



Finance Committee

Thu Nov 21, 2024 1:15 PM - 2:30 PM PST

1. Call to Order

Samantha Ngo, Chair, called the meeting to order at 1:21 pm

2. Roll Call

Members Present: Garibay, Her, Jain, Ngo, Quock

Members Absent: None

Liaisons Present: Hesgard, Syed, Walkley


Liaisons Absent: None

According to the ASI Policy Concerning Board of Directors Operations, attendance is defined as being present prior to the announcement of Unfinished Business and remaining until the scheduled end of the meeting.

* Indicates that the member was in attendance prior to the start of Unfinished Business, but left before the scheduled ending of the meeting.

** Indicates that the member was in attendance for a portion of the meeting, but not in attendance prior to the announcement of Unfinished Business.

3. Approval of Agenda

 **(Her-m / Jain-s) The motion was made and seconded to amend the Agenda to postpone item 9.c (Resolution Approving Titan Student Union Food Court Management).**

 **(Her-m / Jain-s) The amended Agenda was approved by unanimous consent.**

4. Approval of Minutes

a. 11/7/2024 Finance Committee Meeting Minutes



(Her-m / Jain-s) The November 7, 2024, Meeting Minutes were approved by unanimous consent.

5. Public Speakers

Members of the public may address Finance Committee members on any item appearing on this posted agenda.

None.

6. Reports

a. Chair

Ngo, Chair, mentioned that the day's meeting was the final Finance Committee meeting of the semester and expressed gratitude to the committee members for their strong engagement and discussions. Ngo wished everyone a great Thanksgiving break.

b. Director of Student Government

Hesgard, Director of Student Government, thanked members for completing ASI scholarship grading on time. Hesgard also appreciated those who participated in the Pop-Up Pantry event.

Looking ahead, Hesgard shared that information about the January Student Leader Training would be provided after the Fall break, with the training scheduled for mid-January before classes resume. She also addressed potential issues with lockbox or swipe card access changes at the semester's end, reassuring members that efforts were being made to avoid disruptions.

7. Time Certain

a. 2:00pm: Investment Portfolio Review - C. Austin, J. Smyth, & T. Spera, City National Rochdale Reps

This item will coincide with New Business Item 9.d ASI Investment Review for the Children's Center Portfolio.

Smyth introduced herself as a private banker working with nonprofits, corporations, and family offices. She explained that City National, founded in the early 1960s in Los Angeles, was acquired by the Royal Bank of Canada in 2015, which has 1.2 trillion dollars in assets. Smyth encouraged attendees to reach out for more information about City National's credit analyst and internship programs.

Austin, the portfolio manager, then presented the investment overview for ASI's Children's Center account. As of the 31st, the portfolio was valued at approximately 4.9 million dollars, with a recent 2% gain. Austin explained the portfolio's growth and income strategy, with about two-thirds allocated to equities and the remainder in core fixed-income investments, like investment-grade bonds. He highlighted the portfolio's 5% cash reserve for distribution needs.

Austin discussed sector exposures, noting that technology stocks made up the largest allocation due to the strong performance of major tech companies. He mentioned the exclusion of energy and utilities based on the organization's preferences and forecasted some portfolio rebalancing in the near future.

The portfolio was up 10.7% through October, with equities contributing 18% of the gains. Austin also discussed the bond allocation, which has a duration of 3.37 years and is weighted toward short-term bonds. As the Fed potentially lowers rates, Austin plans to extend maturities to lock in longer-term yields.

Austin provided an economic outlook, stating that Fed rate cuts would benefit the economy, small businesses, and consumers. While credit card debt was rising, he assured that delinquencies remained within normal bounds. He also noted geopolitical risks and high equity valuations but highlighted the strong U.S. economy with low unemployment and manageable inflation. He mentioned that addressing the national debt would likely require a combination of economic growth, tax increases, and spending cuts.

Finally, Austin discussed inflation, which had slowed, and indicated that further rate cuts would continue to support the economy. He emphasized the importance of balancing high-growth tech stocks with more conservative investments like bonds.

Ngo, Chair, opened the floor to questions and points of discussion.

There were none.

8. Unfinished Business

a. None

9. New Business

a. Action: Resolution to Amend the Policy Concerning Fundraising

The Committee will consider approving amendments to the Policy Concerning Fundraising.

FIN 004 24/25 (Her-m / Garibay-s) A motion was made and seconded to approve the resolution approving amendments to the Policy Concerning Fundraising.


Ngo, Chair, yielded the floor to Aaron Tapper, Assistant Director of Strategic Initiatives, to review the resolution.

Tapper briefly recapped the updates to ASI policy regarding fundraising and gift acceptance, including monetary and in-kind contributions. Changes included grammatical edits, updates to department and title references, and alignment with Cal State Fullerton Philanthropic Foundation's policies and procedures.

Tapper explained that fundraised money supports programs like the Children's Center, Food Pantry, Camp Titan, and ASI Scholarships, helping offset operational expenses. He highlighted that fundraising allows funding for initiatives beyond the budget. Tapper clarified that Camp Titan's fundraising policy has been incorporated into general program fundraising, ensuring continued support under the broader scope.

Ngo, Chair, opened the floor to questions and points of discussion.

There were none.

 **FIN 004 24/25 (Her-m / Garibay-s) Roll Call Vote: 5-0-0 The motion to approve the resolution approving amendments to the Policy Concerning Fundraising was adopted.**

b. Action: Resolution Approving a Contingency Request from Pakistani Student Association (PSA)

The Committee will consider approving a resolution approving a contingency request for \$5000.00 for the Pakistani Student Association's Mock Dholki event.

FIN 005 24/25 (Her-m / Jain-s) A motion was made and seconded to approve the resolution approving a contingency request for the Pakistani Student Association's Mock Dholki event.

Ngo, Chair, yielded the floor to Hespard, Director of Student Government, to introduce the \$5,000 contingency fund request, which came from the Pakistani Student Association (PSA). Hespard reminded the committee of the \$30,000 annual contingency budget, of which \$4,500 had already been allocated. She encouraged committee members to ask thoughtful and relevant questions during the discussion.

The PSA representative presented details about their contingency request. They explained that the PSA at CSUF, reestablished two years ago after a 10-year hiatus, focuses on fostering community and spreading awareness about Pakistani culture. They shared that their request pertains to the "Shaadi Series," a cultural event featuring mock wedding celebrations. This event, part of a broader collaboration among eight SoCal PSA chapters, aims to connect students across campuses and promote cultural awareness.

The representative detailed the allocation of requested funds, including costs for food, venue fees, and vendors, with an expected attendance of 200-250 people, predominantly CSUF students. They emphasized that keystone events like this one help attract new members, strengthen alumni networks, and increase cultural awareness on campus. They also highlighted the national impact of SoCal PSA chapters, noting their longstanding collaboration and upcoming plans for a 14th annual cultural show.

Ngo, Chair, opened the floor to questions and points of discussion.

Her asked about the dates of the event. The PSA Representative clarified that the event would be held on December 7th from 6 to 10 PM.

Jain followed up with a question about the venue, to which the PSA Representative responded that the TSU pavilions had been booked for the event. Jain then asked about the venue cost of \$443, and the PSA Representative explained that the cost covered the booking and cleaning fees, although the exact breakdown was unclear.

Quock inquired whether other schools were contributing funding, noting that many attendees were not CSUF students. The PSA Representative stated that while no schools had directly contributed, they had sought sponsorships from businesses, with outreach efforts including emails to 100 businesses. The PSA's TikTok account, with over 20 million views and 30,000 followers, was being used as an incentive for sponsorships, although no positive responses had been received yet.

Ngo asked whether the PSA's Inter-Club Council (ICC) had helped fund the event. The PSA Representative confirmed that partial funding had been received: \$1,000 each from ICC and another source, but this was insufficient to cover the event's costs. Ngo summarized that an additional \$5,000 was being requested.

Jain raised concerns about verifying attendees from other campuses, given that 75% of the audience would be from outside CSUF. The PSA Representative explained that attendees were required to submit a copy of their college ID during registration and bring it on the event day to receive a wristband.

Her asked if the event was open to all CSUF students and how it was being advertised. The PSA Representative confirmed that it was open to all CSUF students and advertised on their TikTok and Instagram accounts, as well as through collaborations with other PSAs at universities like UCLA and UCSD. Her also inquired about RSVPs from students outside the CSUF. The PSA Representative clarified that non-CSUF attendees would be charged a small fee due to a lack of funding from other campuses.

Hesgard elaborated on Her's question, pointing out that ASI funding required events to be free and open to all CSUF students. The PSA Representative assured that CSUF students could attend for free with a valid ID, while non-CSUF students would pay a fee.

Jain asked Hesgard about the \$30,000 annual contingency budget, confirming that it applied to the current Fall and upcoming Spring semesters.

FIN 005.a 24/25 (Ngo-m / Jain-s) A motion was made and seconded to amend the resolution approving a contingency request for the Pakistani Student Association's Mock Dholki event to change the amount from \$5000.00 to \$3000.00.

Garibay asked whether it was permissible to "double-dip" into ICC funding. In response, Hesgard clarified that requesting funding from multiple ASI sources for the same event is allowed as long as the funds are allocated to distinct items. However, combining funds to increase the overall budget for the event is not permitted.

Syed highlighted two key considerations regarding the proposed event. She explained that it comes from a new ICC with limited funding and noted that many of the decorations and food items required for the event are culturally significant and more expensive. She expressed concern that reducing the contingency request could compromise the quality and relevance of the event. Additionally, Syed pointed out that even if the full \$5000 request were approved, only one-third of the contingency budget for the semester would be used, leaving sufficient funds for future requests.

Hesgard clarified that the group was currently discussing an amendment to reduce the contingency request from \$5000 to \$3000.

Jain suggested increasing the amount to \$4000 instead, noting ICC's tight budget constraints. However, Hesgard explained that the group first needed to vote on the \$3000 amendment before considering any alternative proposals.

Syed expressed skepticism about whether \$3000 would be adequate, particularly since no additional sponsorships had been secured, and the event was only two weeks away.

Her added that some of the budget was allocated to expensive items such as performers, emphasizing that the \$5000 request was critical to cover other essential expenses.

Hesgard reminded the group that the contingency fund typically receives many requests during the spring semester and stressed the importance of accurate budget planning to ensure fairness and fiscal responsibility.

Quock expressed concern about the contingency fund being used for an event where many attendees were not CSUF students. He suggested obtaining a breakdown of the funding from other sources to ensure that the allocation primarily benefits CSUF students.


FIN 005.b 24/25 (Jain-m / Quock-s) A motion was made and seconded to amend the resolution approving a contingency request for the Pakistani Student Association's Mock Dholki event to change the amount from \$5000.00 to \$3000.00.


Ngo invited Jain and Quock to explain their reasons for supporting the amendment to adjust the contingency request.


Jain stated that, given ICC's tight budget and their prior funding approval, lowering the contingency fund request from \$5000 to \$4000 would still allow the event to be successful

while conserving resources for future needs. He emphasized that PSA events have a strong reputation for quality and noted his own positive experiences with them. Jain also pointed out that even with this adjustment, there would still be over \$20,000 left in the contingency fund for the next semester.

Quock agreed with Jain's points and added that the proposed \$4000 allocation would be sufficient to support the event while addressing concerns about performers and food costs, as previously discussed. He also highlighted the importance of ensuring that contingency funds primarily benefit CSUF students rather than participants from other institutions.

 **FIN 005.a 24/25 (Ngo-m / Jain-s) Roll Call Vote: 0-4-1 The motion to amend the resolution approving a contingency request for the Pakistani Student Association's Mock Dholki event to change the amount from \$5000.00 to \$3000.00 was lost.**

 **FIN 005.b 24/25 (Jain-m / Quock-s-s) Roll Call Vote: 5-0-0 The motion to amend the resolution approving a contingency request for the Pakistani Student Association's Mock Dholki event to change the amount from \$5000.00 to \$4000.00 was adopted.**

 **FIN 005 24/25 (Her-m / Jain-s) Roll Call Vote: 5-0-0 The motion to approve the resolution approving a contingency request for the Pakistani Student Association's Mock Dholki event was adopted.**

c. Action: Resolution Approving Titan Student Union Food Court Management

The Committee will consider approving a resolution regarding the management of the Titan Student Union Food Court.

Postponed.

d. Discussion: ASI Investment Review Children's Center Portfolio

The Committee will receive information regarding the investment portfolio for the Children's Center account.

Ngo, Chair, yielded the floor to Postal, CFO, to provide information in addition to the 2:00pm Time Certain report.

Postal clarified that the investments were reserved for the Children's Center with a minimum balance of \$2 million, and the current balance was over \$4 million. She explained that the S&P 500 is a common benchmark for non-financial individuals and is often recommended by Warren Buffett.

changes without committee approval, provided updates are given. She also mentioned removing certain companies from the portfolio based on the Board's requests.

Ngo, Chair, opened the floor to questions and points of discussion.

There were none.

e. Discussion: Quarterly Financial Report

The Committee will discuss the ASI Quarterly Financial Report.

Ngo, Chair, yielded the floor to Postal, CFO, to discuss quarterly financial reports.

Postal explained that an investment banker presents financial information twice a year. The organization's fiscal year starts July 1st and ends June 30th, following the CSUF calendar. The goal is to keep expenses within 100% of the budget by monitoring them quarterly: 25% by September, 50% by December, 75% by March, and close to 100% by June. Budget-to-actual reports are reviewed monthly for early correction if needed.

Accounting staff reconcile the general ledger monthly and prepare financial statements using Sage. Department heads track their budgets, and quarterly summaries are reviewed with the corporate leadership team, Finance Committee, and the Board.

Two main sources of funds are AS and TS fees. TS fees are pulled at 100% in the Fall, while AS fees are half-pulled in Fall and Spring. As of the latest report, SRC income is at 48%, suggesting the budget may need adjustment. Promotional item spending is at 29%, exceeding the 25% target due to advance purchases for events. Other expenses, like staff development, align with budget expectations.

Highlights include E-Sports and TBB income, which are exceeding projections due to increased popularity. Titan Youth Camp is performing well, with expected additional income from June and July. Programs like this aim to break even, covering their costs.

The consolidated statement shows 28% of revenue collected, with expenses remaining at 25%. Insurance is at 82% of the budget due to front-loaded payments. The overall budget is on track despite some early spending anomalies.

Ngo, Chair, opened the floor to questions and points of discussion.

Jain asked if the 57% income from E-Sports refers to the total combined revenue from Bowling and Billiards. Postal clarified that the 57% refers to 54% of the budget set for E-Sports income. This indicates that the program is likely under-budgeted based on its current performance.

Postal explained that the E-Sports program is expected to exceed its budget this year. The budgeting process for the next year will account for this higher expectation. She mentioned that new programs often have smaller initial budgets until their performance is better understood. For E-Sports, the budget was initially conservative post-pandemic due to uncertainty about campus participation. As things have normalized, particularly with University Centers, confidence in the program has increased.

Postal also noted that the first year of E-Sports did not include charges, but additional fees were introduced this year. This will be factored into future budget plans as more data becomes available.

10. Announcements/Member's Privilege

None.

11. Adjournment

Samantha Ngo, Finance Committee Chair, adjourned the meeting at 2:29 pm

Samantha Ngo, Finance Committee Chair

Erika Perret-Martinez, Recording Secretary

Minutes reviewed and approved at the 12/3/2024 Board of Directors Meeting:

Noah-Daniel

Noah Alvarez (Dec 7, 2024 09:51 PST)

Noah Alvarez, Board Secretary

Erika Perret-Martinez

Erika Perret-Martinez, Recording Secretary

Roll Call 2024-2025

11/21/2024 Finance Committee Meeting

Attendance	Board Members			
			Present	Absent
COMM	GARIBAY	JOEL	1	
ART	HER	BENJAMIN	1	
ECS	JAIN	KAVIL	1	
CHAIR/TRES	NGO	SAMANTHA	1	
CBE	QUOCK	SHAY	1	
			Present	Absent
			5	0

Attendance	Liaisons			
			Present	Absent
DIR STU GOV.	HESGARD	REBECCA	1	
ASI PRES. *	SYED	HANEEFAH	1	
ASI CHAIR *	WALKLEY	BRIAN	1	
			Present	Absent
			3	0

*Recording Secretary: Erika Perret-Martinez

Pres Designee: Haneefah Syed

Chair Designee: Brian Walkley

QUORUM 4
Majority 3

Roll Call Votes			04 Action: Resolution to Amend the Policy Concerning Fundraising		
			Yes	No	Abstain
COMM	GARIBAY	JOEL	1		
ART	HER	BENJAMIN	1		
ECS	JAIN	KAVIL	1		
CBE	QUOCK	SHAY	1		
CHAIR/TRES	NGO	SAMANTHA	1		
			Yes	No	Abstain
			5	0	0

Roll Call Votes			05b Action: Resolution Approving a Contingency Request from Pakistani Student Association (PSA) (Amendment from \$5000 to \$4000)		
			Yes	No	Abstain
COMM	GARIBAY	JOEL	1		
ART	HER	BENJAMIN	1		
ECS	JAIN	KAVIL	1		
CBE	QUOCK	SHAY	1		
CHAIR/TRES	NGO	SAMANTHA	1		
			Yes	No	Abstain
			5	0	0

Roll Call Votes			05a Action: Resolution Approving a Contingency Request from Pakistani Student Association (PSA) (Amendment from \$5000 to \$3000)		
			Yes	No	Abstain
COMM	GARIBAY	JOEL			1
ART	HER	BENJAMIN		1	
ECS	JAIN	KAVIL		1	
CBE	QUOCK	SHAY		1	
CHAIR/TRES	NGO	SAMANTHA		1	
			Yes	No	Abstain
			0	4	1

Roll Call Votes			05 Action: Resolution Approving a Contingency Request from Pakistani Student Association (PSA)		
			Yes	No	Abstain
COMM	GARIBAY	JOEL	1		
ART	HER	BENJAMIN	1		
ECS	JAIN	KAVIL	1		
CBE	QUOCK	SHAY	1		
CHAIR/TRES	NGO	SAMANTHA	1		
			Yes	No	Abstain
			5	0	0











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Final Audit Report

2024-12-07

Created:	2024-12-05
By:	Susan Collins (sucollins@fullerton.edu)
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-  Erika Perret-Martinez (eriperret-martinez@fullerton.edu) has agreed to the terms of use and to do business electronically with California State University, Fullerton
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-  Signer asboardsecretary@fullerton.edu entered name at signing as Noah Alvarez
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Policy Concerning Fundraising

AARON TAPPER

ASSISTANT DIRECTOR, STRATEGIC INITIATIVES

NOVEMBER 2024

Policy Concerning Fundraising

Approved 2018

Clarifies all fundraising activities. This policy outlines acceptance of gifts to programs of ASI. Provides guidance on fundraising and public relations expenditures.

