



UBS Financial Services Inc.
184 Liberty Corner Road
Suite 101
Warren NJ 07059-6868

Business Services Account

January 2024

ANQ7000182903 0124 EY 0

Account name: CITY OF CLAYTON

Account number: EY 13244 G5

Your Financial Advisor:

CREDIT UNION ADVISORY GROUP
Branch: 908-470-6200/800-634-5219

Questions about your statement?

Call your Financial Advisor or the ResourceLine at 800-762-1000, account 657013244.

Visit our website:

www.ubs.com/financialservices

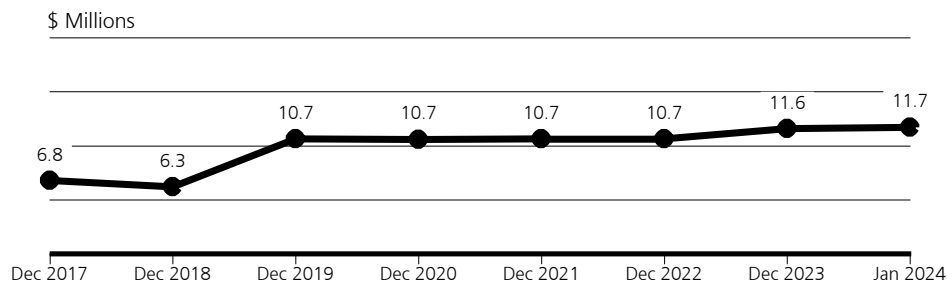
CITY OF CLAYTON
6000 HERITAGE TRAIL
CLAYTON CA 94517-1249

Value of your account

| | on December 29 (\$) | on January 31 (\$) |
|---------------------------------|------------------------|------------------------|
| Your assets | 11,649,573.17 | 11,749,139.49 |
| Your liabilities | 0.00 | 0.00 |
| Value of your account | \$11,649,573.17 | \$11,749,139.49 |
| Accrued interest in value above | \$23,628.81 | \$32,303.60 |

As a service to you, your portfolio value of \$11,749,139.49 includes accrued interest.

Tracking the value of your account



Sources of your account growth during 2024

| | |
|--|-----------------|
| Value of your account at year end 2023 | \$11,649,573.17 |
| Your investment return: | |
| Dividend and interest income | \$19,897.88 |
| Change in value of accrued interest | \$8,674.79 |
| Change in market value | \$70,993.65 |

Value of your account on Jan 31, 2024 **\$11,749,139.49**



Your account balance sheet

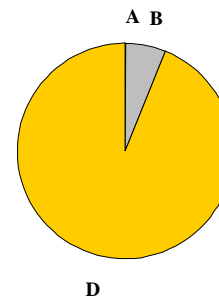
The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

Summary of your assets

| | Value on January 31 (\$) | Percentage of your account |
|----------------------------------|-----------------------------|-------------------------------|
| A Cash and money balances | 21,202.90 | 0.18% |
| B Cash alternatives | 694,198.00 | 5.91% |
| C Equities | 0.00 | 0.00% |
| D Fixed income | 11,033,738.59 | 93.91% |
| E Non-traditional | 0.00 | 0.00% |
| F Commodities | 0.00 | 0.00% |
| G Other | 0.00 | 0.00% |
| Total assets | \$11,749,139.49 | 100.00% |

Value of your account **\$11,749,139.49**

Your current asset allocation



► *Cash and money balances* may include available cash balances, UBS Bank USA deposit account, UBS FDIC Insured Deposit Program Bank accounts, UBS Insured Sweep Program Bank accounts, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances. See the *Important information about your statement* on the last two pages of this statement for details about those balances.

Eye on the markets

| Index | Percentage change | |
|--|-------------------|--------------|
| | January 2024 | Year to date |
| S&P 500 | 1.68% | 1.68% |
| Russell 3000 | 1.11% | 1.11% |
| MSCI - Europe, Australia & Far East | 0.58% | 0.58% |
| Barclays Capital U.S. Aggregate Bond Index | -0.27% | -0.27% |

Interest rates on January 31, 2024

3-month Treasury bills: 5.27%
One-month SOFR: 5.33%



Change in the value of your account

| | January 2024 (\$) | Year to date (\$) |
|-------------------------------------|------------------------|------------------------|
| Opening account value | \$11,649,573.17 | \$11,649,573.17 |
| Dividend and interest income | 19,897.88 | 19,897.88 |
| Change in value of accrued interest | 8,674.79 | 8,674.79 |
| Change in market value | 70,993.65 | 70,993.65 |
| Closing account value | \$11,749,139.49 | \$11,749,139.49 |

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

| | January 2024 (\$) | Year to date (\$) |
|--------------------------------------|--------------------|--------------------|
| Taxable dividends | 87.56 | 87.56 |
| Taxable interest | 18,268.75 | 18,268.75 |
| Taxable accrued interest paid | -4,099.17 | -4,099.17 |
| Total current year | \$14,257.14 | \$14,257.14 |
| Prior year adjustment | 5,640.74 | 5,640.74 |
| Total dividend & interest | \$19,897.88 | \$19,897.88 |

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

| | Realized gains and losses | | Unrealized gains and losses (\$) |
|--------------|---------------------------|-------------------|----------------------------------|
| | January 2024 (\$) | Year to date (\$) | |
| Short term | 0.00 | 0.00 | 37,172.82 |
| Long term | 0.00 | 0.00 | -364,059.83 |
| Total | \$0.00 | \$0.00 | -\$326,887.01 |

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

| | January 2024 (\$) | Year to date (\$) |
|--|----------------------|----------------------|
| Opening balances | \$21,191.75 | \$21,191.75 |
| <i>Additions</i> | | |
| Dividend and interest income | 19,897.88 | 19,897.88 |
| Proceeds from investment transactions | 401,255.27 | 401,255.27 |
| Total additions | \$421,153.15 | \$421,153.15 |
| <i>Subtractions</i> | | |
| Funds withdrawn for investments bought | -421,142.00 | -421,142.00 |
| Total subtractions | -\$421,142.00 | -\$421,142.00 |
| Net cash flow | \$11.15 | \$11.15 |
| Closing balances | \$21,202.90 | \$21,202.90 |



UBS Insured Sweep Program Account APY

Interest period Dec 7 - Jan 7

| | |
|---|--------------|
| Opening UBS Insured Sweep Program balance Dec 7 | \$269,479.95 |
| Closing UBS Insured Sweep Program balance Jan 7 | \$29,985.53 |
| Number of days in interest period | 32 |
| Average daily balance | \$37,476.26 |
| Interest earned | \$3.28 |
| Annual percentage yield earned | 0.10% |

Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Current income & capital appreciation

Your risk profile:

Primary - Conservative

Investment eligibility consideration - None selected

Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Cash and money balances include available cash balances, UBS Bank USA deposit account balances, UBS FDIC Insured Deposit Program Bank deposit account balances, UBS Insured Sweep Program deposit account balances, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances.

Deposit account balances at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program are insured by the FDIC up to \$250,000 per depositor per ownership category, but are not protected by SIPC. UBS AG Stamford Branch deposit account balances are not insured by the FDIC and are not protected by SIPC. Money market sweep balances are protected by SIPC but are not insured by the FDIC.

For FDIC insurance purposes, deposit balances include deposit account balances held at UBS Bank USA through the UBS cash sweep programs, Certificates of Deposits and UBS Core Savings. FDIC insurance is calculated by ownership category (e.g., single, joint, retirement, business, trust). As a result, you will need to review your deposit amounts in each ownership category to determine whether your deposit balances are fully insured. For more information, visit www.fdic.gov. Please review this section as well as the "Cash alternatives" and "Fixed income" sections to review the current deposit balances held at UBS Bank USA.

