											42%	
	Income											
401 · A	**401 · Association Assessments**	759,415.44	88,590.42	38,963.90	18,398.66	5,280.07	76,677.28	-58,278.62	910,648.49	920,127.40	99.0%	
424 · I	**424 · Interest on Past Due Assessment**	131.16	1,653.07	1,763.60	1,356.37	593.11	677.53	678.84	5,477.31	8,130.38	67.4%	
425 · L	**425 · Late Fee Income**	50.00	3,291.00	2,710.56	1,225.00	428.60	766.67	458.33	7,705.16	9,200.00	83.8%	
426 · A	**426 · Attorney Fee**	558.57	3,217.00	891.66	5,598.75	3,184.25	751.47	4,847.28	13,450.23	9,017.65	149.2%	
427 · C	**427 · Convenience Fee - Credit Card**	290.00	310.00	290.00	80.00	20.00	85.83	-5.83	990.00	1,030.00	96.1%	
429 · T	**429 · Turn Over to Attorney**	100.00	400.00	0.00	300.00	300.00	128.75	171.25	1,100.00	1,545.00	71.2%	
430 · C	**430 · CHYRC Annual Billing**	0.00	0.00	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 · C	**435 · CHYRC Additional Billing**	0.00	0.00	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 · C	**442 · Closing Fee**	1,750.00	750.00	1,250.00	1,000.00	1,750.00	928.29	71.71	6,500.00	11,139.45	58.4%	
450 · B	**450 · Boat Slip**	0.00	0.00	0.00	0.00	0.00	1,819.67	-1,819.67	0.00	21,836.00	0.0%	Due in April
453 · L	**453 · Launch Fees**	215.00	175.00	485.00	330.00	255.00	141.45	188.55	1,460.00	1,697.44	86.0%	
455 · P	**455 · Park Reservations**	75.00	75.00	50.00	0.00	25.00	17.17	-17.17	225.00	206.00	109.2%	
461 · B	**461 · Bar Codes Fees**	10.00	10.00	30.00	20.00	0.00	15.45	4.55	70.00	185.40	37.8%	
462 · B	**462 · Building Permit Fees**	100.00	0.00	0.00	0.00	50.00	44.20	-44.20	150.00	530.45	28.3%	
471 · F	**471 · Fines**	0.00	0.00	0.00	50.00	0.00	22.10	27.90	50.00	265.23	18.9%	
490 · I	**490 · Interest Income Operating**	0.00	0.00	0.00	0.00	0.00	126.00	-126.00	137.38	1,512.00	9.1%	
495 · I	**495 · Interest Income - Reserves**	0.00	0.00	0.00	0.00	0.00	2,707.08	-2,707.08	3,741.61	32,485.00	11.5%	
513 · R	**513 · Returned Check Charges**	25.00	25.00	0.00	0.00	0.00	13.26	-13.26	50.00	159.14	31.4%	
	Total Income	762,720.17	98,496.49	46,434.72	28,358.78	11,886.03	87,179.05	-58,820.27	951,755.18	1,046,148.54	91.0%	
	Gross Profit	762,720.17	98,496.49	46,434.72	28,358.78	11,886.03	87,179.05	-58,820.27	951,755.18	1,046,148.54	91.0%	
	Expense											
608 · A	**608 · Admin Expenses**	2,115.63	78.53	191.39	139.55	1,863.05	1,007.86	-868.31	4,388.15	12,094.26	36.3%	
609 · C	**609 · Office Salaries**	10,869.58	10,651.92	10,454.60	10,761.71	16,002.59	11,807.82	-1,046.11	58,740.40	141,693.80	41.5%	
615 · I	**615 · Insurance Expense**	9,016.42	20,004.00	21,011.30	18,911.92	141.92	7,692.88	11,219.04	69,085.56	92,314.52	74.8%	Increases and Timing
620 · T	**620 · Telephone**	100.00	200.00	100.00	100.00	100.00	84.83	15.17	600.00	1,018.00	58.9%	
625 · U	**625 · Utilities**	505.87	746.64	537.04	537.01	547.42	433.20	103.81	2,873.98	5,198.41	55.3%	Spectrum high
627 · B	**627 - Bank Charges**	0.00	0.00	0.00	0.00	0.00	110.67	-110.67	212.36	1,328.00	16.0%	
629 · B	**629 - Bad Debt**	0.00	0.00	0.00	0.00	0.00	21.46	-21.46	0.00	257.50	0.0%	
630 · C	**630 · Office Supplies**	72.78	293.69	31.65	537.22	525.78	265.23	272.00	1,461.12	3,182.70	45.9%	
632 · P	**632 · Postage and Delivery**	91.29	173.20	0.00	507.25	173.20	406.68	100.57	944.94	4,880.14	19.4%	
634 · P	**634 · Printing**	7,795.06	1,164.18	138.15	138.15	138.15	521.61	-383.46	9,373.69	6,259.31	149.8%	Annual mailing didn't get billed until after year end close
637 · D	**637 · Dues and Subscriptions**	100.00	100.00	424.00	100.00	3,284.35	338.92	-238.92	4,008.35	4,067.03	98.6%	
642 · S	**642 · Small Tools and Equipment**	0.00	190.00	0.00	0.00	0.00	133.33	-133.33	190.00	1,600.00	11.9%	
650 · C	**650 · Covenants Enforcement**	58.34	58.34	58.34	58.30	58.30	60.00	-1.70	291.62	720.00	40.5%	
672 · L	**672 · Legal & Professional Fees**	0.00	5,261.00	5,906.47	3,299.00	12,287.50	2,317.50	981.50	26,753.97	27,810.00	96.2%	Collections and property disputes
676 · A	**676 - Audit/CPA Fees**	0.00	0.00	0.00	0.00	5,925.00	612.85	-612.85	5,925.00	7,354.20	80.6%	
680 · T	**680 - Travel**	0.00	0.00	0.00	335.10	0.00	81.34	253.76	335.10	976.03	34.3%	