UPDATES

Grammatical, departments, and titles

Gift Acceptance

Fundraised Dollars

Camp Titan

GIFT ACCEPTANCE

- Added in reference to Cal State Fullerton Philanthropic Foundation
- Added in reference to CSFPF Policies

FUNDRAISED DOLLARS

- Fundraised dollars offset operational expenses
- End of fiscal year, accounting draws down funds
- Examples of programs
ASI fundraises for:
Children's Center, Food Pantry, Camp Titan

CAMP TITAN

- Camp Titan was the only fundraising in the past
- Added this as a program under fundraised dollars- still fundraising for Camp Titan



Questions?



A RESOLUTION TO AMEND THE POLICY CONCERNING FUNDRAISING

Sponsor: Samatha Ngo

WHEREAS, the Associated Students Incorporated (ASI) is a 501(c)(3) nonprofit organization that operates as an auxiliary organization of California State University, Fullerton; and

WHEREAS, ASI is governed by the ASI Board of Directors that sets policy for the organization, approves all funding allocations to programs and services, and advocates on behalf of student interests on committees and boards; and

WHEREAS, the ASI Policy Concerning Fundraising clarifies all fundraising activities; and

WHEREAS, the ASI Policy Concerning Fundraising outlines acceptance of gifts to programs of ASI and provides guidance on fundraising and public relations expenditures; and

WHEREAS, all gifts to CSUF ~~need to go to~~ are processed through the Cal State Fullerton Philanthropic Foundation and follow all CSFPF policies; and

WHEREAS, a review of the policy indicated the need to clarify the valuation of in-kind donations, such as food items, by assigning a dollar value to donated goods; and

WHEREAS, the policy now clarifies fund allocation with raised funds transferred from the Universities Philanthropic account to ASI accounts at fiscal year-end to support operational expenses, special projects and specific needs; and

WHEREAS, clarification was further added to align with ASI's practice of fundraising for multiple programs, extending beyond Camp Titan to include support for the Children's Center, the Food Pantry, and other programs;

~~**WHEREAS**, ASI fundraises for programs such as Children's Center, Food Pantry, and Camp Titan to help offset operational expenses; and therefore let it be~~

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RESOLVED, ASI approves the amendments to the ASI Policy Concerning Fundraising; let it be finally

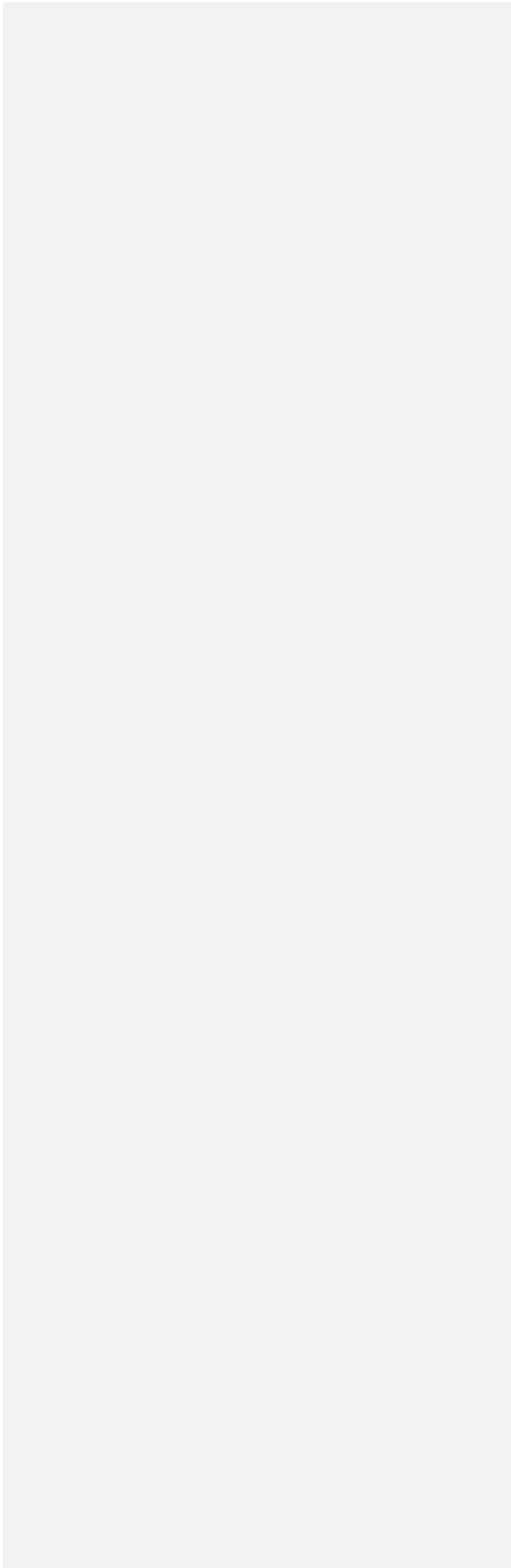
RESOLVED, that this Resolution be distributed to ~~CSUF President Ronald Rechen and the CSUF Student Fee Advisory Committee~~ Cal State Fullerton Philanthropic Foundation, ASI Executive Director, and other ASI departments.

Adopted by the Board of Directors of the Associated Students Inc., California State University,

Fullerton, on the third day of December in the year two thousand and twenty-four.

Gavin Ong
Chair, Board of Directors

Noah Alvarez
Secretary, Board of Directors



POLICY CONCERNING FUNDRAISING

PURPOSE

This policy clarifies all fundraising activities under the auspices of the Associated Students, Inc. (ASI), a 501(c) (3) corporation chartered by the State of California. The policy outlines the acceptance of gifts to programs of ASI. Additionally, the policy provides guidance on ~~Camp Titan~~ fundraising and public relations expenditures.

PURPOSE..... 1

WHO SHOULD KNOW THIS POLICY 1

DEFINITIONS 1

STANDARDS 2

 1. **FUND-RAISED DOLLARS**..... 2

 2. **ASI DONATIONS**..... 2

 3. **GIFTS ACCEPTANCE BY THE ~~CORPORATION~~CORPORATION** 2

 4. **~~CAMP TITAN~~ FUNDRAISING**..... **43**

 5. **PUBLIC RELATIONS EXPENDITURES**..... 4

WHO SHOULD KNOW THIS POLICY

- | | |
|---|---|
| <ul style="list-style-type: none"> ■ Budget Area Administrators ■ Management Personnel ■ Supervisors ■ Elected/Appointed Officers | <ul style="list-style-type: none"> ■ Volunteers ■ Grant Recipients ■ Staff ■ Students |
|---|---|

DEFINITIONS

For Purpose of this policy, the terms used are defined as follows:

Terms	Definitions
Fund-Raised Dollars Fundraised Dollars	Monies fundraised by a program of ASI.
ASI Donations	Monies spend to support important charitable events, community service organizations, and other worthy social cause of CSUF clubs and organizations.
Gifts	A donation given by an individual, group, or corporation to a program or service of ASI.
Camp Titan	Summer camp program for children from disadvantaged and/or low income backgrounds from the Orange County and surrounding area operated

	by ASI. Camp Titan is the official philanthropy of ASI.
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STANDARDS

1. ASI DONATIONS

The primary purpose of ASI is to encourage and support on-campus programs and services, which enhance the University experience for students, faculty, staff and surrounding communities.

The ASI Board of Directors recognizes that from time to time student organizations in good standing will request ASI funding to support important charitable events, community service organizations, and other worthy social causes. To facilitate these requests in a fair and equitable manner, the following criteria will be utilized in evaluating such requests:

- This policy limits funding to registered California State University, Fullerton (CSUF) student clubs and organizations in good standing (as outlined in the CSUF "~~Club & Organization Policy~~Recognized Student Organization Handbook" available ~~in-through~~ the ~~Dean of Students~~CSUF office of Student Life & Leadership~~office~~). Funding to individuals will not be considered.
- The sponsored charity or community service organization for which funding is being requested must be registered nationally as a 501 (c)(3) organization, as per United States federal tax code.
- In order that the ASI be properly recognized, the sponsoring student organization must observe all appropriate guidelines ~~detailed in the ASI Sponsorship Policy.~~
- A significant number of CSUF students must participate in the funded activity or service for which they are seeking ASI support.
- The ASI shall not fund requests in excess of \$100.
- All donations approved by the Finance Committee, regardless of the amount, must be presented to the ASI Board of Directors for final approval.
- If multiple CSUF student clubs and organizations are participating in the same charitable event(s) and/or asking a donation for the same cause, the ASI will only fund one collaborative CSUF team. Charitable events and organizations may not receive more than \$100 per year regardless of the number of sponsoring clubs and organizations.
- The Associated Students, Inc. limits its total funding of these charitable organizations and events to \$2000 per fiscal year.

2. GIFT ACCEPTANCE BY THE ~~CORPORATION~~ CORPORATION

A gift is a donation given by an individual, group, or corporation to a program or service of ASI. Gifts may be either solicited or unsolicited. On acceptance, gifts become the property of ASI and shall be used only for the benefit of ASI programs or services. Where appropriate, gifts must be utilized in compliance with donor restrictions.

Only gifts, bequests, devices, endowments, trusts, and similar funds which are designated for the use of ASI may be considered for acceptance. ASI will utilize the Cal State Fullerton Philanthropic Foundation for fundraising support, i.e. crowdfunding, student club fundraising requiring sponsorship, major gift donations, planned giving, etc. Refer to the CSFPF Fundraising Policy for additional guidelines. Gift(s) must comply with all ASI, ~~and~~ CSUF, and CSFPF policies.

The ASI Executive Director, or designee, is authorized to accept gifts or related funds and instruments designated by the donor or grantor for purposes and uses approved by the ASI Board of Directors ~~or Board of Trustees~~. The ASI Executive Director may make recommendations to the Board for its acceptance when there are custodial, maintenance, or other costs related to the receipt of a gift.

The ASI Executive Director or designee is required to present a written report to the ASI Board of Directors ~~or Board of Trustees~~ upon receipt of any gift. On behalf of the board, the Executive Director shall exercise its public trust in making final decisions for the acceptance of all gifts and grants and for any exception to its policies and guidelines. ASI shall accept only those gifts the transference and implementation of which shall be deemed consistent with the public laws and/or regulations of the United States and the State of California.

The Board shall determine that gifts to the ASI are evidence of philanthropic intent and that the donor's philanthropy is in accord with the stated mission and goals of the ASI. The purpose is to prevent ASI from being an object of philanthropic intent for either designed or innocent avoidance of taxes, prejudiced purposes, or evaluation of gifts without objective and experienced evaluation.

ASI reserves the right to refuse any gift that is not consistent with its mission. In addition to and without limiting the generality of, the following gifts will not be accepted by the ASI:

- Gifts that violate any federal, state, or local statute or ordinance
- Gifts that involve unlawful discrimination based upon race, religion, gender, sexual orientation, age, national origin, color, disability, or any other basis prohibited by federal, state, and local laws
- Gifts that contain unreasonable conditions (e.g., a lien or other encumbrance) or gifts of partial interest and property
- Gifts that are financially unsound
- Gifts that could expose the ASI to adverse publicity, litigation, or other liabilities

In order to avoid conflicts of interests or appearances thereof, officers, directors, and employees are prohibited from accepting gifts, gratuities, or prizes from vendors, suppliers, or others with whom they have contact as a course of business. This prohibition is consistent with Conflict of Interest certification and policies of the ASI. The Associated Students, Inc. Executive Director shall report to the ASI Board of Directors those gifts which have been accepted.

3. FUND-RAISED DOLLARS FUNDRAISED DOLLARS

Programs of ASI engaging in fundraising shall be permitted to transfer any fund-raised monies remaining in their account at the end of the fiscal year to the programs General Revenue line item for use the following fiscal year.

Fundraised dollars are to offset the operating expenses of specific programs. At the end of the fiscal year, accounting draws down any needed fundraised dollars from the specific Philanthropic account. ASI fundraises for programs and services such as the Food Panty, Children's Center, Camp Titan.

This policy shall exclude programs that generate revenue through ticket sales to offset operational costs. Only monies which were explicitly fund-raised shall be transferable. Unspent student fee monies shall continue to revert to the ASI Reserve Account at the end of the fiscal year.

The unspent fund-raised monies shall be applied to the ~~General Revenue line item~~ ASI Reserve Account locally withheld by ASI (in LAIF) for the following fiscal year, ~~and will and will exclude the amount during budget deliberations.~~ not be taken into account during budget deliberations.

~~4. CAMP TITAN FUNDRAISING~~

~~All off-campus Camp Titan fundraising projects shall be conducted under the direct supervision of the ASI Leader and Program Development TBD Assistant Director of Student Programs and Engagement Director. All on-campus Camp Titan fundraising projects shall be subject to prior approval by the ASI Leader and Program Development TBD Director Assistant Director of Student Programs and Engagement. Camp Titan fundraising authorization shall only be granted to recognized student organizations. The organization shall complete the Report of Income and Expenses of Fundraising Activities by recognized student organizations and abide by fundraising procedures of ASI Leader and Program Development Student Programs and Engagement. If the fundraiser is advertised and intended to solely benefit Camp Titan, the organization shall donate a minimum of 100% of their project's net profits to Camp Titan as reported on the Report of Income and Expenses of Fundraising Activities by recognized student organizations.~~

~~If the fundraiser is to benefit more than one organization including Camp Titan, the organization will publicly state the percentage split as reported on the Report of Income and Expenses of Fundraising Activities by recognized student organizations. The minimum amount of net proceeds for Camp Titan shall be 50%.~~

5.4. PUBLIC RELATIONS EXPENDITURES

Fundraising eExpenditures may be made from the Corporation's funds for public relations or relationship development purposes when the activities have direct benefit upon the interest of the Corporation. While such expenditures may include meals for Corporate Members involved in the activity, the primary rationale must reflect the overall benefit to the Corporation.

Solicitation

Funds may be solicited from any entity provided that any funds received will be deposited fully with the Corporation. In accepting donations, potential costs incurred by the Corporation in future maintenance of the donations must be addressed prior to acceptance of the donation.

Allowable Expenditures

Expenditures may be incurred for materials and supplies, meals, overnight lodging, and travel cooperating with guidelines established for the same purposes by staff and members. An amount up to 150% of the established guidelines except for travel may be authorized when approved in advance by the **President of the Associated Students, Inc.**, the ~~Vice President of Finance~~ Board Treasurer, the Associated Students, Inc. Executive Director and the **Chief Financial Officer of the University**.

Accounting Control

All expenditures should be documented with receipts, invoices, and other materials as evidence of expenditures. The name of individuals participating in the public relations activity and receiving or benefiting from these expenditures shall be listed on check requests. The Associated Students, Inc. Executive Director will report to the Finance Committee at the last meeting of each semester any public relations expenditures made during the semester.

DATE APPROVED: 05/08/2018
REVIEWED: 05/XX/2024

A RESOLUTION TO AMEND THE POLICY CONCERNING FUNDRAISING

Sponsor: Samatha Ngo

WHEREAS, the Associated Students Incorporated (ASI) is a 501(c)(3) nonprofit organization that operates as an auxiliary organization of California State University, Fullerton; and

WHEREAS, ASI is governed by the ASI Board of Directors that sets policy for the organization, approves all funding allocations to programs and services, and advocates on behalf of student interests on committees and boards; and

WHEREAS, the ASI Policy Concerning Fundraising clarifies all fundraising activities; and

WHEREAS, the ASI Policy Concerning Fundraising outlines acceptance of gifts to programs of ASI and provides guidance on fundraising and public relations expenditures; and

WHEREAS, all gifts to CSUF are processed through the Cal State Fullerton Philanthropic Foundation and follow all CSFPF policies; and

WHEREAS, a review of the policy indicated the need to clarify the valuation of in-kind donations, such as food items, by assigning a dollar value to donated goods; and

WHEREAS, the policy now clarifies fund allocation with raised funds transferred from the Universities Philanthropic account to ASI accounts at fiscal year-end to support operational expenses, special projects and specific needs; and

WHEREAS, clarification was further added to align with ASI's practice of fundraising for multiple programs, extending beyond Camp Titan to include support for the Children's Center, the Food Pantry, and other programs; therefore let it be

RESOLVED, ASI approves the amendments to the ASI Policy Concerning Fundraising; let it be finally

RESOLVED, that this resolution be distributed to Cal State Fullerton Philanthropic Foundation, ASI Executive Director, and other ASI departments.

Adopted by the Board of Directors of the Associated Students Inc., California State University, Fullerton, on the third day of December in the year two thousand and twenty-four.

Gavin Ong
Chair, Board of Directors

Noah Alvarez
Secretary, Board of Directors

ASI Contingency Funding Request 2024-2025

COMPLETE

Please review the provided guidelines for contingency request before completing this form: <https://docs.google.com/document/d/18vf24KL70wblbS3kLF7mxp-sEvyYw9a0/edit?usp=sharing&ouid=108266217542967963174&rtpof=true&sd=true> Guidelines for Requesting Contingency Funding

CREATED

IP ADDRESS



PUBLIC



* Name

Faizan Najmee

* Group/Organization you represent:

Pakistan Student Association

* Email

[REDACTED]

* Phone Number

[REDACTED]

* Total Amount of Contingency Request

\$ 5,000.00

* What is your contingency request for?

For a specific program or event

* Describe your program/event.

The Pakistan Student Association (PSA) at Cal State Fullerton is planning a Mock Dholki, a cultural event that recreates traditional South Asian pre-wedding festivities. This event aims to promote cultural awareness and inclusivity on campus by providing all students a unique opportunity to experience South Asian traditions through music, dance, and interactive performances. The mock dholki celebrates our heritage in a festive environment that encourages both South Asian and non-South Asian students to connect and appreciate our community's diversity.

The event will feature traditional music, dance performances, and decorations, creating an immersive experience. Additionally, it includes authentic South Asian snacks and refreshments, making it a lively cultural gathering that students can enjoy together. The PSA sees this event as a way to enhance campus life, promote cross-cultural understanding, and support a welcoming atmosphere at Cal State Fullerton.

* Specify the purpose/objective of your program/event.

The purpose of the Mock Dholki event is to celebrate and share South Asian cultural traditions with the broader student community, fostering an inclusive environment that values diversity. By recreating a traditional pre-wedding gathering, the event offers students a unique opportunity to experience and engage with South Asian music, dance, and festive customs. This promotes cultural awareness, encourages cross-cultural connections, and enhances student life on campus by creating a lively, welcoming space for all attendees.