See the *Important information about your statement* at the end of this document for details about those balances.

| Holding | Opening balance on Jan 1 (\$) | Closing balance on Jan 31 (\$) | Price per share on Jan 31 (\$) | Average rate | Dividend/Interest period | Days in period |
|------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------|-----------------------------|-------------------|
| Cash | 8,975.00 | 0.00 | | | | |
| UBS Insured Sweep Prgm | 12,216.75 | 21,202.90 | | | | |
| Total | \$21,191.75 | \$21,202.90 | | | | |

UBS Insured Sweep Program

| Priority | Bank Name | Closing balance on Jan 31 (\$) | Status |
|----------|--------------------------------|-----------------------------------|--------|
| 1 | UBS Bank USA | 21,202.90 | |
| 2 | Truist Bank | 0.00 | |
| 3 | Synovus Bank | 0.00 | |
| 4 | EagleBank | 0.00 | |
| 5 | Citibank, National Association | 0.00 | |
| 6 | Banc of California | 0.00 | |
| 7 | Barclays Bank Delaware | 0.00 | |

| Priority | Bank Name | Closing balance on Jan 31 (\$) | Status |
|----------|------------------------------|-----------------------------------|--------|
| 8 | The Huntington National Bank | 0.00 | |
| 9 | HSBC Bank USA | 0.00 | |
| 10 | Associated Bank | 0.00 | |
| 11 | CIBC Bank USA | 0.00 | |
| 12 | Valley National Bank | 0.00 | |
| 13 | Forbright Bank | 0.00 | |

TOTAL **\$21,202.90**



Your assets (continued)

Cash alternatives

Money market instruments

| Holding | Trade date | Quantity | Purchase price (\$) | Cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|--|------------|----------------------|---------------------|---------------------|----------------------|----------------------|------------------------------|----------------|
| U S TREASURY BILL MATURES 03/21/24 CUSIP 912797LL9 | Sep 27, 23 | 500,000.000 | 97.460 | 487,300.00 | 99.284 | 496,420.00 | 9,120.00 | ST |
| U S TREASURY BILL MATURES 04/18/24 CUSIP 912796CX5 | Aug 21, 23 | 200,000.000 | 96.609 | 193,218.00 | 98.889 | 197,778.00 | 4,560.00 | ST |
| Total | | \$700,000.000 | | \$680,518.00 | | \$694,198.00 | \$13,680.00 | |

Fixed income

Certificates of deposit and share certificates

Cost basis has been adjusted for accreted original issue discount (OID) on long-term (more than 1 year) CDs and share certificates. Cost basis has been adjusted automatically for amortization of premium using the constant yield method on long-term (more than 1 year) CDs and share certificates.

CDs are insured by the FDIC up to \$250,000 per depositor per ownership category, but are not protected by SIPC. For FDIC insurance purposes, balances of CDs issued by UBS Bank USA are combined with your other deposit balances held at UBS Bank USA, including deposits through the UBS cash sweep programs and UBS Core Savings.

FDIC insurance is calculated by ownership category (e.g., single, joint, retirement, business, trust). As a result, you will need to review your deposit amounts in each ownership category to determine whether your deposit balances are fully insured. For more information, visit www.fdic.gov. Please review this section as well as the "Cash" and "Cash alternatives" sections to review the current deposit balances held at UBS Bank USA.

Share certificates are NCUA insured up to \$250,000 in principal and accrued and posted dividends per qualifying account and per credit union, in accordance with NCUA rules. Yankee CDs are not insured by FDIC or NCUA.

| Holding | Trade date | Total face value at maturity (\$) | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|---|------------|-----------------------------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| CITY & CNTY CREDIT MN US RATE 03.2500% MAT 02/26/2024 CREDIT UNION SHARE CERT ACCRUED INTEREST \$51.19 CUSIP 177517AB5 EAI: \$311 Current yield: 3.25% | Aug 16, 22 | 115,000.000 | 100.000 | 115,000.00 | 99.860 | 114,839.00 | -161.00 | LT |
| WELLS FARGO BK NA SD US RATE 02.7500% MAT 05/03/2024 FIXED RATE CD ACCRUED INTEREST \$415.59 CUSIP 949763A48 EAI: \$1,806 Current yield: 2.77% | Apr 25, 19 | 197,000.000 | 100.000 | 197,000.00 | 99.379 | 195,776.63 | -1,223.37 | LT |

continued next page



Your assets › **Fixed income** › **Certificates of deposit and share certificates** (continued)

| Holding | Trade date | Total face value at maturity (\$) | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|--|------------|-----------------------------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| BMW BANK NORTH AME UT US RATE 00.2500% MAT 06/11/2024 FIXED RATE CD ACCRUED INTEREST \$69.16 CUSIP 05580AZW7 EAI: \$248 Current yield: 0.25% | Jun 03, 21 | 198,000.000 | 100.000 | 198,000.00 | 98.265 | 194,564.70 | -3,435.30 | LT |
| OKLAHOMA FED CREDI OK US RATE 05.7000% MAT 06/14/2024 CREDIT UNION SHARE CERT ACCRUED INTEREST \$265.48 CUSIP 67886WAJ6 EAI: \$2,374 Current yield: 5.69% | Nov 16, 23 | 100,000.000 | 100.000 | 100,000.00 | 100.216 | 100,216.00 | 216.00 | ST |
| BMO HARRIS BK NA IL US RATE 00.5500% MAT 07/29/2024 FIXED RATE CD CALLABLE 04/29/2024 @ 100.0000 ACCRUED INTEREST \$7.52 CUSIP 05600XAN0 EAI: \$688 Current yield: 0.56% | Jul 31, 20 | 250,000.000 | 100.000 | 250,000.00 | 97.779 | 244,447.50 | -5,552.50 | LT |
| UBS BANK UT US RATE 00.5500% MAT 08/12/2024 FIXED RATE CD ACCRUED INTEREST \$75.35 CUSIP 90348JR85 EAI: \$802 Current yield: 0.56% | Jul 29, 21 | 250,000.000 | 100.000 | 250,000.00 | 97.670 | 244,175.00 | -5,825.00 | LT |
| TOYOTA FINL SVGS B NV US RATE 00.6000% MAT 08/12/2024 FIXED RATE CD ACCRUED INTEREST \$706.85 CUSIP 89235MLG4 EAI: \$1,500 Current yield: 0.61% | Aug 04, 21 | 250,000.000 | 100.000 | 250,000.00 | 97.712 | 244,280.00 | -5,720.00 | LT |

continued next page



Your assets › Fixed income › Certificates of deposit and share certificates (continued)

| Holding | Trade date | Total face value at maturity (\$) | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|--|------------|-----------------------------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| FREEDOM FIRST FED VA US RATE 04.9000% MAT 10/28/2024 LICU SHARE CERTIFICATE ACCRUED INTEREST \$100.67 CUSIP 35638CAG4 EAI: \$9,188 Current yield: 4.90% | Apr 18, 23 | 250,000.00 | 100.000 | 250,000.00 | 99.972 | 249,930.00 | -70.00 | ST |
| AMERICAN EXP NATL UT US RATE 04.6500% MAT 11/04/2024 FIXED RATE CD ACCRUED INTEREST \$1,995.04 CUSIP 02589AEA6 EAI: \$8,091 Current yield: 4.66% | Oct 26, 22 | 174,000.00 | 100.000 | 174,000.00 | 99.823 | 173,692.02 | -307.98 | LT |
| BLUPEAK CREDIT UNI CA US RATE 05.7500% MAT 11/20/2024 CREDIT UNION SHARE CERT ACCRUED INTEREST \$393.82 CUSIP 09644EAR3 EAI: \$13,194 Current yield: 5.71% | Nov 16, 23 | 250,000.00 | 100.000 | 250,000.00 | 100.626 | 251,565.00 | 1,565.00 | ST |
| TEXAS EXCHANGE BK TX US RATE 00.5000% MAT 12/11/2024 FIXED RATE CD CALLABLE 02/11/2024 @ 100.0000 ACCRUED INTEREST \$54.25 CUSIP 88241TJG6 EAI: \$907 Current yield: 0.52% | Sep 02, 20 | 198,000.00 | 100.000 | 198,000.00 | 96.303 | 190,679.94 | -7,320.06 | LT |
| TECHNOLOGY CREDIT CA US RATE 05.0000% MAT 01/21/2025 CREDIT UNION SHARE CERT ACCRUED INTEREST \$407.66 CUSIP 87868YAG8 EAI: \$12,400 Current yield: 4.99% | Jan 04, 23 | 248,000.00 | 100.000 | 248,000.00 | 100.153 | 248,379.44 | 379.44 | LT |
| MOUNTAIN AMERICA C UT US RATE 03.4500% MAT 02/28/2025 LICU SHARE CERTIFICATE ACCRUED INTEREST \$708.90 CUSIP 62384RAK2 EAI: \$8,625 Current yield: 3.50% | Aug 16, 22 | 250,000.00 | 100.000 | 250,000.00 | 98.547 | 246,367.50 | -3,632.50 | LT |