690 · P	**690 - Property Tax**	0.00	46.04	0.00	1.44	2.53	22.10	-20.66	50.01	265.23	18.9%	
692 · F	**692 · Federal Income Tax**	0.00	0.00	0.00	0.00	0.00	132.61	-132.61	0.00	1,591.35	0.0%	
694 · N	**694 - NC Income Tax**	0.00	0.00	0.00	0.00	0.00	13.26	-13.26	0.00	159.14	0.0%	
696 · P	**696 · Payroll Tax Expense**	2,110.85	2,292.44	2,317.74	2,216.46	3,472.39	2,995.58	-779.12	12,409.88	35,947.00	34.5%	
697 · P	**697 · Payroll Processing**	213.00	176.00	176.00	185.00	297.00	221.02	-36.02	1,047.00	2,652.25	39.5%	
69810	**69810 - Bank Service Charges**	22.00	0.00	0.00	0.00	0.00	8.33	-8.33	22.00	100.00	22.0%	
705 · M	**705 · Maintenance Salaries**	4,450.80	6,778.74	7,590.82	6,430.13	11,708.78	9,249.46	-2,819.33	36,959.27	110,993.48	33.3%	
715 · M	**715 · Maintenance Phone**	40.00	80.00	40.00	40.00	40.00	39.98	0.02	240.00	479.76	50.0%	
716 · M	**716 · Maintenance Utilities**	233.86	324.01	199.11	281.66	231.40	229.86	51.80	1,270.04	2,758.34	46.0%	
720 · C	**720 · Common Property Maintenance**	650.58	456.85	964.49	7,719.91	14,893.59	1,500.00	6,219.91	24,685.42	18,000.00	137.1%	Clean-up Dump Area
724 · S	**724 · Street Signs**	77.44	0.00	119.97	0.00	0.00	66.31	-66.31	197.41	795.68	24.8%	
730 · M	**730 - Maintenamce Supplies**	885.40	572.52	492.13	200.21	712.79	618.86	-418.65	2,675.53	7,426.30	36.0%	
732.1 ·	**732.1 - Miscellanious Expenses**	0.00	141.96	0.00	56.57	0.00	125.00	-68.43	198.53	1,500.00	13.2%	
740 · M	**740 · Maintenance Yard Tipping Fee**	0.00	350.00	0.00	350.00	350.00	58.33	291.67	1,050.00	700.00	150.0%	Timing
	752 - Maint Equipment Rental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		#DIV/0!	
754 · E	**754 - Equipment Repair**	0.00	0.00	0.00	0.00	0.00	201.95	-201.95	0.00	2,423.35	0.0%	
756 · A	**756 - Automobile Maintenance**	0.00	83.00	855.83	46.25	163.25	106.09	-59.84	1,148.33	1,273.08	90.2%	Truck tires and repairs
758 · G	**758 - Gas**	284.90	415.40	254.15	354.76	354.45	231.78	122.98	1,663.66	2,781.38	59.8%	Increase in gas prices
760 · S	**760 · Security Wages**	11,084.57	11,249.58	10,967.88	10,813.85	16,583.07	13,183.49	-2,369.64	60,698.95	158,201.82	38.4%	
761 · C	**761 · Contract Security**	0.00	0.00	0.00	0.00	0.00	458.33	-458.33	0.00	5,500.00	0.0%	
763 · S	**763 · Security Supplies**	162.39	142.93	35.33	254.03	22.05	176.82	77.21	616.73	2,121.80	29.1%	
765 · S	**765 - Security Phone**	40.00	80.00	40.00	40.00	40.00	44.20	-4.20	240.00	530.45	45.2%	
766 · S	**766 · Security Utilities**	343.06	491.62	362.60	398.52	390.33	335.95	62.57	1,986.13	4,031.42	49.3%	
767 · S	**767 - Security Passes**	0.00	0.00	0.00	2,871.09	0.00	751.47	2,119.62	2,871.09	9,017.65	31.8%	
770 · S	**770 - John's Brothers Monitoring**	1,941.67	120.00	195.00	0.00	0.00	322.50	-322.50	2,256.67	3,870.00	58.3%	Paid for entire year to discount.
780 · S	**780 - Street Paving**	0.00	0.00	0.00	0.00	0.00	9,752.16	-9,752.16	0.00	117,025.95	0.0%	
782 · D	**782 · Dredging**	0.00	0.00	0.00	0.00	954.00	442.04	-442.04	954.00	5,304.50	18.0%	
783 · T	**783 - Tree Services**	0.00	0.00	400.00	0.00	4,650.00	1,287.50	-1,287.50	5,050.00	15,450.00	32.7%	
784 · D	**784 - Drainage Control**	0.00	0.00	0.00	0.00	0.00	260.42	-260.42	0.00	3,125.00	0.0%	
785 · D	**785 - Discretionary**	0.00	150.00	0.00	0.00	560.00	268.36	-268.36	710.00	3,220.27	22.0%	
786 · C	**786 - Contingency**	0.00	0.00	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	0.00	#DIV/0!	
800 · F	**800 - Reserve Funding**	0.00	0.00	0.00	0.00	0.00	14,939.50	-14,939.50	0.00	179,273.94	0.0%	
810 · F	**810 - Reserve Funding - CHYRC**	0.00	0.00	0.00	0.00	0.00	1,913.50	-1,913.50	0.00	22,962.00	0.0%	
895 · F	**895 - Reserve Disbursement**	0.00	0.00	0.00	0.00	11,945.32	0.00	0.00	11,945.32	0.00	#DIV/0!	Purchased Outboard Dredge Pomtoon
	Total Expense	53,265.49	62,872.59	63,863.99	67,685.09	108,418.21	87,179.05	-19,493.96	356,130.21	1,046,148.54	34.0%	
	Net Ordinary Income	709,454.68	35,623.90	-17,429.27	-39,326.31	-96,532.18	0.00	-39,326.31	595,624.97	0.00	#DIV/0!	
	Net Income	**709,454.68**	**35,623.90**	**-17,429.27**	**-39,326.31**	**-96,532.18**	**0.00**	**-39,326.31**	**595,624.97**	**0.00**	#DIV/0!	