*** Include an itemized list of what the requested funds will be spent on (including venue, food, security, insurance, marketing costs, etc.) and the total event budget.**

Traditional decor (marigold flowers, lanterns, drapes)
Noorani
DJ fees
Dhol player and performers
Event videography
Event security personnel
Insurance coverage
Posters, banners, and digital marketing

*** If applicable, list other organizations' contributions to this event, including your own.**

Pakistan Student Association will be the organization contributing to this event.

*** Estimate the expected attendance and identify your target audience for the event. - If reoccurring, state the attendance and success of recent events.**

We will be expecting around 200 people to come to our event.

*** For ASI Executive Senate groups, ASI Programs or ASI Departments, specify the name of your group/area, the budget line-item, and amount(s) where this funding will go, if approved. Example: Arts Inter-Club Council Hospitality & Rentals Line-Items \$1,500 total (\$500 for catering, \$1,000 for rented tables/chairs)**

Traditional decor (marigold flowers, lanterns, drapes): \$800
Noorani: \$1,500
DJ fees: \$1,200
Dhol player and performers: \$500
Event videography: \$880
Event security personnel: \$400
Insurance coverage: \$300
Posters, banners, and digital marketing: \$300
Emergency supplies, cleanup, and other unforeseen costs: \$220

*** Attach your PowerPoint presentation.**

[Redacted]

PSA

PSA

Mock Dholki

STUFF

SoCal PSA Shaadi Series: Mock Dholki

پاکستان

So-Cal PSA

SHAADI
SERIES

Mock Dholki
CSUF

Mock Mehndi
UCSD

Qawalli Night
UCR + UCLA

Mock Shaadi
UCLA

CSUF • CSULB • UCI • UCLA • UCR • UCSB • UCSD • USC


Cultural Significance?

The New York Times

South Asian College Students Are Fake Marrying for the Vibes

Across North American schools, South Asian students are holding elaborately planned pretend weddings with the pomp and circumstance of real ones.

Share full article



Bilal Nasir and Samar Iqbal had never met before the day of the mock shaadi — and weren't actually marrying each other. Judy Goldstein

By Sakeina Syed
June 17, 2023

Bilal Nasir rode into his wedding on a bejeweled white horse, wearing a gleaming golden sherwani. He was surrounded by an entourage of his friends in coordinated outfits, dancing to the beat of a dhol, a two-sided drum. Light streamed out from the venue.



The NY Times Article: [Click Here](#)

Membership Growth & Connection Across SoCal

- 85% of PSA new joiners joined because CSUF hosted a keystone event on campus
- 95% of PSA Alumni said keystone events encourage them to remain active in the alumni network as large events help showcase a PSA's potential
- Shaadi Series helps connects Pakistani students across 8 SoCal PSA's

Allocation of Funding

Itemized Cost	
Venue	\$443.75
Food	\$1,012.50
Drinks	\$185.36
Vendors	\$3,000.00
Utensils	\$98.75
Misc.	\$75.36
Subtotal	\$4,815.72
Non-Taxable Items	\$1,815.72
Tax Rate	7.50%
Total	\$5,040.72

Expected Attendance

School Allocation	
CSUF	60
CSULB	10
UCI	35
UCLA	35
UCR	40
UCSD	25
UCSB	15
USC	35
Total	255

Expected Impact

- Helps increase student life for south asians & those interested in south asian culture at the CSUF campus
- Helps connect CSUF students with other PSA's in SoCal
(2 of our PSA Alumni were able to find jobs via a connection from another university's PSA)
- Aids in continued recognized establishment of SoCal PSA's on a national level

Questions, Comments, Concerns?





CALIFORNIA STATE UNIVERSITY, FULLERTON™

**A RESOLUTION APPROVING A CONTINGENCY REQUEST FROM
PAKISTANI STUDENT ASSOCIATION**

Sponsors: Samantha Ngo

WHEREAS, The Associated Students, Incorporated (ASI) is a 501 (c)(3) nonprofit organization that operates as an auxiliary organization of California State University, Fullerton; and

WHEREAS, ASI is governed by ASI Board of Directors, sets policy for the organization, approves all funding allocations to programs and services, and advocates on behalf of student interests on committees and boards; and

WHEREAS, ASI's mission is to provide students and campus community members with important social, cultural, and recreational opportunities as well as a wide range of programs and services; and

WHEREAS, per policy¹, Contingency funding is available to all students and student organizations and is intended to be available for unexpected or supplemental needs, as well as new or innovative programs; and

WHEREAS, Pakistani Student Association has requested \$5,000 to accommodate for traditional décor, vendor services, and marketing for their growing Mock Dholki event; and therefore let it be

RESOLVED, ASI approves the contingency request for \$5,000 for the Pakistani Student Association; and let it be finally

RESOLVED, that this Resolution be distributed to the ASI Executive Director and applicable departments and staff.

Adopted by the Board of Directors of the Associated Students Inc., California State University, Fullerton on the third day of December in the year two thousand and twenty-four.

Gavin Ong
Chair, Board of Directors

Noah Alvarez
Secretary, Board of Directors

¹ <https://asi.fullerton.edu/wp-content/uploads/2023/09/ASI-Policy-Concerning-Funding-Provided-to-Students-and-Student-Orgs.pdf>



Investment Statement Personal Investment Account

July 1, 2024 – September 30, 2024

Prepared for:

CITY NATIONAL BANK AS AGENT FOR
ASSOCIATED STUDENTS INC CALIFORNIA
STATE UNIVERSITY FULLERTON
CHILDREN'S CENTER RESERVE

This statement contains information for the following account

CSU FULLERTON CHILDRENS CNTR RESERVE

Account Number: 47721920

Table of Contents

▶ Account Summary	2
Assets	
▶ Allocation and Analysis	3
Detail	5
Realized Capital Gains and Losses	18
Transactions	
▶ Summary	19
Detail	20
Disclosures	65

ASSOCIATED STUDENTS CSU FULLERTON
ATTN: DAVE EDWARDS
800 N. STATE COLLEGE BLVD.
FULLERTON CA 92834

Your Relationship Team is:

Relationship Contact	
JENNY SMYTH	949.223.4075
Account Manager	
ERICA B. ANDERSON	213.673.8458
Portfolio Manager	
CHRIS AUSTIN/DAVID KROUTH	310.888.6306

This statement is proudly presented by City National Bank

555 S. FLOWER ST, TWELFTH FLOOR, LOS ANGELES, CA 90071 310.888.6300



ACCOUNT SUMMARY

The Market Value Reconciliation outlines how the value of your account has changed during this statement period and since the beginning of the year. Income accrued, but not yet received by your account has been estimated.

The Income Summary highlights, by major category, the income added to your account during the statement period and since the beginning of the year.

Market Value Reconciliation

	07/01/24 - 09/30/24 (\$)		CALENDAR YEAR TO DATE (\$)	
Beginning Market Value		\$4,781,652.99		\$4,401,323.18
Additions	+	0.00	+	0.00
Withdrawals	-	120.81	-	336.48
Fees	-	10,513.49	-	30,405.03
Income	+	21,689.15	+	64,873.99
Security Transfers	+	0.00	+	0.00
Other Activity	+	0.00	+	0.00
Asset Price Appreciation/Depreciation	+	195,530.78	+	552,782.96
Ending Market Value on 09/30/24	=	4,988,238.62	=	4,988,238.62
Estimated Accrued Income	+	12,839.85		
Market Value + Estimated Accrued Income	=	\$5,001,078.47		

Income Summary

Income		
Dividends	\$8,363.75	\$26,899.22
Interest	13,325.40	37,936.29
Rental Income	0.00	0.00
Other Income	0.00	38.48
Total Income	\$21,689.15	\$64,873.99

Gain/Loss Summary

Income		
Short Term Gain (Loss)	-\$81.24	\$273.85
Long Term Gain (Loss)	112,942.31	472,422.84



ASSETS

Allocation and Analysis

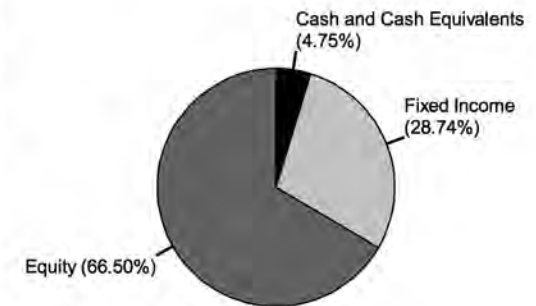
The pie chart illustrates the account's current asset mix. For domestic common and foreign stock, the market values are further reported by industry sector. Based on your investment time horizon, goals and risk profile, your objective could best be described as **Growth & Income**. You are willing to accept the risk of principal loss in order to achieve your longer-term objectives. Your portfolio is designed to provide long-term capital growth, inflation protection and income generation through participation in equities and other asset classes. Losses are possible during periods of market weakness. The portfolio is expected to be significantly less volatile than equity markets.

If there have been any changes in your financial situation or investment objectives, please contact your relationship team to discuss your investment needs.

Asset Allocation

ASSET CLASS	PERCENTAGE (%)	MARKET VALUE (\$)
Cash and Cash Equivalents	4.75	\$237,072.27
Fixed Income	28.74	1,433,768.50
Equity	66.50	3,317,397.85
Total Assets	100.00%	\$4,988,238.62

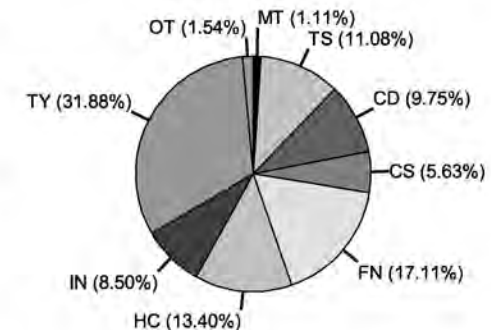
ASSET ALLOCATION



Domestic Common & Foreign Stock Sector Analysis

INDUSTRY SECTOR	PERCENTAGE (%)	MARKET VALUE (\$)
Materials (MT)	1.11	\$36,718.22
Telecommunications Services (TS)	11.08	367,539.56
Consumer Discretionary (CD)	9.75	323,435.29
Consumer Staples (CS)	5.63	186,919.59
Energy (EG)		
Financial (FN)	17.11	567,660.28
Health Care (HC)	13.40	444,383.29
Industrial (IN)	8.50	281,979.77
Technology (TY)	31.88	1,057,598.65
Utilities (UT)		
Other (OT)	1.54	51,163.20
Total	100.00%	\$3,317,397.85

INDUSTRY SECTOR ALLOCATION





ASSETS | Allocation and Analysis | Continued

Cash and Fixed Income — Effective Maturity Schedule

TIME PERIOD	PERCENTAGE (%)	MARKET VALUE (\$)
Less than 1 Year – Cash and Securities	23.30	\$389,234.75
1 to 3 Years	31.71	529,762.31
3 to 5 Years	9.01	150,496.08
5 to 7 Years	20.56	343,607.64
7 to 10 Years	15.43	257,739.99
10 + Years		
ETFs - Fixed Income		
Total	100.00%	\$1,670,840.77

Weighted Average Maturity = 3.4 years

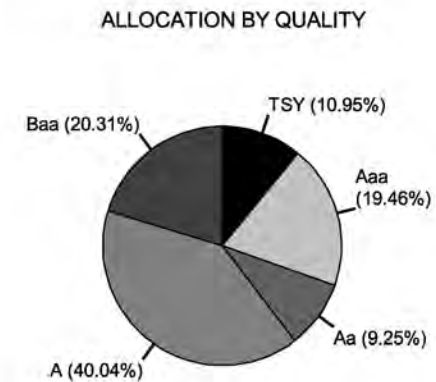
Cash and Fixed Income — Allocation by Quality

QUALITY RATING	PERCENTAGE (%)	MARKET VALUE (\$)
Treasury (TSY)	10.95	\$182,907.00
Aaa and Cash	19.46	325,086.80
Aa	9.25	154,477.77
A	40.04	668,952.18
Baa	20.31	339,417.02
Total	100.00%	\$1,670,840.77

Weighted Average Quality = A

The Effective Maturity Schedule illustrates when fixed income securities are expected to mature based on expected return of principal, not taking into account sinking funds or other call features that may result in early maturity. Cash is also included.

The Allocation by Quality illustrates the distribution of cash and fixed income securities by quality rating. See further discussion under Ratings in the disclosure.





ASSETS

Detail

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
Cash and Cash Equivalents												
CASH												
PRINCIPAL CASH					208.32		208.32					
Total CASH					\$208.32		\$208.32					
MONEY MARKET SWEEP FUNDS												
CITY NATIONAL BANK DEPOSIT SWEEP AVERAGE INCOME YIELD @ MARKET SEPTEMBER 2024 4.90% (TBSCNBM)	236,863.95		1.000		236,863.95	4.75	236,863.95	1.000		11,606	984	4.9
Total MONEY MARKET SWEEP FUNDS					\$236,863.95	4.75%	\$236,863.95			\$11,606	\$984	
Total Cash and Cash Equivalents					\$237,072.27	4.75%	\$237,072.27			\$11,606	\$984	
Fixed Income												
U.S. GOVT BONDS & NOTES												
UNITED STATES TREASURY NOTES DTD 06/30/2018 2.750% 06/30/2025 (912828XZ8) Moody's Rating - AAA	30,000.00		99.037		29,711.10	0.60	30,286.94	100.960	-575.84	825	208	4.1
UNITED STATES TREASURY NOTES DTD 07/31/2020 0.250% 07/31/2025 (91282CAB7) Moody's Rating - AAA	30,000.00		96.901		29,070.30	0.58	29,832.52	99.440	-762.22	75	13	4.1



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
UNITED STATES TREASURY NOTES DTD 09/30/2020 0.250% 09/30/2025 (91282CAM3) Moody's Rating - AAA	40,000.00		96.391		38,556.40	0.77	39,805.31	99.510	-1,248.91	100	0	4.0
UNITED STATES TREASURY NOTES DTD 03/31/2019 2.250% 03/31/2026 (9128286L9) Moody's Rating - AAA	15,000.00		97.809		14,671.35	0.29	15,318.18	102.120	-646.83	338	1	3.8
UNITED STATES TREASURY NOTES DTD 07/31/2021 0.625% 07/31/2026 (91282CCP4) Moody's Rating - AAA	25,000.00		94.629		23,657.25	0.47	24,882.81	99.530	-1,225.56	156	26	3.7
UNITED STATES TREASURY NOTES DTD 10/31/2019 1.625% 10/31/2026 (912828YQ7) Moody's Rating - AAA	30,000.00		95.984		28,795.20	0.58	30,635.33	102.120	-1,840.13	488	204	3.6
UNITED STATES TREASURY NOTES DTD 05/31/2020 0.500% 05/31/2027 (912828ZS2) Moody's Rating - AAA	20,000.00		92.227		18,445.40	0.37	19,941.79	99.710	-1,496.39	100	34	3.6
Total U.S. GOVT BONDS & NOTES					\$182,907.00	3.67%	\$190,702.88		-\$7,795.88	\$2,081	\$486	
U.S. AGENCIES												
FEDERAL NATIONAL MORTGAGE ASSN DTD 04/26/2016 2.125% 04/24/2026 NON CALLABLE (3135GOK36) Moody's Rating - AAA S&P Rating - AA+	15,000.00		97.567		14,635.05	0.29	14,929.47	99.530	-294.42	319	139	3.7
Total U.S. AGENCIES					\$14,635.05	0.29%	\$14,929.47		-\$294.42	\$319	\$139	



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
CORPORATE BONDS-DOMESTIC												
MICROSOFT CORP DTD 02/12/2015 2.700% 02/12/2025 CALLABLE (594918BB9) Moody's Rating - AAA S&P Rating - AAA	64,000.00		99.332		63,572.48	1.27	63,492.17	99.210	80.31	1,728	235	4.5
ABBVIE INC DTD 05/14/2015 3.600% 05/14/2025 CALLABLE (00287YAQ2) Moody's Rating - A3 S&P Rating - A-	30,000.00		99.362		29,808.60	0.60	30,114.78	100.380	-306.18	1,080	411	4.6
GENERAL MOTORS CO DTD 05/12/2020 6.125% 10/01/2025 CALLABLE (37045VAV2) Moody's Rating - BAA2 S&P Rating - BBB	54,000.00		100.948		54,511.92	1.09	54,480.36	100.890	31.56	3,308	1,654	5.1
COMCAST CORP DTD 10/05/2018 3.950% 10/15/2025 CALLABLE (20030NCS8) Moody's Rating - A3 S&P Rating - A-	25,000.00		99.718		24,929.50	0.50	25,377.31	101.510	-447.81	988	455	4.2
PEPSICO INC DTD 02/24/2016 2.850% 02/24/2026 CALLABLE (713448DF2) Moody's Rating - A1 S&P Rating - A+	16,000.00		98.589		15,774.24	0.32	15,492.08	96.830	282.16	456	47	3.9



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
JOHNSON & JOHNSON DTD 03/01/2016 2.450% 03/01/2026 CALLABLE (478160BY9) Moody's Rating - AAA S&P Rating - AAA	10,000.00		98.070		9,807.00	0.20	9,638.71	96.390	168.29	245	20	3.9
CHARLES SCHWAB CORP DTD 12/11/2020 0.900% 03/11/2026 CALLABLE (808513BF1) Moody's Rating - A2 S&P Rating - A-	30,000.00		95.259		28,577.70	0.57	29,939.40	99.800	-1,361.70	270	15	4.3
LOWE'S COS INC DTD 04/20/2016 2.500% 04/15/2026 CALLABLE (548661DM6) Moody's Rating - BAA1 S&P Rating - BBB+	16,000.00		97.676		15,628.16	0.31	15,333.20	95.830	294.96	400	184	4.1
ABBVIE INC DTD 05/12/2016 3.200% 05/14/2026 CALLABLE (00287YAY5) Moody's Rating - A3 S&P Rating - A-	68,000.00		98.708		67,121.44	1.35	66,180.14	97.320	941.30	2,176	828	4.0
WELLS FARGO & COMPANY MEDIUM TERM NOTE DTD 06/03/2014 4.100% 06/03/2026 NON CALLABLE (94974BFY1) Moody's Rating - A3 S&P Rating - BBB	30,000.00		99.659		29,897.70	0.60	31,223.99	104.080	-1,326.29	1,230	403	4.3