continued next page



Your assets › **Fixed income** › **Certificates of deposit and share certificates** (continued)

| Holding | Trade date | Total face value at maturity (\$) | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|---|------------|-----------------------------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| CPTL ONE NATL ASSN VA US RATE 01.4500% MAT 04/22/2025 FIXED RATE CD ACCRUED INTEREST \$1,003.07 CUSIP 14042RPW5 EAI: \$3,625 Current yield: 1.51% | Jul 22, 20 | 250,000.000 | 103.927 | 259,817.50 | 96.089 | 240,222.50 | -19,595.00 | LT |
| MORGAN STANLEY PRV NY US RATE 04.7000% MAT 04/28/2025 FIXED RATE CD ACCRUED INTEREST \$2,917.33 CUSIP 61768ESN4 EAI: \$11,092 Current yield: 4.70% | Apr 19, 23 | 236,000.000 | 100.000 | 236,000.00 | 99.920 | 235,811.20 | -188.80 | ST |
| FLAGSTAR BANK, FSB MI US RATE 01.1500% MAT 04/29/2025 FIXED RATE CD ACCRUED INTEREST \$740.40 CUSIP 33847E3D7 EAI: \$2,875 Current yield: 1.20% | Apr 23, 20 | 250,000.000 | 100.000 | 250,000.00 | 95.681 | 239,202.50 | -10,797.50 | LT |
| DELTA NATL B&T CO NY US RATE 00.5500% MAT 07/21/2025 FIXED RATE CD CUSIP 24773RBW4 EAI: \$1,375 Current yield: 0.58% | Jul 22, 20 | 250,000.000 | 100.000 | 250,000.00 | 94.203 | 235,507.50 | -14,492.50 | LT |
| CHARTWAY FED CREDI VA US RATE 05.4500% MAT 07/31/2025 LICU SHARE CERTIFICATE CUSIP 16141BAJO EAI: \$13,625 Current yield: 5.39% | Jul 21, 23 | 250,000.000 | 100.000 | 250,000.00 | 101.140 | 252,850.00 | 2,850.00 | ST |
| LIVE OAK BKG CO NC US RATE 00.6000% MAT 08/13/2025 FIXED RATE CD ACCRUED INTEREST \$73.98 CUSIP 538036SC9 EAI: \$900 Current yield: 0.64% | Jul 29, 21 | 150,000.000 | 100.000 | 150,000.00 | 94.011 | 141,016.50 | -8,983.50 | LT |

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Your assets ▸ **Fixed income** ▸ **Certificates of deposit and share certificates** (continued)

| Holding | Trade date | Total face value at maturity (\$) | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|--|------------|-----------------------------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| CONNEXUS CREDIT UN WI US RATE 03.4000% MAT 08/15/2025 LICU SHARE CERTIFICATE CUSIP 20825WAZ3 EAI: \$8,500 Current yield: 3.46% | Aug 01, 22 | 250,000.000 | 100.000 | 250,000.00 | 98.154 | 245,385.00 | -4,615.00 | LT |
| USALLIANCE FED CRE NY US RATE 00.5500% MAT 08/28/2025 FIXED RATE CD CALLABLE 02/28/2024 @ 100.0000 ACCRUED INTEREST \$6.73 CUSIP 90352RBD6 EAI: \$820 Current yield: 0.59% | Aug 20, 20 | 149,000.000 | 100.000 | 149,000.00 | 93.794 | 139,753.06 | -9,246.94 | LT |
| STATE BK IL US RATE 00.5000% MAT 09/22/2025 FIXED RATE CD ACCRUED INTEREST \$358.90 CUSIP 856283P67 EAI: \$1,000 Current yield: 0.53% | Oct 05, 20 | 200,000.000 | 100.000 | 200,000.00 | 93.566 | 187,132.00 | -12,868.00 | LT |
| KEMBA FINL CREDIT OH US RATE 04.0000% MAT 09/22/2025 FIXED RATE CD CALLABLE 02/21/2024 @ 100.0000 ACCRUED INTEREST \$821.92 CUSIP 48836LAL6 EAI: \$10,000 Current yield: 4.04% | Sep 14, 22 | 250,000.000 | 100.000 | 250,000.00 | 99.021 | 247,552.50 | -2,447.50 | LT |
| JPMORGAN CHASE BK DE US RATE 00.4000% MAT 10/30/2025 STEP RATE CD CALLABLE 04/30/2024 @ 100.0000 STEP TO 01.2500% ON 10/31/2024 ACCRUED INTEREST \$252.05 CUSIP 48128UPW3 EAI: \$1,000 Current yield: 0.43% | Oct 28, 20 | 250,000.000 | 100.000 | 250,000.00 | 93.842 | 234,605.00 | -15,395.00 | LT |

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Your assets › **Fixed income** › **Certificates of deposit and share certificates** (continued)

| Holding | Trade date | Total face value at maturity (\$) | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|---|------------|-----------------------------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| BARCLAYS BK DE US RATE 01.0000% MAT 12/15/2025 FIXED RATE CD ACCRUED INTEREST \$128.77 CUSIP 06740KNT0 EAI: \$1,000 Current yield: 1.07% | | | | | | | | |
| | Dec 06, 21 | 100,000.000 | 100.000 | 100,000.00 | 93.698 | 93,698.00 | -6,302.00 | LT |
| MERRICK BK UT US RATE 00.5000% MAT 01/29/2026 FIXED RATE CD CUSIP 59013KMB9 EAI: \$1,225 Current yield: 0.54% | | | | | | | | |
| | Jan 20, 21 | 245,000.000 | 100.000 | 245,000.00 | 92.399 | 226,377.55 | -18,622.45 | LT |
| BANKUNITED NA FLOR FL US RATE 00.6500% MAT 03/05/2026 FIXED RATE CD CALLABLE 03/05/2024 @ 100.0000 ACCRUED INTEREST \$95.41 CUSIP 066519QK8 EAI: \$611 Current yield: 0.70% | | | | | | | | |
| | Feb 24, 21 | 94,000.000 | 100.000 | 94,000.00 | 92.421 | 86,875.74 | -7,124.26 | LT |
| BANKUNITED NA FLOR FL US RATE 00.9500% MAT 03/31/2026 FIXED RATE CD CALLABLE 01/31/2024 @ 100.0000 CUSIP 066519QT9 EAI: \$1,283 Current yield: 1.02% | | | | | | | | |
| | Mar 19, 21 | 135,000.000 | 100.000 | 135,000.00 | 92.813 | 125,297.55 | -9,702.45 | LT |
| COMENITY CAP BK UT US RATE 02.6000% MAT 04/14/2026 FIXED RATE CD ACCRUED INTEREST \$260.36 CUSIP 20033A2Z8 EAI: \$5,590 Current yield: 2.70% | | | | | | | | |
| | Apr 05, 22 | 215,000.000 | 100.000 | 215,000.00 | 96.171 | 206,767.65 | -8,232.35 | LT |
| STATE BANK OF INDI NY US RATE 00.9500% MAT 05/19/2026 FIXED RATE CD ACCRUED INTEREST \$471.20 CUSIP 856285VR9 EAI: \$2,356 Current yield: 1.03% | | | | | | | | |
| | May 10, 21 | 248,000.000 | 100.000 | 248,000.00 | 92.538 | 229,494.24 | -18,505.76 | LT |

continued next page



Your assets › Fixed income › Certificates of deposit and share certificates (continued)