Balance Sheet

	Apr 30, 26	May 31, 26	Jun 30, 26	Jul 31, 26	Aug 31,26	Sep 30,26	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	273,790.03	189,555.75	-84,234.28	Extra Ordinary Expenses, Legal, CPA, Clean-up dump area. Plus ordinary expenses
102 · Southern Operating	397,937.68	397,633.96	397,769.07	397,769.07	397,769.07	397,769.07	0.00	
104 · Infinex - CHA Reserves	931,683.24	936,225.00	938,533.71	938,533.71	938,533.71	926,588.39	-11,945.32	Outboard for Push Boat
114 · Infinex - CHYRC Reserve Ded	116,739.67	116,739.92	118,162.82	118,162.82	118,162.82	118,162.82	0.00	
115 · Petty Cash	168.55	168.55	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	51,646.53	51,970.21	323.68	
Total Checking/Savings	1,512,571.27	1,758,637.98	1,823,826.81	1,816,148.76	1,780,070.71	1,684,214.79	-95,855.92	Above in acct 100 note + Outboard.
Accounts Receivable								
140 · Accounts Receivable-Assessments	-429,030.73	-857.17	-910.22	-2,608.12	-2,745.38	-3,165.21	-419.83	
141 · Other Accounts Receivable	-3.00	-3.00	-3.00	-3.00	-3.00	-3.00	0.00	
Total Accounts Receivable	-429,033.73	-860.17	-913.22	-2,611.12	-2,748.38	-3,168.21	-419.83	
Other Current Assets								
145 · Undeposited Funds	-1,182.00	37,286.00	11,440.75	3,387.43	256.43	0.00	-256.43	
155 · Prepaid Income Taxes	5,700.00	7,200.00	7,200.00	7,200.00	6,000.00	6,000.00	0.00	
Total Other Current Assets	4,518.00	44,486.00	18,640.75	10,587.43	6,256.43	6,000.00	-256.43	
Total Current Assets	1,088,055.54	1,802,263.81	1,841,554.34	1,824,125.07	1,783,578.76	1,687,046.58	-96,532.18	
Fixed Assets								
160 · Land	219,165.96	219,165.96	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	251,099.50	251,099.50	0.00	
165 · Swimming Pool	100,000.00	100,000.00	100,000.00	100,000.00	107,100.00	107,100.00	0.00	
167 · Tennis Court	9,951.76	9,951.76	9,951.76	9,951.76	21,951.76	21,951.76	0.00	
169 · Playground Equipment	46,815.17	46,815.17	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	15,251.12	15,251.12	0.00	
173 · Maintenance Equipment	225,910.37	225,910.37	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	41,459.35	41,459.35	0.00	
175 · Security Equipment	24,285.57	24,285.57	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	-609,230.61	-609,230.61	0.00	
Total Fixed Assets	339,240.87	339,240.87	339,240.87	339,240.87	343,808.19	343,808.19	0.00	
TOTAL ASSETS	**1,427,296.41**	**2,141,504.68**	**2,180,795.21**	**2,163,365.94**	**2,127,386.95**	**2,030,854.77**	**-96,532.18**	
LIABILITIES & EQUITY								
Liabilities								
Current Liabilities								
Accounts Payable								
200 · Accounts Payable	-187.52	0.00	0.00	0.00	0.00	0.00	0.00	
Total Accounts Payable	-187.52	0.00	0.00	0.00	0.00	0.00	0.00	
Total Current Liabilities	-187.52	0.00	0.00	0.00	0.00	0.00	0.00	
Total Liabilities	-187.52	0.00	0.00	0.00	0.00	0.00	0.00	
Equity								
320 · Retained Earnings	313,504.33	205,099.60	342,874.08	342,874.08	346,241.40	346,241.40	0.00	
340 · Operating Fund	351,614.06	351,614.06	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	737,374.34	737,374.34	0.00	
Net Income	24,991.20	709,454.68	748,932.73	731,503.46	692,157.15	595,624.97	-96,532.18	
Total Equity	1,427,483.93	2,141,504.68	2,180,795.21	2,163,365.94	2,127,386.95	2,030,854.77	-96,532.18	
TOTAL LIABILITIES & EQUITY	**1,427,296.41**	**2,141,504.68**	**2,180,795.21**	**2,163,365.94**	**2,127,386.95**	**2,030,854.77**	**-96,532.18**	

Check Register

100 · Operating Cash - First National									**273,790.03**
	Bill Pmt -Check	09/01/2026	3633	Jordan Price Wall G...		200 · Accoun...		6,128.00	267,662.03
	General Journal	09/02/2026	Coas...			609 · Office S...		16,040.39	251,621.64
	Bill Pmt -Check	09/02/2026	3634	Steve Ornstein		200 · Accoun...		3,500.00	248,121.64
	Deposit	09/02/2026			Deposit	-SPLIT-	866.43		248,988.07
	Bill Pmt -Check	09/02/2026	3635	Coastal CPA Grou...		200 · Accoun...		5,925.00	243,063.07
	Bill Pmt -Check	09/08/2026	3636	Bill Downing		200 · Accoun...		500.00	242,563.07
	Bill Pmt -Check	09/08/2026	3637	Pitney Bowes Ban...	*15	200 · Accoun...		173.20	242,389.87
	Bill Pmt -Check	09/08/2026	3638	Systel		200 · Accoun...		138.15	242,251.72
	Bill Pmt -Check	09/08/2026	3639	Culligan Water		200 · Accoun...		76.11	242,175.61
	Bill Pmt -Check	09/08/2026	3640	Lowe's		200 · Accoun...		1,804.86	240,370.75
	Bill Pmt -Check	09/09/2026	3641	CHY&RC		200 · Accoun...		5,990.00	234,380.75
	Bill Pmt -Check	09/09/2026	3642	Comfort Connectio...		200 · Accoun...		5,990.00	228,390.75
	Bill Pmt -Check	09/09/2026	3643	EDM		200 · Accoun...		3,184.35	225,206.40
	Deposit	09/09/2026			Deposit	-SPLIT-	5,136.20		230,342.60
	Bill Pmt -Check	09/16/2026	3644	Dominion NC Power		200 · Accoun...		630.05	229,712.55
	Bill Pmt -Check	09/16/2026	3645	Howard Stallings L...		200 · Accoun...		3,212.00	226,500.55
	Bill Pmt -Check	09/16/2026	3646	Winslow Tractor S...		200 · Accoun...		3,640.00	222,860.55
	Bill Pmt -Check	09/16/2026	3647	Association Reser...		200 · Accoun...		2,947.50	219,913.05
	General Journal	09/16/2026	Coas...			609 · Office S...		16,231.89	203,681.16
	Deposit	09/17/2026			Deposit	-SPLIT-	13,795.30		217,476.46
	Bill Pmt -Check	09/17/2026	3648	Coastal Impression...		200 · Accoun...		282.89	217,193.57
	Bill Pmt -Check	09/21/2026	3649	Donatelli Tree Serv...		200 · Accoun...		4,650.00	212,543.57
	Bill Pmt -Check	09/21/2026	3650	Winslow Tractor S...		200 · Accoun...		10,080.00	202,463.57
	Bill Pmt -Check	09/21/2026	3651	Southern Bank		200 · Accoun...		1,599.02	200,864.55
	Bill Pmt -Check	09/22/2026	3652	Steve Buick		200 · Accoun...		954.00	199,910.55
	Deposit	09/23/2026			Deposit	-SPLIT-	4,688.06		204,598.61
	Bill Pmt -Check	09/28/2026	3653	Spectrum Business		200 · Accoun...		719.10	203,879.51
	Bill Pmt -Check	09/28/2026	3654	USAble Life		200 · Accoun...		141.92	203,737.59
	Bill Pmt -Check	09/28/2026	3655	N.C. Division of Mo...		200 · Accoun...		34.78	203,702.81
	Bill Pmt -Check	09/28/2026	3656	David Morgan		200 · Accoun...		60.00	203,642.81
	Bill Pmt -Check	09/28/2026	3657	EDM		200 · Accoun...		1,029.00	202,613.81
	Bill Pmt -Check	09/29/2026	3658	Bill's Marine LLC		200 · Accoun...		131.00	202,482.81
	Bill Pmt -Check	09/29/2026	3659	Mike Hutchinson		200 · Accoun...		18.13	202,464.68
	Bill Pmt -Check	09/29/2026	3660	Beach Bins, LLC		200 · Accoun...		350.00	202,114.68
	General Journal	09/30/2026	Coas...			609 · Office S...		15,791.55	186,323.13
	Deposit	09/30/2026			Deposit	-SPLIT-	3,232.62		189,555.75
tal 100 · Operating Cash - First National							27,718.61	111,952.89	189,555.75