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
CAPITAL ONE FINANCIAL CO DTD 07/28/2016 3.750% 07/28/2026 CALLABLE (14040HBK0) Moody's Rating - BAA1 S&P Rating - BB-	12,000.00		98.612		11,833.44	0.24	11,389.67	94.910	443.77	450	79	4.5
ALPHABET INC DTD 08/09/2016 1.998% 08/15/2026 CALLABLE (02079KAC1) Moody's Rating - AA2 S&P Rating - AA+	14,000.00		96.933		13,570.62	0.27	13,280.69	94.860	289.93	280	36	3.7
CHARLES SCHWAB CORP DTD 03/03/2022 2.450% 03/03/2027 CALLABLE (808513BY0) Moody's Rating - A2 S&P Rating - A-	18,000.00		96.038		17,286.84	0.35	17,153.26	95.300	133.58	441	34	4.2
MORGAN STANLEY MEDIUM TERM NOTE DTD 04/23/2015 3.950% 04/23/2027 NON CALLABLE (61761JZN2) Moody's Rating - BAA1 S&P Rating - BBB+	12,000.00		99.005		11,880.60	0.24	11,634.11	96.950	246.49	474	208	4.4
AT&T INC DTD 05/28/2020 2.300% 06/01/2027 CALLABLE (00206R1X1) Moody's Rating - BAA2 S&P Rating - BBB	30,000.00		95.494		28,648.20	0.57	30,624.84	102.080	-1,976.64	690	230	4.1



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
AMAZON.COM INC DTD 02/22/2018 3.150% 08/22/2027 CALLABLE (023135BC9) Moody's Rating - A1 S&P Rating - AA	28,000.00		98.168		27,487.04	0.55	27,239.42	97.280	247.62	882	96	3.8
CITIGROUP INC DTD 09/29/2015 4.450% 09/29/2027 NON CALLABLE (172967KA8) Moody's Rating - BAA2 S&P Rating - BBB	34,000.00		100.139		34,047.26	0.68	33,543.54	98.660	503.72	1,513	8	4.4
UNITEDHEALTH GROUP INC DTD 10/25/2017 2.950% 10/15/2027 NON CALLABLE (91324PDE9) Moody's Rating - A2 S&P Rating - A+	14,000.00		97.346		13,628.44	0.27	13,245.27	94.610	383.17	413	190	3.9
AT&T INC DTD 08/15/2018 4.100% 02/15/2028 CALLABLE (00206RGL0) Moody's Rating - BAA2 S&P Rating - BBB	34,000.00		99.782		33,925.88	0.68	33,403.23	98.240	522.65	1,394	178	4.2
WALMART INC DTD 06/27/2018 3.700% 06/26/2028 CALLABLE (931142EE9) Moody's Rating - AA2 S&P Rating - AA	48,000.00		99.952		47,976.96	0.96	46,086.86	96.010	1,890.10	1,776	469	3.7
DOWDUPONT INC DTD 11/28/2018 4.725% 11/15/2028 CALLABLE (26078JAD2) Moody's Rating - BAA1 S&P Rating - BBB+	8,000.00		101.909		8,152.72	0.16	7,956.56	99.460	196.16	378	143	4.2



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
CISCO SYSTEMS INC DTD 02/26/2024 4.850% 02/26/2029 CALLABLE (17275RBR2) Moody's Rating - A1 S&P Rating - AA-	32,000.00		103.418		33,093.76	0.66	32,227.82	100.710	865.94	1,552	151	4.0
PFIZER INC DTD 03/11/2019 3.450% 03/15/2029 CALLABLE (717081ET6) Moody's Rating - A2 S&P Rating - A	14,000.00		97.988		13,718.32	0.28	13,165.62	94.040	552.70	483	21	3.9
PNC FINANCIAL SERVICES DTD 01/22/2020 2.550% 01/22/2030 CALLABLE (693475AZ8) Moody's Rating - A3 S&P Rating - A-	36,000.00		91.721		33,019.56	0.66	31,057.69	86.270	1,961.87	918	176	4.3
GOLDMAN SACHS GROUP INC DTD 03/19/2020 3.800% 03/15/2030 CALLABLE (38141GXH2) Moody's Rating - A2 S&P Rating - BBB+	72,000.00		97.283		70,043.76	1.40	68,014.16	94.460	2,029.60	2,736	122	4.4
PROCTER & GAMBLE CO DTD 03/25/2020 3.000% 03/25/2030 NON CALLABLE (742718FH7) Moody's Rating - AA3 S&P Rating - AA-	44,000.00		95.793		42,148.92	0.84	41,059.35	93.320	1,089.57	1,320	22	3.9
CATERPILLAR INC DTD 04/09/2020 2.600% 04/09/2030 CALLABLE (149123CH2) Moody's Rating - A2 S&P Rating - A	75,000.00		93.025		69,768.75	1.40	68,685.39	91.580	1,083.36	1,950	932	4.0



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
COSTCO WHOLESALE CORP DTD 04/20/2020 1.600% 04/20/2030 CALLABLE (22160KAP0) Moody's Rating - AA3 S&P Rating - A+	23,000.00		88.329		20,315.67	0.41	20,124.39	87.500	191.28	368	165	4.0
US BANCORP DTD 07/20/2020 1.375% 07/22/2030 CALLABLE (91159HJA9) Moody's Rating - A3 S&P Rating - A	60,000.00		85.393		51,235.80	1.03	49,278.37	82.130	1,957.43	825	158	4.2
VERIZON COMMUNICATIONS INC DTD 09/18/2020 1.500% 09/18/2030 CALLABLE (92343VFL3) Moody's Rating - BAA1 S&P Rating - BBB+	16,000.00		85.798		13,727.68	0.28	13,133.25	82.080	594.43	240	9	4.2
BERKSHIRE HATHAWAY FIN DTD 03/15/2022 2.875% 03/15/2032 CALLABLE (084664DA6) Moody's Rating - AA2 S&P Rating - AA	33,000.00		92.320		30,465.60	0.61	30,209.45	91.540	256.15	949	42	4.1
AMAZON COM INC DTD 04/13/2022 3.600% 04/13/2032 CALLABLE (023135CH7) Moody's Rating - A1 S&P Rating - AA	18,000.00		96.636		17,394.48	0.35	16,478.87	91.550	915.61	648	302	4.1
AUTOZONE INC DTD 08/01/2022 4.750% 08/01/2032 CALLABLE (053332BB7) Moody's Rating - BAA1 S&P Rating - BBB	45,000.00		100.372		45,167.40	0.91	43,951.77	97.670	1,215.63	2,138	356	4.7



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
NORTHERN TRUST CORP DTD 11/02/2022 6.125% 11/02/2032 CALLABLE (665859AX2) Moody's Rating - A2 S&P Rating - A	75,000.00		110.425		82,818.75	1.66	79,293.38	105.720	3,525.37	4,594	1,901	4.6
AON NORTH AMERICA INC DTD 03/01/2024 5.450% 03/01/2034 CALLABLE (03740MAD2) Moody's Rating - BAA2 S&P Rating - A-	78,000.00		104.992		81,893.76	1.64	81,764.15	104.830	129.61	4,251	354	4.8
Total CORPORATE BONDS-DOMESTIC					\$1,192,878.95	23.91%	\$1,175,273.25		\$17,605.70	\$43,542	\$10,635	
FOREIGN BONDS												
TORONTO DOMINION BANK MEDIUM TERM NOTE CONVERTIBLE DTD 09/10/2021 2.000% 09/10/2031 NON CALLABLE (89114TZJ4) Moody's Rating - A1 S&P Rating - A	50,000.00		86.695		43,347.50	0.87	40,605.77	81.210	2,741.73	1,000	58	4.2
Total FOREIGN BONDS					\$43,347.50	0.87%	\$40,605.77		\$2,741.73	\$1,000	\$58	
Total Fixed Income					\$1,433,768.50	28.74%	\$1,421,511.37		\$12,257.13	\$46,942	\$11,319	
Equity												
DOMESTIC COMMON & FOREIGN STOCK												
ADOBE INC (ADBE)	119.00		517.780		61,615.82	1.24	13,108.77	110.158	48,507.05			



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
ALPHABET INC CL A (GOOGL)	1,010.00		165.850		167,508.50	3.36	72,783.02	72.062	94,725.48	808		0.5
AMAZON.COM INC (AMZN)	721.00		186.330		134,343.93	2.69	98,458.88	136.559	35,885.05			
AMERICAN TOWER CORP REIT (AMT)	220.00		232.560		51,163.20	1.03	43,533.21	197.878	7,629.99	1,443		2.8
AMGEN INC (AMGN)	175.00		322.210		56,386.75	1.13	48,767.30	278.670	7,619.45	1,575		2.8
APPLE INC (AAPL)	944.00		233.000		219,952.00	4.41	65,845.61	69.752	154,106.39	944		0.4
ASML HOLDING N.V. SPONS ADR (ASML)	87.00		833.250		72,492.75	1.45	39,544.49	454.534	32,948.26	488		0.7
BANK OF AMERICA CORP (BAC)	860.00		39.680		34,124.80	0.68	32,348.85	37.615	1,775.95	894		2.6
BANK OF NEW YORK MELLON CORP (BK)	290.00		71.860		20,839.40	0.42	18,592.17	64.111	2,247.23	545		2.6
BERKSHIRE HATHAWAY INC-CL B (BRK.B)	165.00		460.260		75,942.90	1.52	36,709.93	222.484	39,232.97			
BROADCOM INC (AVGO)	380.00		172.500		65,550.00	1.31	58,103.32	152.903	7,446.68	806		1.2
CAPITAL ONE FINANCIAL CORP (COF)	362.00		149.730		54,202.26	1.09	49,971.16	138.042	4,231.10	869		1.6
CINTAS CORP (CTAS)	304.00		205.880		62,587.52	1.25	12,468.45	41.015	50,119.07	474		0.8
CME GROUP INC. (CME)	109.00		220.650		24,050.85	0.48	15,310.93	140.467	8,739.92	501		2.1
COSTCO WHOLESALE CORP (COST)	92.00		886.520		81,559.84	1.64	30,406.85	330.509	51,152.99	427		0.5
CSX CORP (CSX)	1,127.00		34.530		38,915.31	0.78	42,429.42	37.648	-3,514.11	541		1.4



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
DISNEY WALT CO NEW (DIS)	678.00		96.190		65,216.82	1.31	66,146.38	97.561	-929.56	509		0.8
HCA HEALTHCARE INC (HCA)	155.00		406.430		62,996.65	1.26	21,785.61	140.552	41,211.04	409		0.7
HOME DEPOT INC (HD)	194.00		405.200		78,608.80	1.58	26,178.78	134.942	52,430.02	1,746		2.2
JP MORGAN CHASE & CO (JPM)	458.00		210.860		96,573.88	1.94	43,541.12	95.068	53,032.76	2,290		2.4
KLA CORP (KLAC)	52.00		774.410		40,269.32	0.81	37,214.16	715.657	3,055.16	302		0.8
LINDE PLC (LIN)	77.00		476.860		36,718.22	0.74	28,529.21	370.509	8,189.01	428		1.2
MARSH & MCLENNAN COS INC (MMC)	254.00		223.090		56,664.86	1.14	52,402.56	206.309	4,262.30	828		1.5
MASTERCARD INC CL A (MA)	174.00		493.800		85,921.20	1.72	20,607.02	118.431	65,314.18	459		0.5
MCDONALDS CORP (MCD)	198.00		304.510		60,292.98	1.21	50,030.28	252.678	10,262.70	1,402		2.3
META PLATFORMS INC CL A (META)	127.00		572.440		72,699.88	1.46	61,668.82	485.581	11,031.06	254		0.4
MICROSOFT CORP (MSFT)	610.00		430.300		262,483.00	5.26	84,495.52	138.517	177,987.48	2,025		0.8
NOVO NORDISK AS SPONS ADR (NVO)	476.00		119.070		56,677.32	1.14	59,832.76	125.699	-3,155.44	488		0.9
NVIDIA CORP (NVDA)	1,880.00		121.440		228,307.20	4.58	154,401.68	82.129	73,905.52	75	19	
NXP SEMICONDUCTORS NV (NXPI)	287.00		240.010		68,882.87	1.38	62,615.41	218.172	6,267.46	1,164	291	1.7
PEPSICO INC (PEP)	300.00		170.050		51,015.00	1.02	37,258.69	124.196	13,756.31	1,626		3.2



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
QUANTA SERVICES INC (PWR)	170.00		298.150		50,685.50	1.02	26,922.39	158.367	23,763.11	61		0.1
ROPER TECHNOLOGIES INC (ROP)	60.00		556.440		33,386.40	0.67	22,923.28	382.055	10,463.12	180		0.5
S&P GLOBAL INC (SPGI)	74.00		516.620		38,229.88	0.77	26,310.64	355.549	11,919.24	269		0.7
SALESFORCE INC (CRM)	139.00		273.710		38,045.69	0.76	41,067.63	295.451	-3,021.94	222	56	0.6
THERMO FISHER SCIENTIFIC INC (TMO)	107.00		618.570		66,186.99	1.33	14,251.25	133.189	51,935.74	167	42	0.3
TJX COS INC (TJX)	427.00		117.540		50,189.58	1.01	29,643.97	69.424	20,545.61	641		1.3
T-MOBILE US INC (TMUS)	301.00		206.360		62,114.36	1.25	42,703.71	141.873	19,410.65	852		1.4
TRANE TECHNOLOGIES PLC (TT)	248.00		388.730		96,405.04	1.93	20,357.61	82.087	76,047.43	833		0.9
UNITEDHEALTH GROUP INC (UNH)	172.00		584.680		100,564.96	2.02	50,124.99	291.424	50,439.97	1,445		1.4
VERTEX PHARMACEUTICALS INC (VRTX)	160.00		465.080		74,412.80	1.49	57,394.61	358.716	17,018.19			
VISA INC CL A (V)	295.00		274.950		81,110.25	1.63	42,988.52	145.724	38,121.73	614		0.8
WALMART INC (WMT)	673.00		80.750		54,344.75	1.09	32,987.46	49.015	21,357.29	559		1.0



ASSETS | Detail | Continued

DESCRIPTION (ASSET ID)	SHARES/ PAR VALUE	X	MARKET PRICE (\$)	=	MARKET VALUE (\$)	% OF ASSETS	COST BASIS (\$)	COST PER UNIT (\$)	UNREALIZED G/L (\$)	EST. ANNUAL INCOME (\$)	ACCRUED INCOME (\$)	(%) YIELD
ZOETIS INC (ZTS)	139.00		195.380		27,157.82	0.54	23,662.57	170.234	3,495.25	240		0.9
Total DOMESTIC COMMON & FOREIGN STOCK					\$3,317,397.85	66.50%	\$1,916,428.99		\$1,400,968.86	\$30,404	\$407	
Total Equity					\$3,317,397.85	66.50%	\$1,916,428.99		\$1,400,968.86	\$30,404	\$407	
Accrued Income on Sold Assets											\$130	
Total on 09/30/24					\$4,988,238.62	100%	\$3,575,012.63		\$1,413,225.99	\$88,952	\$12,840	



REALIZED CAPITAL GAINS and LOSSES

This section details the realized capital gain or loss for assets sold and bonds matured or called. It also shows distributions paid by mutual funds that are characterized as capital gains. Because the federal cost basis used in these calculations can come from different sources and may require refinement, this information is preliminary.

TRAN DATE	ASSET ID	SHARES/ PAR VALUE	DESCRIPTION	COST BASIS (\$)	PROCEEDS (\$)	SHORT TERM REALIZED GAIN/LOSS (\$)	LONG TERM REALIZED GAIN/LOSS (\$)
07/03/24	ACN	100.00	ACCENTURE PLC CL A	-20,047.01	30,214.61		10,167.60
07/03/24	EQIX	40.00	EQUINIX INC REIT	-30,801.00	30,183.37		-617.63
08/07/24	CTAS	30.00	CINTAS CORP	-2,871.06	22,456.89		19,585.83
08/07/24	COST	20.00	COSTCO WHOLESALE CORP	-2,298.70	16,497.31		14,198.61
08/07/24	HCA	50.00	HCA HEALTHCARE INC	-5,523.29	17,791.05		12,267.76
08/07/24	PWR	80.00	QUANTA SERVICES INC	-10,565.40	19,978.60		9,413.20
09/06/24	3135G0ZR7	35,000.00	FNMA 2.625% 9/06/24	-34,967.60	35,000.00		32.40
09/09/24	IWS	477.00	ISHARES RUSSELL MIDCAP VALUE ETF	-52,814.98	60,076.00		7,261.02
09/09/24	NOC	67.00	NORTHROP GRUMMAN CORPORATION	-16,674.91	34,586.59		17,911.68
09/09/24	PH	67.00	PARKER HANNIFIN CORP	-24,093.63	38,288.62		14,194.99
09/09/24	VOT	493.00	VANGUARD MID-CAP GROWTH INDEX FUND	-113,640.23	111,893.10	-1,747.13	
09/09/24	VOE	383.00	VANGUARD MID-CAP VALUE INDEX	-52,675.27	61,202.12		8,526.85
09/10/24	913017CY3	40,000.00	RTX CORPORATION 4.125% 11/16/28	-38,116.51	39,782.40	1,665.89	
Totals for Period – 07/01/24 - 09/30/24				-\$405,089.59	\$517,950.66	-\$81.24	\$112,942.31
Totals for the Calendar Year-to-Date						\$273.85	\$472,422.84



TRANSACTIONS

Summary — 07/01/24 - 09/30/24

This section provides opening and closing balances for this period with a summary of the activity that affected your balances. Detailed information related to these summary items follows.