| Holding | Trade date | Total face value at maturity (\$) | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|---|------------|-----------------------------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| GESA CREDIT UNION WA US RATE 05.2500% MAT 07/31/2026 LICU SHARE CERTIFICATE CUSIP 37424PAH7 EAI: \$13,125 Current yield: 5.14% | Jul 21, 23 | 250,000.00 | 100.000 | 250,000.00 | 102.198 | 255,495.00 | 5,495.00 | ST |
| GREENSTATE CREDIT IA US RATE 00.9500% MAT 08/18/2026 LICU SHARE CERTIFICATE ACCRUED INTEREST \$195.20 CUSIP 39573LBV9 EAI: \$2,375 Current yield: 1.03% | Aug 04, 21 | 250,000.00 | 100.000 | 250,000.00 | 91.917 | 229,792.50 | -20,207.50 | LT |
| NUMERICA CREDIT UN WA US RATE 04.9000% MAT 11/04/2026 LICU SHARE CERTIFICATE ACCRUED INTEREST \$724.94 CUSIP 67054NBB8 EAI: \$9,800 Current yield: 4.82% | Oct 26, 22 | 200,000.00 | 100.000 | 200,000.00 | 101.726 | 203,452.00 | 3,452.00 | LT |
| SYNCHRONY BANK UT US RATE 01.2500% MAT 12/10/2026 FIXED RATE CD ACCRUED INTEREST \$267.12 CUSIP 87164XH33 EAI: \$1,875 Current yield: 1.36% | Dec 01, 21 | 150,000.00 | 100.000 | 150,000.00 | 92.112 | 138,168.00 | -11,832.00 | LT |
| MEDALLION BK UT US RATE 01.2500% MAT 12/30/2026 FIXED RATE CD ACCRUED INTEREST \$6.84 CUSIP 58404DMU2 EAI: \$2,500 Current yield: 1.36% | Dec 23, 21 | 200,000.00 | 100.000 | 200,000.00 | 91.978 | 183,956.00 | -16,044.00 | LT |
| NELNET BK UT US RATE 01.7500% MAT 02/16/2027 FIXED RATE CD ACCRUED INTEREST \$644.38 CUSIP 64034KAT8 EAI: \$1,400 Current yield: 1.88% | Feb 08, 22 | 80,000.00 | 100.000 | 80,000.00 | 93.191 | 74,552.80 | -5,447.20 | LT |

continued next page



Your assets › **Fixed income** › **Certificates of deposit and share certificates** (continued)

| Holding | Trade date | Total face value at maturity (\$) | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|--|------------|-----------------------------------|---------------------|--------------------------|----------------------|-----------------------|------------------------------|----------------|
| SALLIE MAE BANK UT US RATE 01.9000% MAT 02/16/2027 FIXED RATE CD ACCRUED INTEREST \$437.26 CUSIP 795451BE2 | | | | | | | | |
| EAI: \$950 Current yield: 2.03% | Feb 08, 22 | 50,000.000 | 100.000 | 50,000.00 | 93.615 | 46,807.50 | -3,192.50 | LT |
| HARDIN CNTY SVGS B IA US RATE 01.6000% MAT 02/18/2027 FIXED RATE CD CALLABLE 02/18/2024 @ 100.0000 ACCRUED INTEREST \$142.47 CUSIP 412022CZ6 | | | | | | | | |
| EAI: \$4,000 Current yield: 1.73% | Feb 02, 22 | 250,000.000 | 100.000 | 250,000.00 | 92.713 | 231,782.50 | -18,217.50 | LT |
| USALLIANCE FED CRE NY US RATE 02.8500% MAT 04/27/2027 FIXED RATE CD CALLABLE 02/27/2024 @ 100.0000 ACCRUED INTEREST \$31.23 CUSIP 90352RCK9 | | | | | | | | |
| EAI: \$2,850 Current yield: 2.97% | Apr 13, 22 | 100,000.000 | 100.000 | 100,000.00 | 96.108 | 96,108.00 | -3,892.00 | LT |
| MORGAN STANLEY BK UT US RATE 03.0000% MAT 04/29/2027 FIXED RATE CD CALLABLE 04/29/2024 @ 100.0000 ACCRUED INTEREST \$1,908.32 CUSIP 61773TDN0 | | | | | | | | |
| EAI: \$7,410 Current yield: 3.11% | Apr 12, 22 | 247,000.000 | 100.000 | 247,000.00 | 96.565 | 238,515.55 | -8,484.45 | LT |
| A PLUS FED CREDIT TX US RATE 04.5500% MAT 04/28/2028 LICU SHARE CERTIFICATE ACCRUED INTEREST \$93.50 CUSIP 00224TAP1 | | | | | | | | |
| EAI: \$11,375 Current yield: 4.46% | Apr 18, 23 | 250,000.000 | 100.000 | 250,000.00 | 101.908 | 254,770.00 | 4,770.00 | ST |
| Total | | \$8,279,000.000 | | \$8,288,817.50 | | \$8,019,861.07 | -\$268,956.43 | |
| Total accrued interest: \$16,832.86 | | | | | | | | |
| Total estimated annual income: \$184,671 | | | | | | | | |



Your assets ▸ **Fixed income** (continued)

Government securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accreted original issue discount (OID). Cost basis has been

automatically adjusted for amortization of bond premium using the constant yield method. If you have made a tax election to deduct the premium amortization on taxable debt securities, you may request that UBS adjust cost basis for the bond premium amortization.

| Holding | Trade date | Quantity | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|---|------------|-------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| U S TREASURY NOTE RATE 2.5000% MATURES 04/30/24 ACCRUED INTEREST \$758.24 CUSIP 91282CEK3 EAI: \$1,500 Current yield: 2.52% | | | | | | | | |
| | Mar 01, 23 | 120,000.000 | 97.091 | 116,509.20 | 99.305 | 119,166.00 | 2,656.80 | ST |
| U S TREASURY NOTE RATE 4.2500% MATURES 09/30/24 ACCRUED INTEREST \$1,713.93 CUSIP 91282CFN6 EAI: \$5,100 Current yield: 4.27% | | | | | | | | |
| | Mar 01, 23 | 120,000.000 | 98.851 | 118,621.20 | 99.504 | 119,404.80 | 783.60 | ST |
| U S TREASURY NOTE RATE 4.3750% MATURES 10/31/24 ACCRUED INTEREST \$1,326.92 CUSIP 91282CFQ9 EAI: \$5,250 Current yield: 4.39% | | | | | | | | |
| | Mar 01, 23 | 120,000.000 | 99.039 | 118,846.80 | 99.594 | 119,512.80 | 666.00 | ST |
| U S TREASURY NOTE RATE 2.6250% MATURES 03/31/25 ACCRUED INTEREST \$970.38 CUSIP 9128284F4 EAI: \$2,888 Current yield: 2.68% | | | | | | | | |
| | Mar 01, 23 | 110,000.000 | 95.795 | 105,374.50 | 97.793 | 107,572.30 | 2,197.80 | ST |
| U S TREASURY NOTE RATE 2.7500% MATURES 05/15/25 ACCRUED INTEREST \$581.73 CUSIP 91282CEQ0 EAI: \$2,750 Current yield: 2.81% | | | | | | | | |
| | Mar 01, 23 | 100,000.000 | 95.835 | 95,835.00 | 97.816 | 97,816.00 | 1,981.00 | ST |
| U S TREASURY NOTE RATE 2.8750% MATURES 06/15/25 ACCRUED INTEREST \$369.19 CUSIP 91282CEU1 EAI: \$2,875 Current yield: 2.94% | | | | | | | | |
| | Mar 01, 23 | 100,000.000 | 96.075 | 96,075.00 | 97.902 | 97,902.00 | 1,827.00 | ST |

continued next page



Your assets › **Fixed income** › **Government securities** (continued)