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 Numbe[redacted]
Investor Identification: [redacted]
Period Ending: 09/30/2026

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

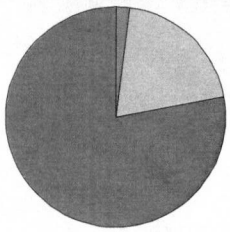
Summary of Accounts

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]	THE COLINGTON HARBOUR ASSOCIAT ION INC CHRYC RESERVES DEDICATED	93,184.68	10.30%	119,271.49	11.20%	107,123.25	10.19%
Brokerage Account	[redacted]	THE COLINGTON HARBOUR ASSOCIAT ION INC CHA RESERVES	811,824.05	89.70%	945,410.46	88.80%	943,790.66	89.81%
Total			**$905,008.73**	**100.00%**	**$1,064,681.95**	**100.00%**	**$1,050,913.91**	**100.00%**

16 *"Previous Month" values in this section reflect account values as of last month for all accounts. "Previous Period" values on individual account statements reflect the account value as of the last month the statement printed. Therefore, for account statements that did not print last month, these values will be different.*

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	18,381.96	18,330.72
20%	Fixed Income/Debt Securities	80,264.40	215,636.86	214,948.52
78%	Mutual Funds	811,823.43	830,663.13	817,634.67
100%	**Accounts Total (Pie Chart)**	**$905,008.73**	**$1,064,681.95**	**$1,050,913.91**

Please review your allocation periodically with your Account Executive.

[redacted]

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

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

CORESTONE ACCOUNT™

August 1, 2026 - September 30, 2026
Account Number: [redacted]

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

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

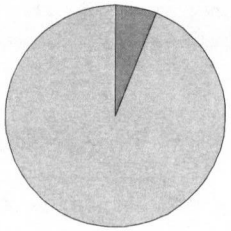
Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	**$119,229.81**
Withdrawals (Cash & Securities)	-11,995.90
Dividends, Interest and Other Income	0.28
Net Change in Portfolio[1]	-110.94
ENDING ACCOUNT VALUE	**$107,123.25**
Estimated Annual Income	$4,017.58

[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
6%	Cash, Money Funds, and Bank Deposits	12,920.28	18,381.02	6,385.40
94%	Fixed Income/Debt Securities	80,264.40	100,848.79	100,737.85
100%	**Account Total (Pie Chart)**	**$93,184.68**	**$119,229.81**	**$107,123.25**

Please review your allocation periodically with your Account Executive.

[redacted]

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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		Unrealized
	This Period	Year-to-Date	
Short-Term Gain/Loss	0.00	0.00	-262.95
Long-Term Gain/Loss	0.00	0.00	0.80
Net Gain/Loss	**0.00**	**0.00**	**-262.15**

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

Client Service Information

To report a lost or stolen Debit Card or check call (800) 547-7008, 24 hours a day, 7 days a week.

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 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.

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS EXCELLENCE

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

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 6.00% of Portfolio									
FDIC Eligible Bank Deposits									
INSURED DEPOSIT PROGRAM									
08/01/26	6,385.4000	N/A	09/30/26	18,381.02	6,385.40	0.02	1.58	N/A	N/A
Total FDIC Eligible Bank Deposits				$18,381.02	$6,385.40	$0.02	$1.58		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS				$18,381.02	$6,385.40	$0.02	$1.58		

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 94.00% of Portfolio *(In CUSIP Sequence)*									
Certificates of Deposit									
[1]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	100.0020	40,000.80	0.80	395.89	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	99.3250	20,858.25	-141.75	159.48	756.00	3.62%
			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	99.6970	39,878.80	-121.20	576.99	1,560.00	3.91%
			Original Cost Basis: $40,000.00						
Total Certificates of Deposit	101,000.0000		$101,000.00		$100,737.85	-$262.15	$1,132.36	$4,016.00	
TOTAL FIXED INCOME/DEBT SECURITIES	101,000.0000		$101,000.00		$100,737.85	-$262.15	$1,132.36	$4,016.00	

	Current Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	$107,385.40	$107,123.25	-$262.15	$1,132.36	$4,017.58

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

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

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.

[1] *This bond is maturing.*

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.