DESCRIPTION	RUNNING CASH TOTAL (\$)	COST BASIS (\$)
Beginning Balance on 07/01/24	\$208.32	\$3,449,015.33
Withdrawals		
FOREIGN TAX WITHHELD	-114.57	
MISC PROFESSIONAL/SERVICE FEE	-6.24	
Total Withdrawals	-120.81	
Fees		
INVESTMENT SERVICES FEES	-10,513.49	
Total Fees	-10,513.49	
Income		
DIVIDENDS	8,363.75	
INTEREST	13,325.40	
Total Income	21,689.15	
Money Market Sweep Transactions	106,306.34	-106,306.34
Securities Sales	482,950.66	-370,121.99
Securities Purchases	-815,311.85	815,311.85
Maturities	215,000.00	-214,967.60
Other Activity	0.00	1,873.06
Ending Balance on 09/30/24	\$208.32	\$3,574,804.31



TRANSACTIONS

Detail — 07/01/24 - 09/30/24

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
	Beginning Balance on 07/01/24	\$208.32	\$3,449,015.33
Withdrawals			
	FOREIGN TAX WITHHELD		
07/10/24	NXP SEMICONDUCTORS NV 15.00 % FOREIGN TAX WITHHELD	-36.05	
08/07/24	ASML HOLDING N.V. SPONS ADR 15.00 % FOREIGN TAX WITHHELD	-20.46	
08/26/24	NOVO NORDISK AS SPONS ADR	-58.06	
	MISC PROFESSIONAL/SERVICE FEE		
08/26/24	NOVO NORDISK AS SPONS ADR ADR FEE OF 0.015 PER SHARE DUE 08/26/24	-6.24	
	Total Withdrawals	-\$120.81	
Fees			
	INVESTMENT SERVICES FEES		
07/22/24	REBATE OF ADVISORY FEE CITY NATL ROCHDALE GOV MM-SV FOR THE MONTH OF 06/24	2.91	
07/23/24	CASH DISBURSEMENT PAID TO WEALTH MGMT OPERATIONS FEES UP TO 06/30/24	-10,518.46	
08/20/24	REBATE OF ADVISORY FEE CITY NATL ROCHDALE GOV MM-SV FOR THE MONTH OF 07/24	1.20	



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/20/24	REBATE OF ADVISORY FEE CITY NATL ROCHDALE GOV MM-SV FOR THE MONTH OF 08/24	0.86	
Total Fees		-\$10,513.49	
Income			
DIVIDENDS			
07/01/24	CITY NATL ROCHDALE GOV MM-SV DIVIDEND FROM 6/1/24 TO 6/30/24	372.98	
07/01/24	VANGUARD MID-CAP GROWTH INDEX FUND \$0.3874/SHARE ON 493 SHARES DUE 7/1/24	190.99	
07/01/24	VANGUARD MID-CAP VALUE INDEX \$0.883/SHARE ON 383 SHARES DUE 7/1/24	338.19	
07/10/24	NXP SEMICONDUCTORS NV \$1.014008/SHARE ON 237 SHARES DUE 7/10/24 15.00 % WITHHOLDING RATE	240.32	
07/12/24	AMERICAN TOWER CORP REIT \$1.62/SHARE ON 200 SHARES DUE 7/12/24	324.00	
07/12/24	QUANTA SERVICES INC \$0.09/SHARE ON 230 SHARES DUE 7/12/24	20.70	
07/15/24	THERMO FISHER SCIENTIFIC INC \$0.39/SHARE ON 97 SHARES DUE 7/15/24	37.83	
07/22/24	ROPER TECHNOLOGIES INC \$0.75/SHARE ON 54 SHARES DUE 7/22/24	40.50	
07/25/24	DISNEY WALT CO NEW \$0.45/SHARE ON 568 SHARES DUE 7/25/24	255.60	
07/25/24	SALESFORCE INC \$0.40/SHARE ON 119 SHARES DUE 7/25/24	47.60	
07/31/24	JP MORGAN CHASE & CO \$1.15/SHARE ON 428 SHARES DUE 7/31/24	492.20	



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/01/24	CITY NATL ROCHDALE GOV MM-SV DIVIDEND FROM 7/1/24 TO 7/31/24	153.89	
08/07/24	ASML HOLDING N.V. SPONS ADR \$1.643373/SHARE ON 83 SHARES DUE 8/7/24 15.00 % WITHHOLDING RATE	136.40	
08/09/24	COSTCO WHOLESALE CORP \$1.16/SHARE ON 102 SHARES DUE 8/9/24	118.32	
08/09/24	MASTERCARD INC CL A \$0.66/SHARE ON 174 SHARES DUE 8/9/24	114.84	
08/15/24	APPLE INC \$0.25/SHARE ON 834 SHARES DUE 8/15/24	208.50	
08/15/24	MARSH & MCLENNAN COS INC \$0.815/SHARE ON 224 SHARES DUE 8/15/24	182.56	
08/23/24	CAPITAL ONE FINANCIAL CORP \$0.60/SHARE ON 302 SHARES DUE 8/23/24	181.20	
08/26/24	NOVO NORDISK AS SPONS ADR \$0.516902/SHARE ON 416 SHARES DUE 8/26/24 27.0000000% FOREIGN TAXES WITHHELD	215.03	
09/03/24	CITY NATL ROCHDALE GOV MM-SV DIVIDEND FROM 8/1/24 TO 8/31/24	110.52	
09/03/24	CINTAS CORP \$1.56/SHARE ON 69 SHARES DUE 9/3/24	107.64	
09/03/24	KIA CORP \$1.45/SHARE ON 44 SHARES DUE 9/3/24	63.80	
09/03/24	VISA INC CL A \$0.52/SHARE ON 295 SHARES DUE 9/3/24	153.40	
09/03/24	WALMART INC \$0.2075/SHARE ON 593 SHARES DUE 9/3/24	123.05	
09/04/24	ZOETIS INC \$0.432/SHARE ON 131 SHARES DUE 9/4/24	56.59	



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/05/24	TJX COS INC \$0.375/SHARE ON 377 SHARES DUE 9/5/24	141.38	
09/06/24	AMGEN INC \$2.25/SHARE ON 155 SHARES DUE 9/6/24	348.75	
09/11/24	S&P GLOBAL INC \$0.91/SHARE ON 69 SHARES DUE 9/11/24	62.79	
09/12/24	HOME DEPOT INC \$2.25/SHARE ON 174 SHARES DUE 9/12/24	391.50	
09/12/24	MICROSOFT CORP \$0.75/SHARE ON 555 SHARES DUE 9/12/24	416.25	
09/12/24	T-MOBILE US INC \$0.65/SHARE ON 251 SHARES DUE 9/12/24	163.15	
09/13/24	CSX CORP \$0.12/SHARE ON 977 SHARES DUE 9/13/24	117.24	
09/13/24	PARKER HANNIFIN CORP \$1.63/SHARE ON 67 SHARES DUE 9/13/24	109.21	
09/16/24	ALPHABET INC CL A \$0.20/SHARE ON 820 SHARES DUE 9/16/24	164.00	
09/17/24	MCDONALDS CORP \$1.67/SHARE ON 188 SHARES DUE 9/17/24	313.96	
09/18/24	NORTHROP GRUMMAN CORPORATION \$2.06/SHARE ON 67 SHARES DUE 9/18/24	138.02	
09/18/24	LINDE PLC \$1.39/SHARE ON 67 SHARES DUE 9/18/24	93.13	
09/24/24	UNITEDHEALTH GROUP INC \$2.10/SHARE ON 172 SHARES DUE 9/24/24	361.20	
09/25/24	CME GROUP INC. \$1.15/SHARE ON 104 SHARES DUE 9/25/24	119.60	
09/26/24	META PLATFORMS INC CL A \$0.50/SHARE ON 127 SHARES DUE 9/26/24	63.50	



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/27/24	BANK OF AMERICA CORP \$0.26/SHARE ON 700 SHARES DUE 9/27/24	182.00	
09/30/24	BROADCOM INC \$0.53/SHARE ON 380 SHARES DUE 9/30/24	201.40	
09/30/24	HCA HEALTHCARE INC \$0.66/SHARE ON 155 SHARES DUE 9/30/24	102.30	
09/30/24	PEPSICO INC \$1.355/SHARE ON 280 SHARES DUE 9/30/24	379.40	
09/30/24	TRANE TECHNOLOGIES PLC \$0.84/SHARE ON 248 SHARES DUE 9/30/24 0.00 % WITHHOLDING RATE	208.32	
INTEREST			
07/01/24	U.S. TREASURY NOTES 2.000% 6/30/24 \$0.01/PV ON 50,000 PV DUE 6/30/24	500.00	
07/01/24	U.S. TREASURY NOTES 2.750% 6/30/25 \$0.01375/PV ON 30,000 PV DUE 6/30/24	412.50	
07/01/24	CNB DEPOSIT SWEEP INTEREST FROM 6/1/24 TO 6/30/24	1,032.38	
07/09/24	ABBVIE INC 3.200% 5/14/26 ACCRUED INTEREST ON PURCHASE	-332.44	
07/09/24	CISCO SYSTEMS INC 4.850% 2/26/29 ACCRUED INTEREST ON PURCHASE	-573.38	
07/09/24	PNC FINANCIAL SVCS 2.550% 1/22/30 ACCRUED INTEREST ON PURCHASE	-23.66	
07/09/24	PROCTER & GAMBLE CO 3.000% 3/25/30 ACCRUED INTEREST ON PURCHASE	-34.67	
07/09/24	RTX CORPORATION 4.125% 11/16/28 ACCRUED INTEREST ON PURCHASE	-12.15	
07/09/24	TOR DOM BK MTN CONV 2.000% 9/10/31 ACCRUED INTEREST ON PURCHASE	-13.22	



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/22/24	PNC FINANCIAL SVCS 2.550% 1/22/30 \$0.01275/PV ON 36,000 PV DUE 7/22/24	459.00	
07/22/24	US BANCORP 1.375% 7/22/30 \$0.006875/PV ON 60,000 PV DUE 7/22/24	412.50	
07/29/24	CAPITAL ONE FINL CO 3.750% 7/28/26 \$0.01875/PV ON 12,000 PV DUE 7/28/24	225.00	
07/31/24	U.S. TREASURY NOTES 0.250% 7/31/25 \$0.00125/PV ON 30,000 PV DUE 7/31/24	37.50	
07/31/24	U.S. TREASURY NOTES 0.625% 7/31/26 \$0.003125/PV ON 25,000 PV DUE 7/31/24	78.13	
08/01/24	AUTOZONE INC 4.750% 8/01/32 \$0.02375/PV ON 45,000 PV DUE 8/1/24	1,068.75	
08/01/24	CNB DEPOSIT SWEEP INTEREST FROM 7/1/24 TO 7/31/24	1,064.13	
08/12/24	MICROSOFT CORP 2.700% 2/12/25 \$0.0135/PV ON 64,000 PV DUE 8/12/24	864.00	
08/15/24	ALPHABET INC 1.998% 8/15/26 \$0.00999/PV ON 14,000 PV DUE 8/15/24	139.86	
08/15/24	AT&T INC 4.100% 2/15/28 \$0.0205/PV ON 8,000 PV DUE 8/15/24	164.00	
08/15/24	U.S. TREASURY NOTES 2.375% 8/15/24 \$0.011875/PV ON 50,000 PV DUE 8/15/24	593.75	
08/20/24	AMAZON.COM INC 3.150% 8/22/27 ACCRUED INTEREST ON PURCHASE	-436.10	
08/20/24	AON NORTH AMER 5.450% 3/01/34 ACCRUED INTEREST ON PURCHASE	-716.37	
08/20/24	BERKSHIRE HATHAWAY 2.875% 3/15/32 ACCRUED INTEREST ON PURCHASE	-334.22	
08/20/24	COSTCO WHOLESALE 1.600% 4/20/30 ACCRUED INTEREST ON PURCHASE	-122.67	



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/20/24	CHARLES SCHWAB 2.450% 3/03/27 ACCRUED INTEREST ON PURCHASE	-204.57	
08/22/24	AMAZON.COM INC 3.150% 8/22/27 \$0.01575/PV ON 28,000 PV DUE 8/22/24	441.00	
08/26/24	PEPSICO INC 2.850% 2/24/26 \$0.01425/PV ON 16,000 PV DUE 8/24/24	228.00	
08/26/24	CISCO SYSTEMS INC 4.850% 2/26/29 \$0.02425/PV ON 32,000 PV DUE 8/26/24	776.00	
09/03/24	U.S. TREASURY NOTES 1.250% 8/31/24 \$0.00625/PV ON 50,000 PV DUE 8/31/24	312.50	
09/03/24	AON NORTH AMER 5.450% 3/01/34 \$0.02725/PV ON 28,000 PV DUE 9/1/24	763.00	
09/03/24	JOHNSON & JOHNSON 2.450% 3/01/26 \$0.01225/PV ON 10,000 PV DUE 9/1/24	122.50	
09/03/24	CHARLES SCHWAB 2.450% 3/03/27 \$0.01225/PV ON 18,000 PV DUE 9/3/24	220.50	
09/03/24	CNB DEPOSIT SWEEP INTEREST FROM 8/1/24 TO 8/31/24	1,017.94	
09/05/24	AT&T INC 4.100% 2/15/28 ACCRUED INTEREST ON PURCHASE	-59.22	
09/05/24	CITIGROUP INC 4.450% 9/29/27 ACCRUED INTEREST ON PURCHASE	-501.37	
09/06/24	FNMA 2.625% 9/06/24 \$0.013125/PV ON 35,000 PV DUE 9/6/24	459.38	
09/10/24	TOR DOM BK MTN CONV 2.000% 9/10/31 \$0.01/PV ON 50,000 PV DUE 9/10/24	500.00	
09/10/24	JPMORGAN CHASE & CO 3.875% 9/10/24 \$0.019375/PV ON 30,000 PV DUE 9/10/24	581.25	
09/10/24	RTX CORPORATION 4.125% 11/16/28 ACCRUED INTEREST ON SALE	522.50	



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/11/24	CHARLES SCHWAB CORP 0.900% 3/11/26 \$0.0045/PV ON 30,000 PV DUE 9/11/24	135.00	
09/16/24	BERKSHIRE HATHAWAY 2.875% 3/15/32 \$0.014375/PV ON 27,000 PV DUE 9/15/24	388.13	
09/16/24	GOLDMAN SACHS GP 3.800% 3/15/30 \$0.019/PV ON 72,000 PV DUE 9/15/24	1,368.00	
09/16/24	PFIZER INC 3.450% 3/15/29 \$0.01725/PV ON 14,000 PV DUE 9/15/24	241.50	
09/18/24	VERIZON COMM INC 1.500% 9/18/30 \$0.0075/PV ON 16,000 PV DUE 9/18/24	120.00	
09/25/24	PROCTER & GAMBLE CO 3.000% 3/25/30 \$0.015/PV ON 44,000 PV DUE 9/25/24	660.00	
09/26/24	AON NORTH AMER 5.450% 3/01/34 ACCRUED INTEREST ON PURCHASE	-189.24	
09/26/24	BERKSHIRE HATHAWAY 2.875% 3/15/32 ACCRUED INTEREST ON PURCHASE	-5.27	
09/30/24	CITIGROUP INC 4.450% 9/29/27 \$0.02225/PV ON 34,000 PV DUE 9/29/24	756.50	
09/30/24	U.S. TREASURY NOTES 0.250% 9/30/25 \$0.00125/PV ON 40,000 PV DUE 9/30/24	50.00	
09/30/24	U.S. TREASURY NOTES 2.250% 3/31/26 \$0.01125/PV ON 15,000 PV DUE 9/30/24	168.75	
Total Income		\$21,689.15	
Securities Purchases			
07/03/24	BROADCOM INC 21 SHARES AT \$1,654.85 TRADE DATE 7/2/24 THROUGH SIDCO / ITG PAID \$0.74 BROKERAGE	-34,752.59	34,752.59



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/03/24	CAPITAL ONE FINANCIAL CORP 140 SHARES AT \$139.8532 TRADE DATE 7/2/24 THROUGH SIDCO / ITG PAID \$4.90 BROKERAGE	-19,584.35	19,584.35
07/03/24	ALPHABET INC CL A 110 SHARES AT \$184.93829582 TRADE DATE 7/2/24 THROUGH SIDCO / ITG PAID \$3.85 BROKERAGE	-20,347.06	20,347.06
07/03/24	META PLATFORMS INC CL A 30 SHARES AT \$509.71119048 TRADE DATE 7/2/24 THROUGH SIDCO / ITG PAID \$1.05 BROKERAGE	-15,292.39	15,292.39
07/09/24	ABBVIE INC 3.200% 5/14/26 68,000 PV AT 96.961 % TRADE DATE 7/8/24 THROUGH WACHOVIA CAPITAL MARKETS. LLC PURCHASE INTEREST \$332.44	-65,933.48	65,933.48
07/09/24	CISCO SYSTEMS INC 4.850% 2/26/29 32,000 PV AT 100.744 % TRADE DATE 7/8/24 THROUGH MARKETAXESS PURCHASE INTEREST \$573.38	-32,238.08	32,238.08
07/09/24	PNC FINANCIAL SVCS 2.550% 1/22/30 2,000 PV AT 88.594 % TRADE DATE 7/8/24 THROUGH US BANCORP INVESTMENTS INC. PURCHASE INTEREST \$23.66	-1,771.88	1,771.88



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/09/24	PROCTER & GAMBLE CO 3.000% 3/25/30 4,000 PV AT 92.754 % TRADE DATE 7/8/24 THROUGH CITIGROUP GLOBAL MARKETS INC. PURCHASE INTEREST \$34.67	-3,710.16	3,710.16
07/09/24	RTX CORPORATION 4.125% 11/16/28 2,000 PV AT 96.956 % TRADE DATE 7/8/24 THROUGH MARKETAXESS PURCHASE INTEREST \$12.15	-1,939.12	1,939.12
07/09/24	TOR DOM BK MTN CONV 2.000% 9/10/31 2,000 PV AT 82.363 % TRADE DATE 7/8/24 THROUGH WACHOVIA CAPITAL MARKETS. LLC PURCHASE INTEREST \$13.22	-1,647.26	1,647.26
08/07/24	BANK OF AMERICA CORP 700 SHARES AT \$37.19819998 TRADE DATE 8/6/24 THROUGH WACHOVIA CAPITAL MARKETS. LLC PAID \$24.51 BROKERAGE	-26,063.25	26,063.25
08/08/24	BANK OF NEW YORK MELLON CORP 230 SHARES AT \$63.32879993 TRADE DATE 8/7/24 THROUGH JEFFERIES & CO. PAID \$8.05 BROKERAGE	-14,573.67	14,573.67
08/20/24	AMAZON.COM INC 3.150% 8/22/27 28,000 PV AT 97.182 % TRADE DATE 8/19/24 THROUGH MARKETAXESS PURCHASE INTEREST \$436.10	-27,210.96	27,210.96