| Holding | Trade date | Quantity | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|------------------------------------|------------|-------------|---------------------|--------------------------|----------------------|----------------------|------------------------------|----------------|
| U S TREASURY NOTE | | | | | | | | |
| RATE 4.5000% MATURES 11/15/25 | | | | | | | | |
| ACCRUED INTEREST \$1,408.84 | | | | | | | | |
| CUSIP 91282CFW6 | | | | | | | | |
| EAI: \$6,660 Current yield: 4.49% | Dec 06, 23 | 148,000.000 | 99.900 | 147,852.00 | 100.324 | 148,479.52 | 627.52 | ST |
| FFCB BOND | | | | | | | | |
| RATE 0.6000% MATURES 11/24/25 | | | | | | | | |
| ACCRUED INTEREST \$167.50 | | | | | | | | |
| CUSIP 3133EMHF2 | | | | | | | | |
| EAI: \$900 Current yield: 0.65% | Nov 25, 20 | 150,000.000 | 100.000 | 150,000.00 | 92.918 | 139,377.00 | -10,623.00 | LT |
| U S TREASURY NOTE | | | | | | | | |
| RATE 4.0000% MATURES 12/15/25 | | | | | | | | |
| ACCRUED INTEREST \$1,284.15 | | | | | | | | |
| CUSIP 91282CGA3 | | | | | | | | |
| EAI: \$10,000 Current yield: 4.02% | Dec 27, 23 | 250,000.000 | 99.600 | 249,000.00 | 99.512 | 248,780.00 | -220.00 | ST |
| U S TREASURY NOTE | | | | | | | | |
| RATE 0.3750% MATURES 12/31/25 | | | | | | | | |
| ACCRUED INTEREST \$173.75 | | | | | | | | |
| CUSIP 91282CBC4 | | | | | | | | |
| EAI: \$2,040 Current yield: 0.40% | May 21, 21 | 544,000.000 | 98.645 | 536,628.80 | 92.965 | 505,729.60 | -30,899.20 | LT |
| FHLB NTS | | | | | | | | |
| RATE 0.5200% MATURES 02/12/26 | | | | | | | | |
| ACCRUED INTEREST \$244.11 | | | | | | | | |
| CUSIP 3130AKWAO | | | | | | | | |
| EAI: \$520 Current yield: 0.56% | Feb 03, 21 | 100,000.000 | 100.000 | 100,000.00 | 92.748 | 92,748.00 | -7,252.00 | LT |
| U S TREASURY NOTE | | | | | | | | |
| RATE 0.8750% MATURES 06/30/26 | | | | | | | | |
| ACCRUED INTEREST \$223.56 | | | | | | | | |
| CUSIP 91282CCJ8 | | | | | | | | |
| EAI: \$2,625 Current yield: 0.94% | Nov 02, 21 | 300,000.000 | 99.100 | 297,300.00 | 92.711 | 278,133.00 | -19,167.00 | LT |
| U S TREASURY NOTE | | | | | | | | |
| RATE 4.6250% MATURES 09/15/26 | | | | | | | | |
| ACCRUED INTEREST \$3,769.87 | | | | | | | | |
| CUSIP 91282CHY0 | | | | | | | | |
| EAI: \$9,944 Current yield: 4.56% | Jan 12, 24 | 215,000.000 | 101.770 | 218,805.50 | 101.348 | 217,898.20 | -907.30 | ST |

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Your assets › Fixed income › Government securities (continued)

| Holding | Trade date | Quantity | Purchase price (\$) | Adjusted cost basis (\$) | Price on Jan 31 (\$) | Value on Jan 31 (\$) | Unrealized gain or loss (\$) | Holding period |
|--|------------|----------------------|---------------------|--------------------------|----------------------|-----------------------|------------------------------|----------------|
| U S TREASURY NOTE | | | | | | | | |
| RATE 1.6250% MATURES 10/31/26 | | | | | | | | |
| ACCRUED INTEREST \$883.02 | | | | | | | | |
| CUSIP 912828YQ7 | | | | | | | | |
| EAI: \$3,494 Current yield: 1.73% | Jan 12, 24 | 215,000.000 | 94.110 | 202,336.50 | 93.758 | 201,579.70 | -756.80 | ST |
| FHLB BOND | | | | | | | | |
| RATE 3.5900% MATURES 06/29/27 | | | | | | | | |
| ACCRUED INTEREST \$1,595.55 | | | | | | | | |
| CUSIP 3130ASD22 | | | | | | | | |
| EAI: \$17,950 Current yield: 3.68% | Jun 10, 22 | 500,000.000 | 100.000 | 500,000.00 | 97.495 | 487,475.00 | -12,525.00 | LT |
| Total | | 3,092,000.000 | | \$3,053,184.50 | | \$2,981,573.92 | -\$71,610.58 | |
| Total accrued interest: \$15,470.74 | | | | | | | | |
| Total estimated annual income: \$74,496 | | | | | | | | |

Your total assets

| | | Value on Jan 31 (\$) | Percentage of your account | Cost basis (\$) | Estimated annual income (\$) | Unrealized gain or loss (\$) |
|--------------------------|---|------------------------|----------------------------|------------------------|------------------------------|------------------------------|
| Cash | Cash and money balances | 21,202.90 | 0.18% | 21,202.90 | | |
| Cash alternatives | Money market instruments | 694,198.00 | 5.91% | 680,518.00 | | 13,680.00 |
| Fixed income | Certificates of deposits and share certificates | 8,019,861.07 | | 8,288,817.50 | 184,671.00 | -268,956.43 |
| | Government securities | 2,981,573.92 | | 3,053,184.50 | 74,496.00 | -71,610.58 |
| | Total accrued interest | 32,303.60 | | | | |
| | Total fixed income | 11,033,738.59 | 93.91% | 11,342,002.00 | 259,167.00 | -\$340,567.01 |
| Total | | \$11,749,139.49 | 100.00% | \$12,043,722.90 | \$259,167.00 | -\$326,887.01 |



Account activity this month

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

| Date | Activity | Description | Your expense code | Quantity/ Face value | Price/Value (\$) | Cash amount (\$) | Cash and money balance (\$) | |
|---------------|----------|--|-------------------|-------------------------|------------------|------------------|-----------------------------|--------------------|
| Dec 29 | | Cash and money balance | | | | | | \$21,191.75 |
| Jan 2 | Interest | US TSY NOTE 00.375 % DUE 12/31/25 DTD 12/31/20 FC 06/30/21 PAID ON 544000 AS OF 12/31/23 CUSIP: 91282CBC4 | | | | 1,020.00 | | |
| Jan 2 | Interest | US TSY NOTE 00.875 % DUE 06/30/26 DTD 06/30/21 FC 12/31/21 PAID ON 300000 AS OF 12/31/23 CUSIP: 91282CCJ8 | | | | 1,312.50 | | |
| Jan 2 | Interest | GESA CREDIT UNION WA US RT 05.2500% MAT 07/31/26 LICU SHARE CERTIFICATE PAID ON 250000 AS OF 12/31/23 CUSIP: 37424PAH7 | | | | 1,114.73 | | |
| Jan 2 | Interest | CHARTWAY FED CREDI VA US RT 05.4500% MAT 07/31/25 LICU SHARE CERTIFICATE PAID ON 250000 AS OF 12/31/23 CUSIP: 16141BAJO | | | | 1,157.19 | | |
| Jan 2 | Interest | BANKUNITED NA FLOR FL US RT 00.9500% MAT 03/31/26 FIXED RATE CD PAID ON 135000 AS OF 12/31/23 CUSIP: 066519QT9 | | | | 108.92 | | |
| Jan 2 | Interest | LIVE OAK BKG CO NC US RT 00.6000% MAT 08/13/25 FIXED RATE CD PAID ON 150000 AS OF 01/01/24 CUSIP: 538036SC9 | | | | 76.44 | | |
| Jan 2 | Interest | GREENSTATE CREDIT IA US RT 00.9500% MAT 08/18/26 LICU SHARE CERTIFICATE PAID ON 250000 AS OF 01/01/24 CUSIP: 39573LBV9 | | | | 201.71 | | |
| Jan 2 | Interest | MEDALLION BK UT US RT 01.2500% MAT 12/30/26 FIXED RATE CD PAID ON 200000 AS OF 12/30/23 CUSIP: 58404DMU2 | | | | 205.48 | | |
| Jan 2 | Interest | CONNEXUS CREDIT UN WI US RT 03.4000% MAT 08/15/25 LICU SHARE CERTIFICATE PAID ON 250000 AS OF 12/31/23 CUSIP: 20825WAZ3 | | | | 721.92 | | |

continued next page



Account activity this month (continued)