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

Portfolio Holdings Disclosures *(continued)*

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.

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

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

Portfolio Holdings Disclosures *(continued)*

Structured Products *(continued)*
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	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	**$0.28**	**$0.00**	**$0.28**	**$3,509.02**	**$0.00**	**$3,509.02**
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						
Withdrawals	0.00	-11,995.90	-11,995.90	0.00	-11,995.90	-11,995.90
Deposits	0.00	0.00	0.00	22,962.00	0.00	22,962.00
Total Cash	**$0.00**	**-$11,995.90**	**-$11,995.90**	**$22,962.00**	**-$11,995.90**	**$10,966.10**
FDIC Eligible Bank Deposits	**$11,995.90**	**-$0.28**	**$11,995.62**	**$72,995.90**	**-$66,461.02**	**$6,534.88**
Totals	**$11,996.18**	**-$11,996.18**	**$0.00**	**$139,466.92**	**-$139,466.92**	**$0.00**

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
08/14/26	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED PER980007	INSURED DEPOSIT INTEREST REINVESTED				-0.15	USD
08/14/26	FDIC ELIGIBLE BANK DEPOSITS INTEREST RECEIVED PER980007	INSURED DEPOSIT INTEREST CREDITED				0.15	USD

GOPAPERLESS ASK ABOUT EDELIVERY
Rated Excellent Every Year Since 2007 DALBAR RATED COMMUNICATIONS EXCELLENCE
Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY)
Pershing LLC, member FINRA, NYSE, SIPC

Transactions in Date Sequence *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
09/09/26	CHECK DISBURSEMENT USD999997	CHECK PD.#4032742147 AS PER YOUR REQUEST				-11,980.00	USD
09/09/26	FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSIT PROGRAM				11,980.00	USD
09/15/26	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED PER980007	INSURED DEPOSIT INTEREST REINVESTED				-0.13	USD
09/15/26	FDIC ELIGIBLE BANK DEPOSITS INTEREST RECEIVED PER980007	INSURED DEPOSIT INTEREST CREDITED				0.13	USD
09/23/26	FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSIT PROGRAM				15.90	USD
09/23/26	ELECTRONIC TRANSACTION USD999997	AUTHORIZED DEBIT 3114000006HARLAND CL ARKE				-15.90	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	0.00	0.00	3,507.44	0.00
FDIC Eligible Bank Deposits	0.28	0.00	1.58	0.00
Total Income	**$0.28**	**$0.00**	**$3,509.02**	**$0.00**

[redacted]

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS EXCELLENCE

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

Schedule of Realized Gains and Losses Year-to-Date

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term								
FIRST FNDTN BK IRVIN EP 4.300% 05/07/26 B/E DTD 07 /07/25 Security Identifier: 32026U6E1	05/07/26	06/24/25	Noncovered*	First In First Out / REDEMPTION Original Cost Basis: 40,000.00	40,000.0000	40,000.00	40,000.00	0.00
Total Short Term						40,000.00	40,000.00	0.00
Total Short and Long Term						**40,000.00**	**40,000.00**	**0.00**

* *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.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

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.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

FDIC Eligible Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Eligible Bank Deposits				
INSURED DEPOSIT PROGRAM				
Activity Ending: 09/30/26				
08/01/26	Opening Balance		18,381.02	18,381.02
08/14/26	Deposit	INTEREST CREDITED Pinnacle Bank a/o 08/15 $18,381.17 YIELD 0.01%	0.15	18,381.17
09/09/26	Withdrawal	WITHDRAWAL	-11,980.00	6,401.17
09/15/26	Deposit	INTEREST CREDITED Pinnacle Bank a/o 09/15 $6,401.30 YIELD 0.01%	0.13	6,401.30
09/23/26	Withdrawal	WITHDRAWAL	-15.90	6,385.40
09/30/26	**Closing Balance**			$6,385.40
Total FDIC Eligible Bank Deposits				**$6,385.40**

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

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a company of Bank of New York Mellon Corporation, provides individual investors with certain financial information on a semi-annual basis. Pershing's June Statement of Financial Condition is now available. On June 30, 2026, Pershing's net capital of $3.9 billion was 18.14% of aggregate debit balances and exceeded the minimum requirements by $3.4 billion.

A copy of the June 30, 2026, Statement of Financial Condition is available at www.pershing.com/us/en/statement-of-financial-condition.html. You may also request a free, printed copy by calling (888) 860-8510 or (201) 413-3333, option 1.

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS EXCELLENCE

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

Messages *(continued)*

To help protect your assets and reduce the risk of unauthorized transactions posting to your account, we will begin sending email notifications when there is a suspicious electronic transaction presented to your checking account.

Starting October 21, 2026, you may receive an email notification if a Direct Deposit or Authorized Debit is presented to your checking account and we are unable to match the beneficiary's name on the transaction to a registered account owner.

If you recognize the transaction, then no further action is needed.

If you do not recognize the transaction, please contact your Investment Professional or Pershing immediately.

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.

AS REQUIRED UNDER REGULATION E OF CONSUMER PROTECTION BUREAU OF THE FEDERAL RESERVE SYSTEM, WE ARE REQUIRED TO NOTIFY YOU OF YOUR RIGHTS CONCERNING ELECTRONIC TRANSFERS.

IF YOU HAVE ANY QUESTIONS ABOUT ELECTRONIC TRANSFERS, CALL PERSHING'S ASSET MANAGEMENT DEPARTMENT AT (800) 547-7008 OR IF OUTSIDE THE UNITED STATES CALL COLLECT AT (610) 382-8380. YOU MAY ALSO WRITE TO BNY PERSHING ATTN: ASSET MANAGEMENT CLIENT SERVICES GROUP, ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399.

CONTACT PERSHING IMMEDIATELY IF YOU THINK YOUR STATEMENT OR TRANSFER RECEIPT IS INCORRECT OR IF YOU NEED MORE INFORMATION FOR A PARTICULAR TRANSFER. WE MUST HEAR FROM YOU WITHIN 60 DAYS OF THE DATE OF THE FIRST DOCUMENT ON WHICH THE TRANSFER IN QUESTION APPEARED.