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/20/24	AON NORTH AMER 5.450% 3/01/34 28,000 PV AT 103.816 % TRADE DATE 8/19/24 THROUGH MERRILL LYNCH PROF CLEARING PURCHASE INTEREST \$716.37	-29,068.48	29,068.48
08/20/24	BERKSHIRE HATHAWAY 2.875% 3/15/32 27,000 PV AT 91.208 % TRADE DATE 8/19/24 THROUGH MARKETAXESS PURCHASE INTEREST \$334.22	-24,626.16	24,626.16
08/20/24	COSTCO WHOLESALE 1.600% 4/20/30 23,000 PV AT 87.266 % TRADE DATE 8/19/24 THROUGH CITIGROUP GLOBAL MARKETS INC. PURCHASE INTEREST \$122.67	-20,071.18	20,071.18
08/20/24	CHARLES SCHWAB 2.450% 3/03/27 18,000 PV AT 95.082 % TRADE DATE 8/19/24 THROUGH MARKETAXESS PURCHASE INTEREST \$204.57	-17,114.76	17,114.76
09/05/24	AT&T INC 4.100% 2/15/28 26,000 PV AT 99.38 % TRADE DATE 9/4/24 THROUGH MARKETAXESS PURCHASE INTEREST \$59.22	-25,838.80	25,838.80
09/05/24	CITIGROUP INC 4.450% 9/29/27 26,000 PV AT 99.847 % TRADE DATE 9/4/24 THROUGH MERRILL LYNCH PROF CLEARING PURCHASE INTEREST \$501.37	-25,960.22	25,960.22



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/10/24	JP MORGAN CHASE & CO 30 SHARES AT \$215.19 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$1.05 BROKERAGE	-6,456.75	6,456.75
09/10/24	BANK OF NEW YORK MELLON CORP 60 SHARES AT \$66.94 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$2.10 BROKERAGE	-4,018.50	4,018.50
09/10/24	TJX COS INC 50 SHARES AT \$116.00 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$1.75 BROKERAGE	-5,801.75	5,801.75
09/10/24	THERMO FISHER SCIENTIFIC INC 10 SHARES AT \$614.51 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.35 BROKERAGE	-6,145.45	6,145.45
09/10/24	CAPITAL ONE FINANCIAL CORP 60 SHARES AT \$140.72 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$2.10 BROKERAGE	-8,445.30	8,445.30
09/10/24	AMERICAN TOWER CORP REIT 20 SHARES AT \$235.40 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-4,708.70	4,708.70



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/10/24	MCDONALDS CORP 10 SHARES AT \$290.03 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.35 BROKERAGE	-2,900.65	2,900.65
09/10/24	HCA HEALTHCARE INC 10 SHARES AT \$390.15 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.35 BROKERAGE	-3,901.85	3,901.85
09/10/24	ZOETIS INC 8 SHARES AT \$190.55 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.28 BROKERAGE	-1,524.68	1,524.68
09/10/24	SALESFORCE INC 20 SHARES AT \$246.50 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-4,930.70	4,930.70
09/10/24	HOME DEPOT INC 20 SHARES AT \$362.76 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-7,255.90	7,255.90
09/10/24	T-MOBILE US INC 50 SHARES AT \$193.27 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$1.75 BROKERAGE	-9,665.25	9,665.25



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/10/24	NXP SEMICONDUCTORS NV 50 SHARES AT \$230.10 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$1.75 BROKERAGE	-11,506.75	11,506.75
09/10/24	CME GROUP INC. 5 SHARES AT \$220.00 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.18 BROKERAGE	-1,100.18	1,100.18
09/10/24	PEPSICO INC 20 SHARES AT \$177.00 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-3,540.70	3,540.70
09/10/24	APPLE INC 110 SHARES AT \$220.82 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$3.85 BROKERAGE	-24,294.05	24,294.05
09/10/24	COSTCO WHOLESALE CORP 10 SHARES AT \$884.74 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.35 BROKERAGE	-8,847.75	8,847.75
09/10/24	LINDE PLC 10 SHARES AT \$460.07 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.35 BROKERAGE	-4,601.05	4,601.05



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/10/24	CINTAS CORP 7 SHARES AT \$785.67 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.25 BROKERAGE	-5,499.94	5,499.94
09/10/24	ALPHABET INC CL A 190 SHARES AT \$152.39 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$6.65 BROKERAGE	-28,960.75	28,960.75
09/10/24	CSX CORP 150 SHARES AT \$33.53 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$5.25 BROKERAGE	-5,034.75	5,034.75
09/10/24	AMAZON.COM INC 90 SHARES AT \$174.50 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$3.15 BROKERAGE	-15,708.15	15,708.15
09/10/24	MICROSOFT CORP 55 SHARES AT \$407.43 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$1.92 BROKERAGE	-22,410.57	22,410.57
09/10/24	ASML HOLDING N.V. SPONS ADR 4 SHARES AT \$764.25 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.14 BROKERAGE	-3,057.14	3,057.14



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/10/24	AMGEN INC 20 SHARES AT \$322.52 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-6,451.10	6,451.10
09/10/24	MARSH & MCLENNAN COS INC 30 SHARES AT \$228.97 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$1.05 BROKERAGE	-6,870.15	6,870.15
09/10/24	BANK OF AMERICA CORP 160 SHARES AT \$39.25 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$5.60 BROKERAGE	-6,285.60	6,285.60
09/10/24	META PLATFORMS INC CL A 20 SHARES AT \$506.16 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-10,123.90	10,123.90
09/10/24	WALMART INC 80 SHARES AT \$76.77 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$2.80 BROKERAGE	-6,144.40	6,144.40
09/10/24	QUANTA SERVICES INC 20 SHARES AT \$251.49 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-5,030.50	5,030.50



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/10/24	ROPER TECHNOLOGIES INC 6 SHARES AT \$549.88 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.21 BROKERAGE	-3,299.49	3,299.49
09/10/24	S&P GLOBAL INC 5 SHARES AT \$514.79 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.18 BROKERAGE	-2,574.13	2,574.13
09/10/24	KLA CORP 8 SHARES AT \$715.03 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.28 BROKERAGE	-5,720.52	5,720.52
09/10/24	BROADCOM INC 60 SHARES AT \$139.10 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$2.10 BROKERAGE	-8,348.10	8,348.10
09/10/24	ADOBE INC 9 SHARES AT \$567.69 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.32 BROKERAGE	-5,109.53	5,109.53
09/10/24	NVIDIA CORP 330 SHARES AT \$104.98 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$11.55 BROKERAGE	-34,654.95	34,654.95



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/10/24	UNITEDHEALTH GROUP INC 20 SHARES AT \$598.32 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-11,967.10	11,967.10
09/10/24	VERTEX PHARMACEUTICALS INC 20 SHARES AT \$472.23 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-9,445.30	9,445.30
09/10/24	NOVO NORDISK AS SPONS ADR 60 SHARES AT \$132.25 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$2.10 BROKERAGE	-7,937.10	7,937.10
09/10/24	DISNEY WALT CO NEW 110 SHARES AT \$88.21 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$3.85 BROKERAGE	-9,706.95	9,706.95
09/10/24	BERKSHIRE HATHAWAY INC-CL B 20 SHARES AT \$465.98 TRADE DATE 9/9/24 THROUGH SIDCO / ITG PAID \$0.70 BROKERAGE	-9,320.30	9,320.30
09/26/24	AON NORTH AMER 5.450% 3/01/34 50,000 PV AT 105.42 % TRADE DATE 9/25/24 THROUGH BARCLAYS CAPITAL INC. FIXED IN PURCHASE INTEREST \$189.24	-52,710.00	52,710.00



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/26/24	BERKSHIRE HATHAWAY 2.875% 3/15/32 6,000 PV AT 92.527 % TRADE DATE 9/25/24 THROUGH MILLENNIUM ADVISORS, LLC PURCHASE INTEREST \$5.27	-5,551.62	5,551.62
Total Securities Purchases		-\$815,311.85	\$815,311.85
Money Market Sweep Purchases			
For Period	CITY NATL ROCHDALE GOV MM-SV	-509,100.34	509,100.34
For Period	CNB DEPOSIT SWEEP	-56,812.78	56,812.78
Total Money Market Sweep Purchases		-\$565,913.12	\$565,913.12
Securities Sales			
07/03/24	ACCENTURE PLC CL A 100 SHARES AT \$302.18951389	30,214.61	-20,047.01
07/03/24	EQUINIX INC REIT 40 SHARES AT \$754.64019608	30,183.37	-30,801.00
08/07/24	HCA HEALTHCARE INC 50 SHARES AT \$355.8658	17,791.05	-5,523.29
08/07/24	QUANTA SERVICES INC 80 SHARES AT \$249.7745	19,978.60	-10,565.40
08/07/24	COSTCO WHOLESALE CORP 20 SHARES AT \$824.92390049	16,497.31	-2,298.70
08/07/24	CINTAS CORP 30 SHARES AT \$748.61890046	22,456.89	-2,871.06
09/09/24	NORTHROP GRUMMAN CORPORATION 67 SHARES AT \$516.26713235	34,586.59	-16,674.91
09/09/24	PARKER HANNIFIN CORP 67 SHARES AT \$571.523	38,288.62	-24,093.63



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/09/24	ISHARES RUSSELL MIDCAP VALUE ETF 477 SHARES AT \$125.98399592	60,076.00	-52,814.98
09/09/24	VANGUARD MID-CAP VALUE INDEX 383 SHARES AT \$159.83610127	61,202.12	-52,675.27
09/09/24	VANGUARD MID-CAP GROWTH INDEX FUND 493 SHARES AT \$227.00500488	111,893.10	-113,640.23
09/10/24	RTX CORPORATION 4.125% 11/16/28 40,000 PV AT 99.456 %	39,782.40	-38,116.51
Total Securities Sales		\$482,950.66	-\$370,121.99
Money Market Sweep Sales			
For Period	CITY NATL ROCHDALE GOV MM-SV	602,270.63	-602,270.63
For Period	CNB DEPOSIT SWEEP	69,948.83	-69,948.83
Total Money Market Sweep Sales		\$672,219.46	-\$672,219.46
Maturities			
07/01/24	U.S. TREASURY NOTES 2.000% 6/30/24 50,000 PV AT 100 %	50,000.00	-50,000.00
08/15/24	U.S. TREASURY NOTES 2.375% 8/15/24 50,000 PV AT 100 %	50,000.00	-50,000.00
09/03/24	U.S. TREASURY NOTES 1.250% 8/31/24 50,000 PV AT 100 %	50,000.00	-50,000.00
09/06/24	FNMA 2.625% 9/06/24 35,000 PV AT 100 %	35,000.00	-34,967.60
09/10/24	JPMORGAN CHASE & CO 3.875% 9/10/24 30,000 PV AT 100 %	30,000.00	-30,000.00
Total Maturities		\$215,000.00	-\$214,967.60



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
Other Activity			
07/01/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.000% 6/30/24 COST BASIS DECREASED BY \$62.78 TO \$50,000.00 6/30/24 CURRENT YEAR AMORTIZATION		-62.78
07/15/24	STOCK SPLIT BROADCOM INC 10 FOR 1 STOCK SPLIT ON 288 ADDITIONAL SHARES RECEIVED 10 FOR 1 STOCK SPLIT.		
07/31/24	ACCRETED DISCOUNT ON AT&T INC 4.100% 2/15/28 COST BASIS INCREASED BY \$9.74 TO \$7,545.00 8/1/24 CURRENT YEAR MARKET DISCOUNT		9.74
07/31/24	AMORTIZED PREMIUM ON AT&T INC 2.300% 6/01/27 COST BASIS DECREASED BY \$20.43 TO \$30,665.68 8/1/24 CURRENT YEAR AMORTIZATION		-20.43
07/31/24	AMORTIZED PREMIUM ON ABBVIE INC 3.600% 5/14/25 COST BASIS DECREASED BY \$25.75 TO \$30,165.87 8/1/24 CURRENT YEAR AMORTIZATION		-25.75
07/31/24	ACCRETED DISCOUNT ON ABBVIE INC 3.200% 5/14/26 COST BASIS INCREASED BY \$67.54 TO \$66,001.02 8/1/24 CURRENT YEAR MARKET DISCOUNT		67.54



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/31/24	ACCREDITED DISCOUNT ON ALPHABET INC 1.998% 8/15/26 COST BASIS INCREASED BY \$31.03 TO \$13,219.42 8/1/24 CURRENT YEAR MARKET DISCOUNT		31.03
07/31/24	ACCREDITED DISCOUNT ON AMAZON COM INC 3.600% 4/13/32 COST BASIS INCREASED BY \$14.01 TO \$16,451.31 8/1/24 CURRENT YEAR MARKET DISCOUNT		14.01
07/31/24	ACCREDITED DISCOUNT ON AUTOZONE INC 4.750% 8/01/32 COST BASIS INCREASED BY \$8.55 TO \$43,935.13 8/1/24 CURRENT YEAR MARKET DISCOUNT		8.55
07/31/24	ACCREDITED DISCOUNT ON CAPITAL ONE FINL CO 3.750% 7/28/26 COST BASIS INCREASED BY \$26.14 TO \$11,337.23 8/1/24 CURRENT YEAR MARKET DISCOUNT		26.14
07/31/24	ACCREDITED DISCOUNT ON CATERPILLAR INC 2.600% 4/09/30 COST BASIS INCREASED BY \$84.92 TO \$68,518.29 8/1/24 CURRENT YEAR MARKET DISCOUNT		84.92
07/31/24	AMORTIZED PREMIUM ON CISCO SYSTEMS INC 4.850% 2/26/29 COST BASIS DECREASED BY \$2.15 TO \$32,235.93 8/1/24 CURRENT YEAR AMORTIZATION		-2.15



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/31/24	ACCRETED DISCOUNT ON CITIGROUP INC 4.450% 9/29/27 COST BASIS INCREASED BY \$10.48 TO \$7,562.66 8/1/24 CURRENT YEAR MARKET DISCOUNT		10.48
07/31/24	AMORTIZED PREMIUM ON COMCAST CORP 3.950% 10/15/25 COST BASIS DECREASED BY \$35.49 TO \$25,448.01 8/1/24 CURRENT YEAR AMORTIZATION		-35.49
07/31/24	ACCRETED DISCOUNT ON DOWDUPONT INC 4.725% 11/15/28 COST BASIS INCREASED BY \$0.60 TO \$7,955.38 8/1/24 CURRENT YEAR MARKET DISCOUNT		0.60
07/31/24	ACCRETED DISCOUNT ON FNMA 2.125% 4/24/26 COST BASIS INCREASED BY \$3.94 TO \$14,922.35 8/1/24 CURRENT YEAR MARKET DISCOUNT		3.94
07/31/24	AMORTIZED PREMIUM ON FNMA 2.125% 4/24/26 COST BASIS DECREASED BY \$0.22 TO \$14,922.13 8/1/24 CURRENT YEAR AMORTIZATION		-0.22
07/31/24	AMORTIZED PREMIUM ON FNMA 2.625% 9/06/24 COST BASIS DECREASED BY \$8.53 TO \$34,977.45 8/1/24 CURRENT YEAR AMORTIZATION		-8.53



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/31/24	AMORTIZED PREMIUM ON GENERAL MOTORS CO 6.125% 10/01/25 COST BASIS DECREASED BY \$41.40 TO \$54,560.13 8/1/24 CURRENT YEAR AMORTIZATION		-41.40
07/31/24	ACCRETED DISCOUNT ON GOLDMAN SACHS GP 3.800% 3/15/30 COST BASIS INCREASED BY \$52.89 TO \$67,908.94 8/1/24 CURRENT YEAR MARKET DISCOUNT		52.89
07/31/24	AMORTIZED PREMIUM ON JPMORGAN CHASE & CO 3.875% 9/10/24 COST BASIS DECREASED BY \$71.21 TO \$30,092.52 8/1/24 CURRENT YEAR AMORTIZATION		-71.21
07/31/24	ACCRETED DISCOUNT ON JOHNSON & JOHNSON 2.450% 3/01/26 COST BASIS INCREASED BY \$19.85 TO \$9,599.34 8/1/24 CURRENT YEAR MARKET DISCOUNT		19.85
07/31/24	ACCRETED DISCOUNT ON LOWE'S COS INC 2.500% 4/15/26 COST BASIS INCREASED BY \$34.88 TO \$15,264.57 8/1/24 CURRENT YEAR MARKET DISCOUNT		34.88
07/31/24	ACCRETED DISCOUNT ON MICROSOFT CORP 2.700% 2/12/25 COST BASIS INCREASED BY \$117.00 TO \$63,257.27 8/1/24 CURRENT YEAR MARKET DISCOUNT		117.00



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/31/24	ACCREDITED DISCOUNT ON MORGAN STANLEY MTN 3.950% 4/23/27 COST BASIS INCREASED BY \$11.20 TO \$11,612.07 8/1/24 CURRENT YEAR MARKET DISCOUNT		11.20
07/31/24	AMORTIZED PREMIUM ON NORTHERN TRUST CORP 6.125% 11/02/32 COST BASIS DECREASED BY \$37.00 TO \$79,362.94 8/1/24 CURRENT YEAR AMORTIZATION		-37.00
07/31/24	ACCREDITED DISCOUNT ON PNC FINANCIAL SVCS 2.550% 1/22/30 COST BASIS INCREASED BY \$66.26 TO \$30,924.34 8/1/24 CURRENT YEAR MARKET DISCOUNT		66.26
07/31/24	ACCREDITED DISCOUNT ON PEPSICO INC 2.850% 2/24/26 COST BASIS INCREASED BY \$29.39 TO \$15,433.76 8/1/24 CURRENT YEAR MARKET DISCOUNT		29.39
07/31/24	ACCREDITED DISCOUNT ON PFIZER INC 3.450% 3/15/29 COST BASIS INCREASED BY \$13.98 TO \$13,137.85 8/1/24 CURRENT YEAR MARKET DISCOUNT		13.98
07/31/24	ACCREDITED DISCOUNT ON PROCTER & GAMBLE CO 3.000% 3/25/30 COST BASIS INCREASED BY \$38.59 TO \$40,981.19 8/1/24 CURRENT YEAR MARKET DISCOUNT		38.59



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/31/24	ACCREDITED DISCOUNT ON TOR DOM BK MTN CONV 2.000% 9/10/31 COST BASIS INCREASED BY \$92.32 TO \$40,419.64 8/1/24 CURRENT YEAR MARKET DISCOUNT		92.32
07/31/24	ACCREDITED DISCOUNT ON US BANCORP 1.375% 7/22/30 COST BASIS INCREASED BY \$133.63 TO \$49,013.00 8/1/24 CURRENT YEAR MARKET DISCOUNT		133.63
07/31/24	ACCREDITED DISCOUNT ON U.S. TREASURY NOTES 0.250% 7/31/25 COST BASIS INCREASED BY \$1.94 TO \$29,828.73 8/1/24 CURRENT YEAR MARKET DISCOUNT		1.94
07/31/24	ACCREDITED DISCOUNT ON U.S. TREASURY NOTES 0.250% 9/30/25 COST BASIS INCREASED BY \$16.44 TO \$39,772.96 8/1/24 CURRENT YEAR MARKET DISCOUNT		16.44
07/31/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.375% 8/15/24 COST BASIS DECREASED BY \$83.73 TO \$50,037.81 8/1/24 CURRENT YEAR AMORTIZATION		-83.73
07/31/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.750% 6/30/25 COST BASIS DECREASED BY \$32.36 TO \$30,350.47 8/1/24 CURRENT YEAR AMORTIZATION		-32.36