| Date | Activity | Description | Your expense code | Quantity/ Face value | Price/Value (\$) | Cash amount (\$) | Cash and money balance (\$) |
|--------|--------------------|---|-------------------|-------------------------|------------------|------------------|-----------------------------|
| Jan 2 | Interest | MOUNTAIN AMERICA C UT US RT 03.4500% MAT 02/28/25 LICU SHARE CERTIFICATE PAID ON 250000 AS OF 01/01/24 CUSIP: 62384RAK2 | | | | 732.53 | |
| Jan 2 | Interest | KEMBA FINL CREDIT OH US RT 04.0000% MAT 09/22/25 FIXED RATE CD PAID ON 250000 AS OF 01/01/24 CUSIP: 48836LAL6 | | | | 849.32 | 28,692.49 |
| Jan 3 | Interest | WELLS FARGO BK NA SD US RT 02.7500% MAT 05/03/24 FIXED RATE CD PAID ON 197000 CUSIP: 949763A48 | | | | 460.12 | 29,152.61 |
| Jan 4 | Interest | NUMERICA CREDIT UN WA US RT 04.9000% MAT 11/04/26 LICU SHARE CERTIFICATE PAID ON 200000 CUSIP: 67054NBB8 | | | | 832.33 | 29,984.94 |
| Jan 8 | Interest | UBS INSURED SWEEP PROGRAM AS OF 01/05/24 | | | | .59 | 29,985.53 |
| Jan 11 | Interest | UNITED STATES TREAS BILL DUE 01/11/24 CUSIP: 912797GC5 | | | | 4,247.75 | |
| Jan 11 | Call Redemption | UNITED STATES TREAS BILL DUE 01/11/24 CUSIP: 912797GC5 | | -350,000.000 | | 345,752.25 | |
| Jan 11 | Interest | TEXAS EXCHANGE BK TX US RT 00.5000% MAT 12/11/24 FIXED RATE CD PAID ON 198000 CUSIP: 88241TJG6 | | | | 84.08 | |
| Jan 11 | Interest | UBS BANK UT US RT 00.5500% MAT 08/12/24 FIXED RATE CD PAID ON 250000 CUSIP: 90348JR85 | | | | 116.78 | 380,186.39 |
| Jan 12 | Dividend | UBS SELECT GOVERNMENT INSTITUTIONAL FUND SYMBOL: SEGXX | | | | 87.56 | |
| Jan 12 | Sold | UBS SELECT GOVERNMENT INSTITUTIONAL FUND SYMBOL: SEGXX | | -55,503.020 | | 55,503.02 | 435,776.97 |
| Jan 16 | Bought | US TSY NOTE 04.625 % DUE 09/15/26 DTD 09/15/23 FC 03/15/24 PRINCIPAL PURCHASE YTM = 3.916 ACCRUED INT PAID \$3,360.11 CUSIP: 91282CHY0 | | 215,000.000 | 101.7700000 | -222,165.61 | |

continued next page



Account activity this month (continued)

| Date | Activity | Description | Your expense code | Quantity/ Face value | Price/Value (\$) | Cash amount (\$) | Cash and money balance (\$) |
|--------|----------|---|-------------------|-------------------------|------------------|------------------|-----------------------------|
| Jan 16 | Interest | OKLAHOMA FED CREDI OK US RT 05.7000% MAT 06/14/24 CREDIT UNION SHARE CERT PAID ON 100000 AS OF 01/14/24 CUSIP: 67886WAJ6 | | | | 484.11 | |
| Jan 16 | Interest | COMENITY CAP BK UT US RT 02.6000% MAT 04/14/26 FIXED RATE CD PAID ON 215000 AS OF 01/14/24 CUSIP: 20033A2Z8 | | | | 474.77 | |
| Jan 16 | Bought | US TSY NOTE 01.625 % DUE 10/31/26 DTD 10/31/19 FC 04/30/20 PRINCIPAL PURCHASE YTM = 3.873 ACCRUED INT PAID \$739.06 CUSIP: 912828YQ7 | | 215,000.000 | 94.1100000 | -203,075.56 | 11,494.68 |
| Jan 18 | Interest | HARDIN CNTY SVGS B IA US RT 01.6000% MAT 02/18/27 FIXED RATE CD PAID ON 250000 CUSIP: 412022CZ6 | | | | 339.73 | 11,834.41 |
| Jan 19 | Interest | TECHNOLOGY CREDIT CA US RT 05.0000% MAT 01/21/25 CREDIT UNION SHARE CERT PAID ON 248000 CUSIP: 87868YAG8 | | | | 1,053.15 | 12,887.56 |
| Jan 22 | Interest | BLUPEAK CREDIT UNI CA US RT 05.7500% MAT 11/20/24 CREDIT UNION SHARE CERT PAID ON 250000 AS OF 01/21/24 CUSIP: 09644EAR3 | | | | 1,220.89 | 14,108.45 |
| Jan 26 | Interest | CITY & CNTY CREDIT MN US RT 03.2500% MAT 02/26/24 CREDIT UNION SHARE CERT PAID ON 115000 CUSIP: 177517AB5 | | | | 317.43 | 14,425.88 |
| Jan 29 | Interest | FREEDOM FIRST FED VA US RT 04.9000% MAT 10/28/24 LICU SHARE CERTIFICATE PAID ON 250000 AS OF 01/28/24 CUSIP: 35638CAG4 | | | | 1,040.41 | |
| Jan 29 | Interest | A PLUS FED CREDIT TX US RT 04.5500% MAT 04/28/28 LICU SHARE CERTIFICATE PAID ON 250000 AS OF 01/28/24 CUSIP: 00224TAP1 | | | | 966.10 | |
| Jan 29 | Interest | BMO HARRIS BK NA IL US RT 00.5500% MAT 07/29/24 FIXED RATE CD PAID ON 250000 CUSIP: 05600XAN0 | | | | 346.58 | |

continued next page



Account activity this month (continued)

| Date | Activity | Description | Your expense code | Quantity/ Face value | Price/Value (\$) | Cash amount (\$) | Cash and money balance (\$) |
|---------------|----------|---|-------------------|-------------------------|------------------|------------------|-----------------------------|
| Jan 29 | Interest | USALLIANCE FED CRE NY US RT 00.5500% MAT 08/28/25 FIXED RATE CD PAID ON 149000 AS OF 01/28/24 CUSIP: 90352RBD6 | | | | 69.60 | |
| Jan 29 | Interest | USALLIANCE FED CRE NY US RT 02.8500% MAT 04/27/27 FIXED RATE CD PAID ON 100000 AS OF 01/27/24 CUSIP: 90352RCK9 | | | | 242.05 | |
| Jan 29 | Interest | MERRICK BK UT US RT 00.5000% MAT 01/29/26 FIXED RATE CD PAID ON 245000 CUSIP: 59013KMB9 | | | | 104.04 | 17,194.66 |
| Jan 30 | Interest | GESA CREDIT UNION WA US RT 05.2500% MAT 07/31/26 LICU SHARE CERTIFICATE PAID ON 250000 CUSIP: 37424PAH7 | | | | 1,114.73 | |
| Jan 30 | Interest | CHARTWAY FED CREDI VA US RT 05.4500% MAT 07/31/25 LICU SHARE CERTIFICATE PAID ON 250000 CUSIP: 16141BAJO | | | | 1,157.19 | |
| Jan 30 | Interest | DELTA NATL B&T CO NY US RT 00.5500% MAT 07/21/25 FIXED RATE CD PAID ON 250000 CUSIP: 24773RBW4 | | | | 693.15 | |
| Jan 30 | Interest | BANKUNITED NA FLOR FL US RT 00.9500% MAT 03/31/26 FIXED RATE CD PAID ON 135000 CUSIP: 066519QT9 | | | | 108.92 | |
| Jan 30 | Interest | MEDALLION BK UT US RT 01.2500% MAT 12/30/26 FIXED RATE CD PAID ON 200000 CUSIP: 58404DMU2 | | | | 212.33 | |
| Jan 30 | Interest | CONNEXUS CREDIT UN WI US RT 03.4000% MAT 08/15/25 LICU SHARE CERTIFICATE PAID ON 250000 CUSIP: 20825WAZ3 | | | | 721.92 | 21,202.90 |
| Jan 31 | | Closing cash and money balance | | | | | \$21,202.90 |
| | | Proceeds from investment transactions | | | | | \$401,255.27 |
| | | Funds used for investment transactions | | | | | -\$421,142.00 |
| | | Accrued interest paid | | | | | -\$4,099.17 |



Account activity this month (continued)

| | Date | Activity | Description | Amount (\$) |
|---------------------------------|---------------|--|--|--------------------|
| Money balance activities | Dec 29 | Balance forward | | \$12,216.75 |
| | Jan 2 | Deposit | UBS INSURED SWEEP PROGRAM | 8,975.00 |
| | Jan 3 | Deposit | UBS INSURED SWEEP PROGRAM | 7,500.74 |
| | Jan 4 | Deposit | UBS INSURED SWEEP PROGRAM | 460.12 |
| | Jan 5 | Deposit | UBS INSURED SWEEP PROGRAM | 832.33 |
| | Jan 8 | Deposit | UBS INSURED SWEEP PROGRAM AS OF 01/05/24 | 0.59 |
| | Jan 12 | Deposit | UBS INSURED SWEEP PROGRAM | 350,200.86 |
| | Jan 16 | Withdrawal | UBS INSURED SWEEP PROGRAM | -369,650.59 |
| | Jan 17 | Deposit | UBS INSURED SWEEP PROGRAM | 958.88 |
| | Jan 19 | Deposit | UBS INSURED SWEEP PROGRAM | 339.73 |
| | Jan 22 | Deposit | UBS INSURED SWEEP PROGRAM | 1,053.15 |
| | Jan 23 | Deposit | UBS INSURED SWEEP PROGRAM | 1,220.89 |
| | Jan 29 | Deposit | UBS INSURED SWEEP PROGRAM | 317.43 |
| | Jan 30 | Deposit | UBS INSURED SWEEP PROGRAM | 2,768.78 |
| | Jan 31 | Deposit | UBS INSURED SWEEP PROGRAM | 4,008.24 |
| | Jan 31 | Closing UBS Insured Sweep Program | | \$21,202.90 |

Your notes

Important information about your statement

This statement represents the only official record of your UBS Financial Services Inc. ("UBS Financial Services" or the "Firm") account. It is intended for your use only and cannot be relied upon by third parties. Other records, except official tax documents, containing conflicting data should not be relied upon.