WHEN CONTACTING BNY PERSHING, PROVIDE YOUR NAME, YOUR ACCOUNT NUMBER, THE DOLLAR AMOUNT OF THE TRANSFER IN QUESTION, A DESCRIPTION OF THE TRANSFER IN QUESTION, AND A CLEAR EXPLANATION INDICATING WHY YOU BELIEVE IT IS AN ERROR OR WHY YOU NEED MORE INFORMATION. IF YOU NOTIFY US VERBALLY, WE MAY REQUEST THAT YOU SUBMIT YOUR INQUIRY IN WRITING WITHIN TEN BUSINESS DAYS.

WE WILL INFORM YOU OF THE RESULTS OF OUR INVESTIGATION WITHIN TEN BUSINESS DAYS AFTER WE RECEIVE YOUR INQUIRY, AND WE WILL CORRECT ANY ERROR PROMPTLY. IF WE NEED MORE TIME, HOWEVER, WE MAY TAKE UP TO 45 DAYS TO INVESTIGATE YOUR INQUIRY. IF FURTHER INVESTIGATION IS REQUIRED, WITHIN TEN BUSINESS DAYS OF YOUR INQUIRY, BNY PERSHING WILL CREDIT YOUR ACCOUNT IN THE AMOUNT OF THE TRANSFER IN QUESTION SO THAT YOU HAVE USE OF THE FUNDS DURING OUR INVESTIGATION. IF WE ASK YOU TO SUBMIT YOUR INQUIRY IN WRITING AND WE DO NOT RECEIVE YOUR WRITTEN INQUIRY WITHIN TEN BUSINESS DAYS, WE MAY NOT CREDIT YOUR ACCOUNT. IF WE DECIDE THAT THERE WAS NO ERROR, WE WILL SEND YOU A WRITTEN EXPLANATION WITHIN THREE BUSINESS DAYS OF THE COMPLETION OF OUR INVESTIGATION. YOU MAY REQUEST COPIES OF THE DOCUMENTS THAT WE USE IN OUR INVESTIGATION.

IF YOU HAVE ANY QUESTIONS REGARDING THE ABOVE MESSAGE, CONTACT YOUR INVESTMENT PROFESSIONAL OR FINANCIAL ORGANIZATION. YOU MAY ALSO CONTACT PERSHING'S ASSET MANAGEMENT DEPARTMENT AT (800) 547-7008 OR IF OUTSIDE THE UNITED STATES CALL COLLECT AT (610) 382-8380.

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS EXCELLENCE

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

osaic

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

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

Account Number [redacted]

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

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.**

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

TERMS AND CONDITIONS

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("BNY PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO BNY PERSHING, AND BNY PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE BNY PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO BNY PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY BNY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO BNY PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
- BNY PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR, OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, BNY PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR BNY PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT, OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF BNY PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT BNY PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT www.bny.com/pershing.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: www.bny.com/pershing/us/en/disclosures.html
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE BNY PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH BNY PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON BNY PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, BNY PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME BNY PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- BNY PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH BNY PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS – RULE 607 (A) (1) – (2))

BNY PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER–DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO BNY PERSHING OR CHARGE ACCESS FEES TO BNY PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, BNY PERSHING EXECUTES CERTAIN TRANSACTIONS IN EQUITY PREFERRED SECURITIES AND FRACTIONAL SHARES AS PRINCIPAL. BNY PERSHING ALSO ROUTES CERTAIN EQUITY ORDERS TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, BNY PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, BNY PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. BNY PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

WRAP ACCOUNT TRANSACTIONS

- THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND A COPY OF THE TRANSACTION CONFIRMATION.
- YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.
- IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

WRAP ACCOUNT ORDER FLOW: YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

WRAP ACCOUNT CALL FEATURES: CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

WRAP ACCOUNT RATINGS: THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH BNY PERSHING BELIEVES TO BE RELIABLE; HOWEVER, BNY PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED".

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY BNY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

Account Number [redacted]

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

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

CORESTONE ACCOUNT™

September 1, 2026 - September 30, 2026
Account Number [redacted]

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

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

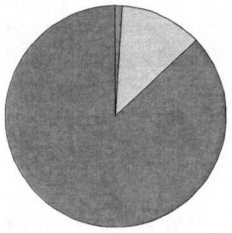
Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	$945,410.46
Withdrawals (Cash & Securities)	-3,515.90
Dividends, Interest and Other Income	2,470.97
Net Change in Portfolio[1]	-574.87
ENDING ACCOUNT VALUE	$943,790.66
Estimated Annual Income	$33,734.68

[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	11,945.32
12%	Fixed Income/Debt Securities	0.00	114,746.54	114,210.67
87%	Mutual Funds	811,823.43	830,663.13	817,634.67
100%	**Account Total (Pie Chart)**	**$811,824.05**	**$945,410.46**	**$943,790.66**

Please review your allocation periodically with your Account Executive.

[redacted]

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS EXCELLENCE

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

Additional Information

Description	This Period
Securities Bought and Sold	$12,989.46

Summary of Gains and Losses

	Realized This Period	Realized Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	-789.68
Long-Term Gain/Loss	-30.03	-30.03	-11.01
Net Gain/Loss	**-30.03**	**-30.03**	**-800.69**

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

Client Service Information

To report a lost or stolen Debit Card or check call (800) 547-7008, 24 hours a day, 7 days a week.

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 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]

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS EXCELLENCE

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

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									
09/01/26	11,945.3200	N/A	09/30/26	0.79	11,945.32	0.00	0.17	N/A	N/A
Total FDIC Eligible Bank Deposits				$0.79	$11,945.32	$0.00	$0.17		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS				**$0.79**	**$11,945.32**	**$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	99.7630	56,864.91	-135.09	943.78	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	98.8720	57,345.76	-654.24	966.61	2,291.00	3.99%
			Original Cost Basis: $58,000.00						
Total Certificates of Deposit	115,000.0000		$115,000.00		$114,210.67	-$789.33	$1,910.39	$4,542.50	
TOTAL FIXED INCOME/DEBT SECURITIES	115,000.0000		**$115,000.00**		**$114,210.67**	**-$789.33**	**$1,910.39**	**$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	817,634.6700	1.0000	817,646.03	1.0000	817,634.67	-11.36	29,192.01	3.57%
TOTAL MUTUAL FUNDS			**$817,646.03**		**$817,634.67**	**-$11.36**	**$29,192.01**	

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS EXCELLENCE

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

Portfolio Holdings *(continued)*

	Current Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	$944,591.35	$943,790.66	-$800.69	$1,910.39	$33,734.68

* *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

GOPAPERLESS ASK ABOUT EDELIVERY
Rated Excellent Every Year Since 2007 DALBAR RATED COMMUNICATIONS EXCELLENCE
Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY)
Pershing LLC, member FINRA, NYSE, SIPC

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.