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/31/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 1.250% 8/31/24 COST BASIS DECREASED BY \$32.35 TO \$50,031.28 8/1/24 CURRENT YEAR AMORTIZATION		-32.35
07/31/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 1.625% 10/31/26 COST BASIS DECREASED BY \$25.54 TO \$30,685.57 8/1/24 CURRENT YEAR AMORTIZATION		-25.54
07/31/24	ACCRETED DISCOUNT ON U.S. TREASURY NOTES 0.500% 5/31/27 COST BASIS INCREASED BY \$2.25 TO \$19,938.64 8/1/24 CURRENT YEAR MARKET DISCOUNT		2.25
07/31/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 0.500% 5/31/27 COST BASIS DECREASED BY \$0.43 TO \$19,938.21 8/1/24 CURRENT YEAR AMORTIZATION		-0.43
07/31/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.250% 3/31/26 COST BASIS DECREASED BY \$17.85 TO \$15,353.29 8/1/24 CURRENT YEAR AMORTIZATION		-17.85
07/31/24	ACCRETED DISCOUNT ON RTX CORPORATION 4.125% 11/16/28 COST BASIS INCREASED BY \$33.47 TO \$38,072.96 8/1/24 CURRENT YEAR MARKET DISCOUNT		33.47



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
07/31/24	ACCRETED DISCOUNT ON UNITEDHEALTH GROUP 2.950% 10/15/27 COST BASIS INCREASED BY \$19.35 TO \$13,207.19 8/1/24 CURRENT YEAR MARKET DISCOUNT		19.35
07/31/24	ACCRETED DISCOUNT ON VERIZON COMM INC 1.500% 9/18/30 COST BASIS INCREASED BY \$34.35 TO \$13,065.07 8/1/24 CURRENT YEAR MARKET DISCOUNT		34.35
07/31/24	ACCRETED DISCOUNT ON WALMART INC 3.700% 6/26/28 COST BASIS INCREASED BY \$39.52 TO \$46,009.09 8/1/24 CURRENT YEAR MARKET DISCOUNT		39.52
07/31/24	AMORTIZED PREMIUM ON WELLS FARGO & CO MTN 4.100% 6/03/26 COST BASIS DECREASED BY \$60.17 TO \$31,344.20 8/1/24 CURRENT YEAR AMORTIZATION		-60.17
08/15/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.375% 8/15/24 COST BASIS DECREASED BY \$37.81 TO \$50,000.00 8/15/24 CURRENT YEAR AMORTIZATION		-37.81
08/30/24	ACCRETED DISCOUNT ON AT&T INC 4.100% 2/15/28 COST BASIS INCREASED BY \$9.83 TO \$7,554.83 9/1/24 CURRENT YEAR MARKET DISCOUNT		9.83



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/30/24	AMORTIZED PREMIUM ON AT&T INC 2.300% 6/01/27 COST BASIS DECREASED BY \$20.45 TO \$30,645.23 9/1/24 CURRENT YEAR AMORTIZATION		-20.45
08/30/24	AMORTIZED PREMIUM ON ABBVIE INC 3.600% 5/14/25 COST BASIS DECREASED BY \$25.61 TO \$30,140.26 9/1/24 CURRENT YEAR AMORTIZATION		-25.61
08/30/24	ACCRETED DISCOUNT ON ABBVIE INC 3.200% 5/14/26 COST BASIS INCREASED BY \$91.03 TO \$66,092.05 9/1/24 CURRENT YEAR MARKET DISCOUNT		91.03
08/30/24	ACCRETED DISCOUNT ON ALPHABET INC 1.998% 8/15/26 COST BASIS INCREASED BY \$31.10 TO \$13,250.52 9/1/24 CURRENT YEAR MARKET DISCOUNT		31.10
08/30/24	ACCRETED DISCOUNT ON AMAZON.COM INC 3.150% 8/22/27 COST BASIS INCREASED BY \$8.14 TO \$27,219.10 9/1/24 CURRENT YEAR MARKET DISCOUNT		8.14
08/30/24	ACCRETED DISCOUNT ON AMAZON COM INC 3.600% 4/13/32 COST BASIS INCREASED BY \$14.01 TO \$16,465.32 9/1/24 CURRENT YEAR MARKET DISCOUNT		14.01



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/30/24	AMORTIZED PREMIUM ON AON NORTH AMER 5.450% 3/01/34 COST BASIS DECREASED BY \$2.18 TO \$29,066.30 9/1/24 CURRENT YEAR AMORTIZATION		-2.18
08/30/24	ACCRETED DISCOUNT ON AUTOZONE INC 4.750% 8/01/32 COST BASIS INCREASED BY \$8.46 TO \$43,943.59 9/1/24 CURRENT YEAR MARKET DISCOUNT		8.46
08/30/24	ACCRETED DISCOUNT ON BERKSHIRE HATHAWAY 2.875% 3/15/32 COST BASIS INCREASED BY \$8.78 TO \$24,634.94 9/1/24 CURRENT YEAR MARKET DISCOUNT		8.78
08/30/24	ACCRETED DISCOUNT ON CAPITAL ONE FINL CO 3.750% 7/28/26 COST BASIS INCREASED BY \$26.65 TO \$11,363.88 9/1/24 CURRENT YEAR MARKET DISCOUNT		26.65
08/30/24	ACCRETED DISCOUNT ON CATERPILLAR INC 2.600% 4/09/30 COST BASIS INCREASED BY \$84.92 TO \$68,603.21 9/1/24 CURRENT YEAR MARKET DISCOUNT		84.92
08/30/24	AMORTIZED PREMIUM ON CISCO SYSTEMS INC 4.850% 2/26/29 COST BASIS DECREASED BY \$3.11 TO \$32,232.82 9/1/24 CURRENT YEAR AMORTIZATION		-3.11



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/30/24	ACCRETED DISCOUNT ON CITIGROUP INC 4.450% 9/29/27 COST BASIS INCREASED BY \$10.48 TO \$7,573.14 9/1/24 CURRENT YEAR MARKET DISCOUNT		10.48
08/30/24	AMORTIZED PREMIUM ON COMCAST CORP 3.950% 10/15/25 COST BASIS DECREASED BY \$35.39 TO \$25,412.62 9/1/24 CURRENT YEAR AMORTIZATION		-35.39
08/30/24	ACCRETED DISCOUNT ON COSTCO WHOLESALE 1.600% 4/20/30 COST BASIS INCREASED BY \$15.20 TO \$20,086.38 9/1/24 CURRENT YEAR MARKET DISCOUNT		15.20
08/30/24	ACCRETED DISCOUNT ON DOWDUPONT INC 4.725% 11/15/28 COST BASIS INCREASED BY \$0.60 TO \$7,955.98 9/1/24 CURRENT YEAR MARKET DISCOUNT		0.60
08/30/24	ACCRETED DISCOUNT ON FNMA 2.125% 4/24/26 COST BASIS INCREASED BY \$3.94 TO \$14,926.07 9/1/24 CURRENT YEAR MARKET DISCOUNT		3.94
08/30/24	AMORTIZED PREMIUM ON FNMA 2.125% 4/24/26 COST BASIS DECREASED BY \$0.21 TO \$14,925.86 9/1/24 CURRENT YEAR AMORTIZATION		-0.21



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/30/24	AMORTIZED PREMIUM ON FNMA 2.625% 9/06/24 COST BASIS DECREASED BY \$8.45 TO \$34,969.00 9/1/24 CURRENT YEAR AMORTIZATION		-8.45
08/30/24	AMORTIZED PREMIUM ON GENERAL MOTORS CO 6.125% 10/01/25 COST BASIS DECREASED BY \$40.40 TO \$54,519.73 9/1/24 CURRENT YEAR AMORTIZATION		-40.40
08/30/24	ACCRETED DISCOUNT ON GOLDMAN SACHS GP 3.800% 3/15/30 COST BASIS INCREASED BY \$52.89 TO \$67,961.83 9/1/24 CURRENT YEAR MARKET DISCOUNT		52.89
08/30/24	AMORTIZED PREMIUM ON JPMORGAN CHASE & CO 3.875% 9/10/24 COST BASIS DECREASED BY \$71.18 TO \$30,021.34 9/1/24 CURRENT YEAR AMORTIZATION		-71.18
08/30/24	ACCRETED DISCOUNT ON JOHNSON & JOHNSON 2.450% 3/01/26 COST BASIS INCREASED BY \$19.85 TO \$9,619.19 9/1/24 CURRENT YEAR MARKET DISCOUNT		19.85
08/30/24	ACCRETED DISCOUNT ON LOWE'S COS INC 2.500% 4/15/26 COST BASIS INCREASED BY \$34.88 TO \$15,299.45 9/1/24 CURRENT YEAR MARKET DISCOUNT		34.88



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/30/24	ACCREDITED DISCOUNT ON MICROSOFT CORP 2.700% 2/12/25 COST BASIS INCREASED BY \$118.87 TO \$63,376.14 9/1/24 CURRENT YEAR MARKET DISCOUNT		118.87
08/30/24	ACCREDITED DISCOUNT ON MORGAN STANLEY MTN 3.950% 4/23/27 COST BASIS INCREASED BY \$11.20 TO \$11,623.27 9/1/24 CURRENT YEAR MARKET DISCOUNT		11.20
08/30/24	AMORTIZED PREMIUM ON NORTHERN TRUST CORP 6.125% 11/02/32 COST BASIS DECREASED BY \$35.52 TO \$79,327.42 9/1/24 CURRENT YEAR AMORTIZATION		-35.52
08/30/24	ACCREDITED DISCOUNT ON PNC FINANCIAL SVCS 2.550% 1/22/30 COST BASIS INCREASED BY \$67.77 TO \$30,992.11 9/1/24 CURRENT YEAR MARKET DISCOUNT		67.77
08/30/24	ACCREDITED DISCOUNT ON PEPSICO INC 2.850% 2/24/26 COST BASIS INCREASED BY \$29.49 TO \$15,463.25 9/1/24 CURRENT YEAR MARKET DISCOUNT		29.49
08/30/24	ACCREDITED DISCOUNT ON PFIZER INC 3.450% 3/15/29 COST BASIS INCREASED BY \$13.98 TO \$13,151.83 9/1/24 CURRENT YEAR MARKET DISCOUNT		13.98



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/30/24	ACCREDITED DISCOUNT ON PROCTER & GAMBLE CO 3.000% 3/25/30 COST BASIS INCREASED BY \$39.57 TO \$41,020.76 9/1/24 CURRENT YEAR MARKET DISCOUNT		39.57
08/30/24	ACCREDITED DISCOUNT ON CHARLES SCHWAB 2.450% 3/03/27 COST BASIS INCREASED BY \$10.87 TO \$17,125.63 9/1/24 CURRENT YEAR MARKET DISCOUNT		10.87
08/30/24	ACCREDITED DISCOUNT ON TOR DOM BK MTN CONV 2.000% 9/10/31 COST BASIS INCREASED BY \$93.22 TO \$40,512.86 9/1/24 CURRENT YEAR MARKET DISCOUNT		93.22
08/30/24	ACCREDITED DISCOUNT ON US BANCORP 1.375% 7/22/30 COST BASIS INCREASED BY \$134.86 TO \$49,147.86 9/1/24 CURRENT YEAR MARKET DISCOUNT		134.86
08/30/24	ACCREDITED DISCOUNT ON U.S. TREASURY NOTES 0.250% 7/31/25 COST BASIS INCREASED BY \$1.93 TO \$29,830.66 9/1/24 CURRENT YEAR MARKET DISCOUNT		1.93
08/30/24	ACCREDITED DISCOUNT ON U.S. TREASURY NOTES 0.250% 9/30/25 COST BASIS INCREASED BY \$16.44 TO \$39,789.40 9/1/24 CURRENT YEAR MARKET DISCOUNT		16.44



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/30/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.750% 6/30/25 COST BASIS DECREASED BY \$32.31 TO \$30,318.16 9/1/24 CURRENT YEAR AMORTIZATION		-32.31
08/30/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 1.625% 10/31/26 COST BASIS DECREASED BY \$25.54 TO \$30,660.03 9/1/24 CURRENT YEAR AMORTIZATION		-25.54
08/30/24	ACCRETED DISCOUNT ON U.S. TREASURY NOTES 0.500% 5/31/27 COST BASIS INCREASED BY \$2.25 TO \$19,940.46 9/1/24 CURRENT YEAR MARKET DISCOUNT		2.25
08/30/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 0.500% 5/31/27 COST BASIS DECREASED BY \$0.43 TO \$19,940.03 9/1/24 CURRENT YEAR AMORTIZATION		-0.43
08/30/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.250% 3/31/26 COST BASIS DECREASED BY \$17.84 TO \$15,335.45 9/1/24 CURRENT YEAR AMORTIZATION		-17.84
08/30/24	ACCRETED DISCOUNT ON RTX CORPORATION 4.125% 11/16/28 COST BASIS INCREASED BY \$33.75 TO \$38,106.71 9/1/24 CURRENT YEAR MARKET DISCOUNT		33.75



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
08/30/24	ACCREDITED DISCOUNT ON UNITEDHEALTH GROUP 2.950% 10/15/27 COST BASIS INCREASED BY \$19.35 TO \$13,226.54 9/1/24 CURRENT YEAR MARKET DISCOUNT		19.35
08/30/24	ACCREDITED DISCOUNT ON VERIZON COMM INC 1.500% 9/18/30 COST BASIS INCREASED BY \$34.35 TO \$13,099.42 9/1/24 CURRENT YEAR MARKET DISCOUNT		34.35
08/30/24	ACCREDITED DISCOUNT ON WALMART INC 3.700% 6/26/28 COST BASIS INCREASED BY \$39.52 TO \$46,048.61 9/1/24 CURRENT YEAR MARKET DISCOUNT		39.52
08/30/24	AMORTIZED PREMIUM ON WELLS FARGO & CO MTN 4.100% 6/03/26 COST BASIS DECREASED BY \$60.15 TO \$31,284.05 9/1/24 CURRENT YEAR AMORTIZATION		-60.15
09/03/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 1.250% 8/31/24 COST BASIS DECREASED BY \$31.28 TO \$50,000.00 8/31/24 CURRENT YEAR AMORTIZATION		-31.28
09/06/24	AMORTIZED PREMIUM ON FNMA 2.625% 9/06/24 COST BASIS DECREASED BY \$1.40 TO \$34,967.60 9/6/24 CURRENT YEAR AMORTIZATION		-1.40



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/10/24	ACCRETED DISCOUNT ON RTX CORPORATION 4.125% 11/16/28 COST BASIS INCREASED BY \$9.80 TO \$38,116.51 9/10/24 CURRENT YEAR MARKET DISCOUNT		9.80
09/10/24	AMORTIZED PREMIUM ON JPMORGAN CHASE & CO 3.875% 9/10/24 COST BASIS DECREASED BY \$21.34 TO \$30,000.00 9/10/24 CURRENT YEAR AMORTIZATION		-21.34
09/12/24	STOCK SPLIT CINTAS CORP 4 FOR 1 STOCK SPLIT ON 228 ADDITIONAL SHARES RECEIVED 4 FOR 1 STOCK SPLIT.		
09/30/24	ACCRETED DISCOUNT ON AT&T INC 4.100% 2/15/28 COST BASIS INCREASED BY \$9.60 TO \$33,403.23 10/1/24 CURRENT YEAR MARKET DISCOUNT		9.60
09/30/24	AMORTIZED PREMIUM ON AT&T INC 2.300% 6/01/27 COST BASIS DECREASED BY \$20.39 TO \$30,624.84 10/1/24 CURRENT YEAR AMORTIZATION		-20.39
09/30/24	AMORTIZED PREMIUM ON ABBVIE INC 3.600% 5/14/25 COST BASIS DECREASED BY \$25.48 TO \$30,114.78 10/1/24 CURRENT YEAR AMORTIZATION		-25.48



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/30/24	ACCRETED DISCOUNT ON ABBVIE INC 3.200% 5/14/26 COST BASIS INCREASED BY \$88.09 TO \$66,180.14 10/1/24 CURRENT YEAR MARKET DISCOUNT		88.09
09/30/24	ACCRETED DISCOUNT ON ALPHABET INC 1.998% 8/15/26 COST BASIS INCREASED BY \$30.17 TO \$13,280.69 10/1/24 CURRENT YEAR MARKET DISCOUNT		30.17
09/30/24	ACCRETED DISCOUNT ON AMAZON.COM INC 3.150% 8/22/27 COST BASIS INCREASED BY \$20.32 TO \$27,239.42 10/1/24 CURRENT YEAR MARKET DISCOUNT		20.32
09/30/24	ACCRETED DISCOUNT ON AMAZON COM INC 3.600% 4/13/32 COST BASIS INCREASED BY \$13.55 TO \$16,478.87 10/1/24 CURRENT YEAR MARKET DISCOUNT		13.55
09/30/24	AMORTIZED PREMIUM ON AON NORTH AMER 5.450% 3/01/34 COST BASIS DECREASED BY \$12.15 TO \$81,764.15 10/1/24 CURRENT YEAR AMORTIZATION		-12.15
09/30/24	ACCRETED DISCOUNT ON AUTOZONE INC 4.750% 8/01/32 COST BASIS INCREASED BY \$8.18 TO \$43,951.77 10/1/24 CURRENT YEAR MARKET DISCOUNT		8.18



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/30/24	ACCREDITED DISCOUNT ON BERKSHIRE HATHAWAY 2.875% 3/15/32 COST BASIS INCREASED BY \$22.89 TO \$30,209.45 10/1/24 CURRENT YEAR MARKET DISCOUNT		22.89
09/30/24	ACCREDITED DISCOUNT ON CAPITAL ONE FINL CO 3.750% 7/28/26 COST BASIS INCREASED BY \$25.79 TO \$11,389.67 10/1/24 CURRENT YEAR MARKET DISCOUNT		25.79
09/30/24	ACCREDITED DISCOUNT ON CATERPILLAR INC 2.600% 4/09/30 COST BASIS INCREASED BY \$82.18 TO \$68,685.39 10/1/24 CURRENT YEAR MARKET DISCOUNT		82.18
09/30/24	AMORTIZED PREMIUM ON CISCO SYSTEMS INC 4.850% 2/26/29 COST BASIS DECREASED BY \$5.00 TO \$32,227.82 10/1/24 CURRENT YEAR AMORTIZATION		-5.00
09/30/24	ACCREDITED DISCOUNT ON CITIGROUP INC 4.450% 9/29/27 COST BASIS INCREASED BY \$10.18 TO \$33,543.54 10/1/24 CURRENT YEAR MARKET DISCOUNT		10.18
09/30/24	AMORTIZED PREMIUM ON COMCAST CORP 3.950% 10/15/25 COST BASIS DECREASED BY \$35.31 TO \$25,377.31 10/1/24 CURRENT YEAR AMORTIZATION		-35.31