Although all figures shown are intended to be accurate, statement data should not be used for tax purposes. Rely solely on year-end tax forms, (i.e., Form 1099, 5498, 1042S, etc.) when preparing your tax return. The Firm is required by law to report to the IRS all taxable dividends, reportable non-taxable dividends and taxable interest earned on securities held in your account, net proceeds on sale transactions, and cost basis on certain covered securities.

Your privacy and financial security are a priority for us. Please review account statements carefully and if there are transactions you do not recognize or if you believe there is any inaccuracy or discrepancy, please report it immediately in writing to the Branch Manager of the office serving your account. Written communication should be directed to UBS only (@ubs.com or postal mail) to ensure proper and secure record keeping for your protection. If the financial institution on the top left of the front of this statement is not UBS Financial Services Inc., UBS Financial Services carries your account as clearing broker by arrangement with the indicated institution. We informed you of this relationship when you opened this account. In this case, your funds and securities are located at UBS Financial Services and not the introducing broker, and you must make a report of any error or omission to **both** firms. Please make all checks payable to the Firm or the financial institution indicated on the front of this statement. Please re-confirm any oral communications in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

- For general account questions, contact your Financial Advisor or Customer Service at 888-279-3343.
- For TTY services: Call 844-612-0986 or from outside the U.S.: Call 201-352-1495
- All statements shall be deemed complete and accurate if not objected to in writing within 60 days.
- You must notify us of any errors or fraud involving checks reflected on your statement within 30 days after it was mailed or made available. In case of errors or questions about an electronic funds transfer (EFT), bill payment or UBS Visa® debit card transactions, call 800-762-1000, or write to UBS Financial Services Inc., 1000 Harbor Blvd., 6th floor, Weehawken, NJ 07086, Attn: RMA/BSA Services. Call or write as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. The Firm or Card Issuer (as applicable) must hear from you no later than 60 days after the Firm sent you the FIRST statement on which the error or problem appeared.
 - Provide your name and account number (if any).
 - Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

– Provide the dollar amount of the suspected error. The Firm or Card Issuer will investigate your complaint and will correct any error promptly. For alleged errors involving UBS Visa® debit card transactions, if we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

- To submit a customer complaint, please contact the Firm's Client Relations Department at 201-352-1699 or toll-free at 800-354-9103, 8:00 a.m. to 5:00 p.m. ET Monday through Friday, or in writing to UBS Financial Services Inc., Client Relations Department, P.O. Box 766 Union City, NJ 07087.

Investment objectives

The investment objectives and risk profile are specific to each account and may vary between your accounts. Please advise the Firm promptly in writing of any significant change in your financial situation or investment objectives. For each account held, you choose one of the following investment objectives:

- **Produce Current Income:** Investments seeking the generation of income only.
- **Achieve Capital Appreciation:** Investments seeking growth of principal rather than the generation of income.
- **Produce Combination of Income and Capital Appreciation:** Investments seeking both the generation of income and growth of principal.

Overall risk profiles

- **Conservative:** Seeks to maintain initial principal, with low risk and volatility to the account overall, even if that means the account does not generate significant income or returns and may not keep pace with inflation.
- **Moderate:** Willing to accept some risk to principal and tolerate some volatility to seek higher returns.
- **Aggressive:** Willing to accept high risk to principal and high volatility to seek high returns over time.
- **Investment Eligibility Consideration:** If selected, a portion of the portfolio for that account may include complex strategies, limited liquidity, and greater volatility.

UBS Sweep Options

UBS offers options for sweeping cash balances to bank deposit accounts at non-affiliated banks and affiliated banks and money market mutual funds (Money Funds). Deposit accounts at UBS Bank USA and non-affiliated banks participating in the UBS FDIC Insured Deposit Program and the UBS Insured Sweep Program are FDIC insured in accordance with FDIC rules. For more information, please visit www.fdic.gov. Deposit accounts at UBS AG Stamford Branch and shares of Money Funds are not insured by the FDIC. Bank deposits are not protected by SIPC. Money Fund shares are protected by SIPC.

Upon your request, balances in the bank deposits may be withdrawn, and shares of a Money Fund may be liquidated, and the proceeds returned to you or your securities account.

Further information about available sweep options, including current interest rates and yields, is available at www.ubs.com/sweepyields, from your Financial Advisor or by calling 800-762-1000.

UBS Financial Services account protection

The Firm is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org. The SIPC asset protection limits apply to all accounts that you hold in a particular capacity. The Firm, together with certain affiliates, has also purchased supplemental insurance. The maximum amount payable to all eligible clients, collectively under this protection is \$500 million as of December 10, 2023. Subject to the policy conditions and limitations, cash at the Firm is further protected for up to \$1.9 million in the aggregate for all your accounts held in a particular capacity. A full copy of the policy wording is available upon request.

Neither the SIPC protection nor the supplemental insurance apply to:

- Certain financial assets controlled by (and included in your account value) but held away from UBS Financial Services. For example, certain (i) insurance products, including variable annuities, and (ii) shares of mutual funds registered in the name of the account holder on the books of the issuer or transfer agent);
 - Investment contracts or investment interests (e.g., limited partnerships and private placements) that are not registered under the Securities Act of 1933;
 - Commodities contracts (e.g., foreign exchange and precious metal contracts), including futures contracts and commodity option contracts;
 - Securities on loan to UBS Financial Services; and
 - Deposit accounts (except certificates of deposit) at UBS Bank USA, UBS AG US branches and banks in the FDIC Insured Deposit Program or the UBS Insured Sweep Program.
- The SIPC protection and the supplemental protection do not apply to these assets even if they otherwise appear on your statements. The SIPC protection and the supplemental protection do not protect against changes in the market value of your investments (whether as a result of market movement, issuer bankruptcy or otherwise).

Statement "householding"

We may consolidate statements for related accounts with the same address in the same envelope. If you prefer to receive statements in separate envelopes, contact your Financial Advisor.

Friendly account name

The Friendly account name is a customizable "nickname" chosen by you. It has no legal effect, is not intended to reflect any strategy, product, recommendation, investment objective or risk profile associated with your accounts, and is not a promise or guarantee that wealth, or any financial results, can or will be achieved. All investments involve the risk of loss, including the risk of loss of the entire investment. You can change your Friendly account names through Online Services or by contacting your Financial Advisor.

Account overview

- **Value of your account/portfolio.** Net of assets and liabilities.
- **Assets.** Includes available cash balances, values for restricted security (est.), and Global Time Deposits, and certain assets not held by the Firm. Does not include unpriced securities/assets at the end of the prior and current statement periods, or private investments, unvested stock options and exercisable stock options.
- **Liabilities.** Includes debit balances, outstanding margin loans, credit line, short account balances.
- **Cash/money balances.** Total of uninvested available cash balances, plus deposit balances at affiliated and non-affiliated banks, and money market mutual fund sweep balances, at the close of the statement period. Non-commodity free credit balances in your account are not segregated from other balances and the Firm may use any of these funds in the ordinary course of its business. These funds are payable upon your demand. This total is included in the current period closing value.

Lending information

For detailed information on the Firm's lending practices and disclosures, refer to the agreements governing your account. UBS Statement of Credit Practices available in *Agreements and Disclosures* at www.ubs.com/disclosuredocuments.