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

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	-2,470.97	-2,470.97	0.00	-136,310.67	-136,310.67
Securities Sold	15,460.43	0.00	15,460.43	15,460.43	0.00	15,460.43
Total Securities	$15,460.43	-$2,470.97	$12,989.46	$15,460.43	-$136,310.67	-$120,850.24
Dividends and Interest	$2,470.97	$0.00	$2,470.97	$21,310.84	$0.00	$21,310.84
Cash						
Withdrawals	0.00	-3,515.90	-3,515.90	0.00	-3,515.90	-3,515.90
Deposits	0.00	0.00	0.00	115,000.00	0.00	115,000.00
Total Cash	$0.00	-$3,515.90	-$3,515.90	$115,000.00	-$3,515.90	$111,484.10
FDIC Eligible Bank Deposits	$0.79	-$11,945.32	-$11,944.53	$115,000.79	-$126,945.49	-$11,944.70
Totals	$17,932.19	-$17,932.19	$0.00	$266,772.06	-$266,772.06	$0.00

Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
09/01/26		CASH DIVIDEND RECEIVED LACXX	LORD ABBETT U.S. GOVERNMENT & GSE MONEY MARKET FUND CLASS A FOR ACCRUAL PERIOD ENDING 08/31/26				2,470.97	USD
09/01/26		REINVEST CASH INCOME LACXX	LORD ABBETT U.S. GOVERNMENT & GSE MONEY MARKET FUND CLASS A SHRS PURCH. AT $1.00000 FOR ACCRUAL PERIOD ENDING 08/31/26	2,470.9700			-2,470.97	USD

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS EXCELLENCE

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

Transactions in Date Sequence *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
09/10/26	09/09/26	SOLD LACXX	LORD ABBETT U.S. GOVERNMENT & GSE MONEY MARKET FUND CLASS A UNSOLICITED ORDER	-3,513.0000	1.0000		3,500.00	USD
09/11/26		CHECK DISBURSEMENT USD999997	CHECK PD.#4032747609 AS PER YOUR REQUEST				-3,500.00	USD
09/24/26	09/23/26	ELECTRONIC TRANSACTION USD999997	AUTHORIZED DEBIT 3114000006HARLAND CL ARKE				-15.90	USD
09/24/26	09/23/26	SOLD LACXX	LORD ABBETT U.S. GOVERNMENT & GSE MONEY MARKET FUND CLASS A UNSOLICITED ORDER	-28.1100	1.0000		15.11	USD
09/24/26		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSIT PROGRAM FULL PRINCIPAL REDEEMED				0.79	USD
09/29/26	09/28/26	SOLD LACXX	LORD ABBETT U.S. GOVERNMENT & GSE MONEY MARKET FUND CLASS A UNSOLICITED ORDER	-11,958.3200	1.0000		11,945.32	USD
09/30/26		FDIC ELIGIBLE BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM				-11,945.32	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
Dividend Income				
Other Dividends	2,470.97	0.00	21,310.67	0.00
Interest Income				
FDIC Eligible Bank Deposits	0.00	0.00	0.17	0.00
Total Income	**$2,470.97**	**$0.00**	**$21,310.84**	**$0.00**

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

Schedule of Realized Gains and Losses Year-to-Date

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Long Term								
LORD ABBETT U.S. GOV GSE MONEY MARKET FUND CLASS A Security Identifier: 543918106	09/09/26	Multiple	Covered	Average Cost (Using First In First Out) / SELL Adjustment: -8.56 Adjustment Type: W 208 day(s) added to your holding period as a result of a wash sale.	2,310.9600	2,302.41	2,310.97	0.00
	09/09/26	Multiple	Covered	Average Cost (Using First In First Out) / SELL Adjustment: -0.60 Adjustment Type: W	1,202.0400	1,197.59	1,202.06	-3.87
	09/23/26	Multiple	Covered	Average Cost (Using First In First Out) / SELL Your lot has been adjusted due to a wash sale for more than one year.	28.1100	15.11	28.11	-13.00
	09/28/26	Multiple	Covered	Average Cost (Using First In First Out) / SELL Your lot has been adjusted due to a wash sale for more than one year.	2,282.8500	2,280.37	2,282.88	-2.51
	09/28/26	Multiple	Covered	Average Cost (Using First In First Out) / SELL Your lot has been adjusted due to a wash sale for more than one year.	160.0100	159.84	160.01	-0.17
	09/28/26	Multiple	Covered	Average Cost (Using First In First Out) / SELL	9,515.4600	9,505.11	9,515.59	-10.48
Total					15,499.4300	15,460.43	15,499.62	-30.03
Total Long Term						15,460.43	15,499.62	-30.03
Total Short and Long Term						**15,460.43**	**15,499.62**	**-30.03**

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.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

[redacted]
GOPAPERLESS ASK ABOUT EDELIVERY
Rated Excellent Every Year Since 2007 DALBAR RATED COMMUNICATIONS EXCELLENCE
Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY)
Pershing LLC, member FINRA, NYSE, SIPC

Schedule of Realized Gains and Losses Year-to-Date *(continued)*

[W] *Wash Sales Loss - This adjustment is the amount for a disallowed wash sale loss.*

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

FDIC Eligible Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Eligible Bank Deposits				
INSURED DEPOSIT PROGRAM				
Activity Ending: 09/30/26				
09/01/26	Opening Balance		0.79	0.79
09/15/26		Pinnacle Bank a/o 09/15 $0.79		0.79
09/24/26	Withdrawal	WITHDRAWAL	-0.79	0.00
09/30/26	Deposit	DEPOSIT	11,945.32	11,945.32
09/30/26	**Closing Balance**			$11,945.32
Total FDIC Eligible Bank Deposits				**$11,945.32**

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

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a company of Bank of New York Mellon Corporation, provides individual investors with certain financial information on a semi-annual basis. Pershing's June Statement of Financial Condition is now available. On June 30, 2026, Pershing's net capital of $3.9 billion was 18.14% of aggregate debit balances and exceeded the minimum requirements by $3.4 billion.