Your assets

- You may ask for delivery of fully paid securities at any time. You may receive securities used as loan collateral after paying any balance due on them. Any securities transferred to the Firm during the statement period are listed at market value as of the end of the statement period.
- **Cost basis.** Where cost basis of an asset is displayed with the number "1", the Firm has relied on information obtained from another firm or that you provided to your Financial Advisor. The Firm does not independently verify or guarantee the accuracy or validity of any information provided by sources other than the Firm. Although the Firm generally updates this information as it is received, the Firm does not provide any assurances that the information under "Cost basis" and "Unrealized gain/loss" is accurate as of the date of this statement. Do not rely on this information to make purchase or sale decisions, for tax purposes or otherwise. Accounts transferred to the Firm may reflect gain/loss information only for the period of time they are held at the Firm. More historical information can be added by your Financial Advisor.
 - **Unrealized gains/losses.** When data is available, estimated unrealized gains/losses are calculated for individual security lots. The transaction data for individual lots may or may not reflect commissions, charges and/or security reorganization events. Dividend and other reinvestment lots and systematic purchase lots are each combined to display one averaged lot. The "Trade date" column presents the original transaction trade date.
 - **Callable securities.** Bonds and preferred stock that the issuer calls for early redemption will be selected impartially by lot from among all securities of that issue held in our name or in nominee name for our

Important information about your statement (continued)

clients. Call feature information is obtained from third parties and its accuracy is not guaranteed. Other call features may exist which could affect yield; complete information will be provided upon request.

- **Price/value.** Prices displayed may be higher or lower than the price that you would actually receive in the market. Prices are obtained from various third-party sources which we believe to be reliable, but we do not guarantee their accuracy.
 - We generally use the closing price when available or the mean of the bid and ask prices for listed securities and options or only bid prices for OTC securities.
 - Less actively traded securities may be priced using a valuation model or the most recent price we obtained and may not reflect an actual market price or value.
 - Certain positions may show as "price was not available" if we are unable to obtain a price.
 - Deposits or securities denominated in currencies other than U.S. dollars are reflected at the exchange rate as of the statement date.
 - For certain securities trading in non-conforming denominations, price, and quantity (face value) may have been adjusted to facilitate proper valuation.
 - Restricted securities may not be eligible for public sale. The market price of the unrestricted stock of the same issuer as an imputed value for the restricted stock *for purposes of this statement only*. If restricted securities are sold, the value received may be substantially less than the imputed value shown.

To obtain current quotations, when available, contact your Financial Advisor.

Private investments and structured products

Private investment securities (including direct participation program and real estate investment trust securities) and structured products are generally highly illiquid. Certain structured products have not been registered with the Securities and Exchange Commission or under any state securities laws. We provide estimated values for informational purposes only. Accuracy is not guaranteed.

- These values may differ substantially from prices, if any, at which a private investment security or structured product may be bought or sold and do not necessarily represent the value you may receive upon liquidation.
- Third party estimates of value are as of a certain date and are supplied to the Firm on a regular basis by an independent valuation firm.
- Issuer, general partner, or sponsor estimated values, if any, are supplied to the Firm by such parties and may be based on different information than third parties' estimated values.
- Contact your Financial Advisor for additional information regarding the methodology used to

determine estimated values and the date of the information that is the basis for the estimates.

- Third party estimated values may be reflected as "Not priced" if: an independent valuation firm has not supplied or is unable to assign a value; we become aware that a material event has occurred that may call a previously reported value into question; or a value would be highly speculative due to the nature of the security.
- When neither an issuer, general partner or sponsor estimated value nor a third-party estimated value is provided, the value of the security will be different from its purchase price.
- "Distributions to date" may include return of capital, income, or both.
- "Original unit size" represents the initial offering price per unit and may not reflect your cost basis.
- DPP and unlisted REIT securities are not listed on a national securities exchange, and are generally illiquid, and even if they can be sold, the price received may be less than the per share estimated value provided in the account statement.

Estimated income, current yields, and rates

An estimate of annual income is based on current dividend and interest rates, assuming the securities will be held for one year from statement date or until maturity. Actual income and yield might be lower or higher than the estimates. Accuracy of the estimates and continued income are not guaranteed.

- Estimated annual income and current yield may include a return of principal or capital gains in which case the estimate would be overstated.
- An estimate of annualized income is based on the last payment made by the issuer and assumes the securities/deposits will be held for one year from the statement date or until maturity.

Alternative periodic reporting

Where permitted, transactions effected pursuant to a periodic plan or an investment company plan, or in shares of certain money market funds are reported on your periodic account statements in lieu of immediate trade confirmations. Additional transaction details that would ordinarily appear on the trade confirmation will be furnished upon written request.

Dividend Reinvestment Program (DRIP)

The price reflected is an average price. You may obtain the actual price from your Financial Advisor. Only whole shares are purchased under DRIP; partial shares will be sold, and the cash will be deposited in your account. The dividend reinvestment price supplied by the issuer may differ from the market price at which the partial shares are sold.

Fractional shares/ cash-in-lieu

If you are entitled to a partial unit as a result of a dividend payment, corporate action, DRIP or otherwise,

the Firm will either sell partial units at market price or accept an amount determined by a registered clearing agency, and credit your account.

Assets not held by UBS Financial Services

Certain assets that are not held by the Firm and not within the Firm's possession or control are displayed for your information and convenience only. Positions and values presented are provided by the issuing firm. The Firm is not responsible for this information and does not guarantee its accuracy. These assets are not protected by SIPC or the Firm's supplemental SIPC coverage.

Revenue sharing and additional compensation

- In addition to commissions on sales and 12b-1 fees received in connection with the distribution of mutual funds to our clients we and/or our affiliate receive revenue sharing payments from distributors and/or advisors of the mutual funds that we sell. These amounts are based on two different components: (i) the amount of sales by UBS of a particular mutual fund family to our clients; and (ii) the asset value of a particular mutual fund family's shares held at the firm.
- We and our affiliate also receive networking and omnibus processing fees in consideration for transfer agent services that we provide to the mutual funds. These fees generally are paid from investor assets in the mutual fund and are a fixed dollar amount based on the number of accounts at the broker-dealer holding mutual funds of that fund family.
- Our affiliates also receive trading commissions and other compensation from mutual funds whose products we distribute.

Commissions and other charges

Information regarding commissions and other charges related to the execution of trades, including option transactions and security futures transactions has been included on confirmations previously furnished to you, and will be provided to you promptly on request. In addition to regular account fees, accounts may be subject to maintenance fees, charges for late payment for securities purchases and charges for unpaid amounts in cash accounts. Accounts that are transferred to other institutions may be subject to a transfer fee. If you are engaged in short selling a security, you may incur a charge due to certain borrowing costs for that particular security.

Investment Advisory Program Fees

Program Fees for Investment Advisory Accounts are reflected under **Account Activity This Month**. "Current Quarter Advisory Fee" represents the UBS Advisory Fee and, if applicable, SMA Manager Fees that are charged in advance on the net asset value of the account on the last day of the prior calendar quarter. The "Prior Quarter Fee Adjustment" is the change (increase or decrease) to the quarterly fee based on the

average daily balance of the account for the previous quarter. Additional adjustments to the Advisory Fees for account activity in certain programs ("Pro-rated Quarter Advisory Relocation Charge," "Current Quarter Reallocation Adjustment"), initial fees ("Initial Fee") and account terminations ("Termination Fee") will also be shown. For more information, including details about our billing practices see the Form ADV Brochure at ubs.com/formadv, or contact your Financial Advisor.

Open or "good-till-cancelled" orders

Open buy and sell stop orders are reduced by the amount of dividends or rights on an ex-dividends or ex-rights date unless instructed otherwise by you. You are responsible for orders that are executed due to your failure to cancel existing open orders.

Privacy

To obtain a copy of our current Client Privacy Notice, please contact your Financial Advisor or visit our website at www.ubs.com/global/en/legal/privacy/usa.

UBS Financial Services is a member of all principal security, commodity, and options exchanges. UBS Financial Services and UBS Bank USA are indirect subsidiaries of UBS AG and affiliates of UBS Securities LLC.

A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. The Firm's executive offices are at: UBS Financial Services Inc. 1200 Harbor Boulevard Weehawken, NJ 07086

UBS Financial Services is not a bank. The RMA, Business Services Account BSA and IRMA are brokerage accounts which provide access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services

Investment, insurance, and annuity products:

Not FDIC insured • No bank guarantee • May lose value

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UBS Financial Services Inc.

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