A copy of the June 30, 2026, Statement of Financial Condition is available at www.pershing.com/us/en/statement-of-financial-condition.html. You may also request a free, printed

[redacted]

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

copy by calling (888) 860-8510 or (201) 413-3333, option 1.

To help protect your assets and reduce the risk of unauthorized transactions posting to your account, we will begin sending email notifications when there is a suspicious electronic transaction presented to your checking account.

Starting October 21, 2026, you may receive an email notification if a Direct Deposit or Authorized Debit is presented to your checking account and we are unable to match the beneficiary's name on the transaction to a registered account owner.

If you recognize the transaction, then no further action is needed.

If you do not recognize the transaction, please contact your Investment Professional or Pershing immediately.

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.

AS REQUIRED UNDER REGULATION E OF CONSUMER PROTECTION BUREAU OF THE FEDERAL RESERVE SYSTEM, WE ARE REQUIRED TO NOTIFY YOU OF YOUR RIGHTS CONCERNING ELECTRONIC TRANSFERS.

IF YOU HAVE ANY QUESTIONS ABOUT ELECTRONIC TRANSFERS, CALL PERSHING'S ASSET MANAGEMENT DEPARTMENT AT (800) 547-7008 OR IF OUTSIDE THE UNITED STATES CALL COLLECT AT (610) 382-8380. YOU MAY ALSO WRITE TO BNY PERSHING ATTN: ASSET MANAGEMENT CLIENT SERVICES GROUP, ONE PERSHING PLAZA, JERSEY CITY, NEW JERSEY 07399.

CONTACT PERSHING IMMEDIATELY IF YOU THINK YOUR STATEMENT OR TRANSFER RECEIPT IS INCORRECT OR IF YOU NEED MORE INFORMATION FOR A PARTICULAR TRANSFER. WE MUST HEAR FROM YOU WITHIN 60 DAYS OF THE DATE OF THE FIRST DOCUMENT ON WHICH THE TRANSFER IN QUESTION APPEARED.

WHEN CONTACTING BNY PERSHING, PROVIDE YOUR NAME, YOUR ACCOUNT NUMBER, THE DOLLAR AMOUNT OF THE TRANSFER IN QUESTION, A DESCRIPTION OF THE TRANSFER IN QUESTION, AND A CLEAR EXPLANATION INDICATING WHY YOU BELIEVE IT IS AN ERROR OR WHY YOU NEED MORE INFORMATION. IF YOU NOTIFY US VERBALLY, WE MAY REQUEST THAT YOU SUBMIT YOUR INQUIRY IN WRITING WITHIN TEN BUSINESS DAYS.

WE WILL INFORM YOU OF THE RESULTS OF OUR INVESTIGATION WITHIN TEN BUSINESS DAYS AFTER WE RECEIVE YOUR INQUIRY, AND WE WILL CORRECT ANY ERROR PROMPTLY. IF WE NEED MORE TIME, HOWEVER, WE MAY TAKE UP TO 45 DAYS TO INVESTIGATE YOUR INQUIRY. IF FURTHER INVESTIGATION IS REQUIRED, WITHIN TEN BUSINESS DAYS OF YOUR INQUIRY, BNY PERSHING WILL CREDIT YOUR ACCOUNT IN THE AMOUNT OF THE TRANSFER IN QUESTION SO THAT YOU HAVE USE OF THE FUNDS DURING OUR INVESTIGATION. IF WE ASK YOU TO SUBMIT YOUR INQUIRY IN WRITING AND WE DO NOT RECEIVE YOUR WRITTEN INQUIRY WITHIN TEN BUSINESS DAYS, WE MAY NOT CREDIT YOUR ACCOUNT. IF WE DECIDE THAT THERE WAS NO ERROR, WE WILL SEND YOU A WRITTEN EXPLANATION WITHIN THREE BUSINESS DAYS OF THE COMPLETION OF OUR INVESTIGATION. YOU MAY REQUEST COPIES OF THE DOCUMENTS THAT WE USE IN OUR INVESTIGATION.

IF YOU HAVE ANY QUESTIONS REGARDING THE ABOVE MESSAGE, CONTACT YOUR INVESTMENT PROFESSIONAL OR FINANCIAL ORGANIZATION. YOU MAY ALSO

[redacted]

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

Messages *(continued)*

CONTACT PERSHING'S ASSET MANAGEMENT DEPARTMENT AT (800) 547-7008 OR IF OUTSIDE THE UNITED STATES CALL COLLECT AT (610) 382-8380.

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.

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

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.**

GOPAPERLESS ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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

TERMS AND CONDITIONS

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("BNY PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO BNY PERSHING, AND BNY PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE BNY PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO BNY PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY BNY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO BNY PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
- BNY PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR, OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, BNY PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR BNY PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT, OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF BNY PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT BNY PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT www.bny.com/pershing.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: www.bny.com/pershing/us/en/disclosures.html
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE BNY PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH BNY PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON BNY PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, BNY PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME BNY PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- BNY PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH BNY PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS – RULE 607 (A) (1) – (2))

BNY PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER–DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO BNY PERSHING OR CHARGE ACCESS FEES TO BNY PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, BNY PERSHING EXECUTES CERTAIN TRANSACTIONS IN EQUITY PREFERRED SECURITIES AND FRACTIONAL SHARES AS PRINCIPAL. BNY PERSHING ALSO ROUTES CERTAIN EQUITY ORDERS TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, BNY PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, BNY PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOIR TO THE NBBO. BNY PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

WRAP ACCOUNT TRANSACTIONS

- THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND A COPY OF THE TRANSACTION CONFIRMATION.
- YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.
- IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

WRAP ACCOUNT ORDER FLOW: YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

WRAP ACCOUNT CALL FEATURES: CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

WRAP ACCOUNT RATINGS: THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH BNY PERSHING BELIEVES TO BE RELIABLE; HOWEVER, BNY PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED".

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY BNY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT.

[redacted]

GOPAPERLESS
ASK ABOUT EDELIVERY

Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

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