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/30/24	ACCRETED DISCOUNT ON COSTCO WHOLESALE 1.600% 4/20/30 COST BASIS INCREASED BY \$38.01 TO \$20,124.39 10/1/24 CURRENT YEAR MARKET DISCOUNT		38.01
09/30/24	ACCRETED DISCOUNT ON DOWDUPONT INC 4.725% 11/15/28 COST BASIS INCREASED BY \$0.58 TO \$7,956.56 10/1/24 CURRENT YEAR MARKET DISCOUNT		0.58
09/30/24	ACCRETED DISCOUNT ON FNMA 2.125% 4/24/26 COST BASIS INCREASED BY \$3.81 TO \$14,929.67 10/1/24 CURRENT YEAR MARKET DISCOUNT		3.81
09/30/24	AMORTIZED PREMIUM ON FNMA 2.125% 4/24/26 COST BASIS DECREASED BY \$0.20 TO \$14,929.47 10/1/24 CURRENT YEAR AMORTIZATION		-0.20
09/30/24	AMORTIZED PREMIUM ON GENERAL MOTORS CO 6.125% 10/01/25 COST BASIS DECREASED BY \$39.37 TO \$54,480.36 10/1/24 CURRENT YEAR AMORTIZATION		-39.37
09/30/24	ACCRETED DISCOUNT ON GOLDMAN SACHS GP 3.800% 3/15/30 COST BASIS INCREASED BY \$52.33 TO \$68,014.16 10/1/24 CURRENT YEAR MARKET DISCOUNT		52.33



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/30/24	ACCREDITED DISCOUNT ON JOHNSON & JOHNSON 2.450% 3/01/26 COST BASIS INCREASED BY \$19.52 TO \$9,638.71 10/1/24 CURRENT YEAR MARKET DISCOUNT		19.52
09/30/24	ACCREDITED DISCOUNT ON LOWE'S COS INC 2.500% 4/15/26 COST BASIS INCREASED BY \$33.75 TO \$15,333.20 10/1/24 CURRENT YEAR MARKET DISCOUNT		33.75
09/30/24	ACCREDITED DISCOUNT ON MICROSOFT CORP 2.700% 2/12/25 COST BASIS INCREASED BY \$116.03 TO \$63,492.17 10/1/24 CURRENT YEAR MARKET DISCOUNT		116.03
09/30/24	ACCREDITED DISCOUNT ON MORGAN STANLEY MTN 3.950% 4/23/27 COST BASIS INCREASED BY \$10.84 TO \$11,634.11 10/1/24 CURRENT YEAR MARKET DISCOUNT		10.84
09/30/24	AMORTIZED PREMIUM ON NORTHERN TRUST CORP 6.125% 11/02/32 COST BASIS DECREASED BY \$34.04 TO \$79,293.38 10/1/24 CURRENT YEAR AMORTIZATION		-34.04
09/30/24	ACCREDITED DISCOUNT ON PNC FINANCIAL SVCS 2.550% 1/22/30 COST BASIS INCREASED BY \$65.58 TO \$31,057.69 10/1/24 CURRENT YEAR MARKET DISCOUNT		65.58



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/30/24	ACCREDITED DISCOUNT ON PEPSICO INC 2.850% 2/24/26 COST BASIS INCREASED BY \$28.83 TO \$15,492.08 10/1/24 CURRENT YEAR MARKET DISCOUNT		28.83
09/30/24	ACCREDITED DISCOUNT ON PFIZER INC 3.450% 3/15/29 COST BASIS INCREASED BY \$13.79 TO \$13,165.62 10/1/24 CURRENT YEAR MARKET DISCOUNT		13.79
09/30/24	ACCREDITED DISCOUNT ON PROCTER & GAMBLE CO 3.000% 3/25/30 COST BASIS INCREASED BY \$38.59 TO \$41,059.35 10/1/24 CURRENT YEAR MARKET DISCOUNT		38.59
09/30/24	ACCREDITED DISCOUNT ON CHARLES SCHWAB 2.450% 3/03/27 COST BASIS INCREASED BY \$27.63 TO \$17,153.26 10/1/24 CURRENT YEAR MARKET DISCOUNT		27.63
09/30/24	ACCREDITED DISCOUNT ON TOR DOM BK MTN CONV 2.000% 9/10/31 COST BASIS INCREASED BY \$92.91 TO \$40,605.77 10/1/24 CURRENT YEAR MARKET DISCOUNT		92.91
09/30/24	ACCREDITED DISCOUNT ON US BANCORP 1.375% 7/22/30 COST BASIS INCREASED BY \$130.51 TO \$49,278.37 10/1/24 CURRENT YEAR MARKET DISCOUNT		130.51



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/30/24	ACCREDITED DISCOUNT ON U.S. TREASURY NOTES 0.250% 7/31/25 COST BASIS INCREASED BY \$1.86 TO \$29,832.52 10/1/24 CURRENT YEAR MARKET DISCOUNT		1.86
09/30/24	ACCREDITED DISCOUNT ON U.S. TREASURY NOTES 0.250% 9/30/25 COST BASIS INCREASED BY \$15.91 TO \$39,805.31 10/1/24 CURRENT YEAR MARKET DISCOUNT		15.91
09/30/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.750% 6/30/25 COST BASIS DECREASED BY \$31.22 TO \$30,286.94 10/1/24 CURRENT YEAR AMORTIZATION		-31.22
09/30/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 1.625% 10/31/26 COST BASIS DECREASED BY \$24.70 TO \$30,635.33 10/1/24 CURRENT YEAR AMORTIZATION		-24.70
09/30/24	ACCREDITED DISCOUNT ON U.S. TREASURY NOTES 0.500% 5/31/27 COST BASIS INCREASED BY \$2.17 TO \$19,942.20 10/1/24 CURRENT YEAR MARKET DISCOUNT		2.17
09/30/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 0.500% 5/31/27 COST BASIS DECREASED BY \$0.41 TO \$19,941.79 10/1/24 CURRENT YEAR AMORTIZATION		-0.41



TRANSACTIONS | Detail — 07/01/24 - 09/30/24 | Continued

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH (\$)	COST BASIS (\$)
09/30/24	AMORTIZED PREMIUM ON U.S. TREASURY NOTES 2.250% 3/31/26 COST BASIS DECREASED BY \$17.27 TO \$15,318.18 10/1/24 CURRENT YEAR AMORTIZATION		-17.27
09/30/24	ACCRETED DISCOUNT ON UNITEDHEALTH GROUP 2.950% 10/15/27 COST BASIS INCREASED BY \$18.73 TO \$13,245.27 10/1/24 CURRENT YEAR MARKET DISCOUNT		18.73
09/30/24	ACCRETED DISCOUNT ON VERIZON COMM INC 1.500% 9/18/30 COST BASIS INCREASED BY \$33.83 TO \$13,133.25 10/1/24 CURRENT YEAR MARKET DISCOUNT		33.83
09/30/24	ACCRETED DISCOUNT ON WALMART INC 3.700% 6/26/28 COST BASIS INCREASED BY \$38.25 TO \$46,086.86 10/1/24 CURRENT YEAR MARKET DISCOUNT		38.25
09/30/24	AMORTIZED PREMIUM ON WELLS FARGO & CO MTN 4.100% 6/03/26 COST BASIS DECREASED BY \$60.06 TO \$31,223.99 10/1/24 CURRENT YEAR AMORTIZATION		-60.06
	Total Other Activity		\$1,873.06
	Ending Balances on 09/30/24	\$208.32	\$3,574,804.31



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DISCLOSURES

Please read this section for important information pertaining to the contents of this document. If you believe an error has occurred on your statement, or if there have been any changes in your financial situation or investment objectives, please notify your relationship team immediately.

Cost Basis

Information on specific tax lots comprising the investments, including the federal cost basis, may come from third party sources, and accordingly, City National Bank cannot represent that such information is accurate or complete.

Realized Gains and Losses

The information used to generate these amounts may come from sources other than us, and accordingly, we cannot represent that such information is accurate or complete. Generally, transactions for assets that have been owned for 1 year or longer are treated as long term, while transactions for assets held for less than 1 year are treated as short term.

Estimated Accrued Income

Estimated accrued income is derived from information provided by standard statistical sources and in some cases is based on standard industry practice. We cannot guarantee the accuracy of such information. Since interest and dividend rates are subject to change at any time, they should not be relied upon exclusively for making investment decisions.

Market Valuation

The market value of assets reported may be from varying dates or based on information obtained on a best effort basis from various pricing sources which we cannot guarantee for accuracy or realizable values. Some assets may be unpriced for various reasons including but not limited to, unavailability of pricing or the assets may not have value. The pricing method information is available from your relationship team upon request.

Tax Preparation

The information contained in this report may be obtained from third party sources and accordingly City National Bank cannot represent that such information is accurate and complete. When preparing your tax return you should only use the 1099 forms and other information sent to you after the year-end. If you have any questions about your specific tax situation, please consult your tax advisor.

Yields

The yield reflected in the *Assets Detail* section of this statement is typically dividend yield or yield to maturity, depending on the asset type. For example, a bond will generally reflect a yield to maturity, taking into consideration both the current interest coupon and any premium or discount in price that will be accreted at maturity. A common or preferred stock, or a mutual fund will generally reflect dividend yield. Certain assets may not show either type of yield calculation, such as liabilities or real estate. Since information used to calculate the yield is subject to change at any time, the calculation should be considered an estimate.

Ratings

Although ratings may be obtained from third party sources believed to be reliable, City National Bank does not guarantee that the ratings are either accurate or current. Ratings may change based on the current market or availability of financial information. The information provided by the third party agencies does not indicate that an issuer is on the agency's watch list or similar list. An

independent verification of the accuracy and currency of the ratings should be made in connection with investment decisions. A brief description of the ratings used in this statement follow, further information about the methodologies used in assigning these ratings may be obtained from your relationship team.

TSY - U.S. Treasury obligation.

AGCY - U.S. Government Agency obligation.

Aaa - Cash, and highest quality securities that have an extremely strong capacity to meet financial obligations.

Aa - Slightly lower credit protection measures than Aaa-rated, but still have very strong capacity to meet financial obligations.

A - Adequate credit protection measures and possess a strong capacity to meet financial obligations.

Baa - Adequate credit protection measures at present time, significant adverse conditions may weaken capacity to meet financial obligations.

Ba - Speculative characteristics but are less vulnerable to nonpayment than other speculative grade issues.

B - Speculative grade and considered more vulnerable to nonpayment than Baa-rated issuers.

Caa - Very speculative and are currently vulnerable to nonpayment given adverse conditions.

Ca - Highly speculative and are currently highly vulnerable to nonpayment.

C - Lowest rated class of bonds and have the highest risk of default.

MIG1 and VMIG1 - Best quality protection for repayment of senior short-term debt obligations.

MIG2 and VMIG2 - High quality protection for repayment of senior short-term debt obligations.

MIG3 and VMIG3 - Favorable quality protection for repayment of senior short-term obligations.

P-1 - Prime-1: Superior ability for repayment of senior short-term debt obligations.

P-2 - Prime-2: Strong ability for repayment of senior short-term debt obligations.

P-3 - Prime-3: Acceptable ability for repayment of senior short-term debt obligations.

NP - Not Prime: Do not fall in any of the Prime rating categories.

WR - Rating withdrawn.

NR - Not rated.

**Non-Deposit
Investment Products:**

• **Are Not FDIC Insured** • **Are Not Bank Guaranteed** • **May Lose Value**



DISCLOSURES | Continued

NOTICE TO TRUST BENEFICIARIES

In many states, including those listed below, statutes of limitations provide that a beneficiary of a trust may not commence a proceeding against a trustee for breach of trust after a certain period (the "Limitations Period") after the date the beneficiary or an authorized representative of the beneficiary receives a report disclosing sufficient information to alert a recipient of the existence of a potential claim for breach of trust. This statement is a report within the meaning of said statutes as to all information contained herein including, but not limited to, compensation received by City National Bank and its affiliates, investments made, held or disposed of and disbursements and distributions made on behalf of this account. Persons objecting to any transactions or other matters disclosed in this statement may be required by such statutes to provide written notice of such objections to City National Bank and present those objections to a court of competent jurisdiction with authority over the internal affairs of a trust in order to preserve their rights to bring legal action relating to such objections.

The Limitations Periods for certain states are as follows: 180 days (South Dakota); 6 months (Alaska, Florida, New Jersey, Utah); 1 year (Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Mississippi, Missouri, Nebraska, New Hampshire, New Mexico, North Dakota, Oregon, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin); 2 years (Alabama, Georgia, Ohio,

Oklahoma, Wyoming); 30 months (Pennsylvania); 3 years (Illinois, Massachusetts, Minnesota, Montana, Washington); 4 years (Texas).

This information is provided solely to advise you that your legal rights may be affected by this notice but is not intended to be legal advice as to your rights or the effect of this notice on your rights. Moreover, neither this notice nor the relevant Limitations Periods listed above is intended to extend any limitations set forth in a trust document or otherwise provided by law. For questions about which state law is applicable and its effect, or questions about state limitations periods not listed above, please consult your attorney.

NOTICE TO BENEFICIARIES OF TRUSTS GOVERNED BY CALIFORNIA LAW

For trusts governed by California law, we are required to inform you that you may file a petition pursuant to section 17200 of the probate code to obtain court review of this accounting and of the acts of the trustee. You should also be aware that claims against the trustee may not be made after the expiration of three (3) years from the date of receipt by you of an accounting or other report which discloses facts giving rise to a breach of trust claim.

Moreover, if the governing trust instrument contains a provision that releases the trustee from liability if a beneficiary fails to object to an item in an interim or final

account or other written report within a specified time period, you have 180 days or the period specified in the trust instrument, whichever is longer, from your receipt of this account or report to make an objection to any item set forth in this account or report. Any objection you make must be in writing; it must be delivered to the trustee within the period stated above; and it must state your objection. Your failure to deliver a written objection to the trustee within the period stated above will permanently prevent you from later asserting this objection against the trustee. If you do make an objection to the trustee, the three-year period provided in section 16460 of the probate code for commencement of litigation will apply to claims based on your objection and will begin to run on the date that you receive this account or report.

<i>Non-Deposit Investment Products:</i>	• Are Not FDIC Insured	• Are Not Bank Guaranteed	• May Lose Value
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Finance Committee

Quarterly Budget Review
First Quarter

Kathleen Postal, ASI Chief Financial Officer
November 21, 2024

Quarterly Budget Review

- Recap
 - Budget analysis is key to managing the organization.
 - This analysis tells a story.
 - It provides an overview of where the money is spent.
 - Are we meeting the goals of the organization?

Quarterly Budget Review

When

- There are four quarters in a fiscal year.
- 1st Quarter ends 9/30/2024
- 2nd Quarter end 12/31/2024
- 3rd Quarter ends 3/31/2025
- 4th Quarter ends 6/30/2025

Budget to Actual

- Key metric
 - What percentage of the budget has been utilized?
- Budget: 25%
- Budget: 50%
- Budget: 75%
- Budget: 100%

Quarterly Budget Review

What is the process?

- Every month Accounting reviews the Financial Statements for the organization.
- Data is pulled from the accounting system, Sage.
- Each department head has access to see their information monthly.

- At the end of the quarter a summary report is prepared.
- It is reviewed by the Corporate Leadership Team.
- Then it goes to the Finance Committee
- The Finance Committee brings it before the full Board.

AS Income Statement

Revenue	Budget	Actual	Variance	%
AS Fees/Admin	\$ 5,601,138	\$ 614,877	\$ 4,986,261	11%
AS Indirect Income	\$ 1,946,607	\$ 486,652	\$ 1,459,955	25%
Children Center	\$ 1,841,507	\$ 558,186	\$ 1,283,321	30%
Student Government	\$ 58,078	\$ (3,230)	\$ 61,308	-6%
Student Programming	\$ 438,000	\$ -	\$ 438,000	0%
TOTAL	\$ 9,885,330	\$ 1,656,485	\$ 8,228,845	17%
Expense	Budget	Actual	Variance	%
Salary & Benefits	\$ 5,931,601	\$ 1,514,820	\$ 4,416,781	26%
Professional Fees	\$ 1,038,954	\$ 156,948	\$ 882,006	15%
Promotional Items	\$ 169,727	\$ 49,663	\$ 120,064	29%
Awards & Scholarships	\$ 553,571	\$ (1,750)	\$ 555,321	0%
Hospitality & Staff Dev	\$ 467,233	\$ 70,244	\$ 396,989	15%
Insurance	\$ 41,500	\$ 26,993	\$ 14,507	65%
Supplies	\$ 294,055	\$ 37,287	\$ 256,768	13%
Rental Equipment	\$ 309,530	\$ 36,567	\$ 272,963	12%
Software & Payroll Servi	\$ 216,240	\$ 60,286	\$ 155,954	28%
Travel	\$ 391,171	\$ 23,267	\$ 367,904	6%
Capital Projects	\$ 25,254	\$ 58	\$ 25,196	0%
Utilities	\$ 38,000	\$ (370)	\$ 38,370	-1%
Other Operating	\$ 189,894	\$ 47,705	\$ 142,189	25%
In-Kind Expenses	\$ 80,000	\$ -	\$ 80,000	0%
Pension Exp- CALPERS	\$ -	\$ 458,712	\$ (458,712)	0%
TOTAL	\$ 9,746,730	\$ 2,480,431	\$ 7,266,299	25%

TS Income Statement

Revenue	Budget	Actual	Variance	%
TS Student Fees/Admin	\$ 11,785,255	\$ 14,905	\$ 11,770,350	0%
Building Engineering	\$ 72,491	\$ 8,196	\$ 64,295	11%
TSU Income	\$ 873,590	\$ 235,753	\$ 637,837	27%
SRC Income	\$ 670,000	\$ 323,302	\$ 346,698	48%
TOTAL	\$ 13,401,336	\$ 582,156	\$ 12,819,180	4%
Expense	Budget	Actual	Variance	%
Salary & Benefits	\$ 7,163,030	\$ 1,563,494	\$ 5,599,536	22%
Contracts/Professional	\$ 1,630,304	\$ 304,374	\$ 1,325,930	19%
Promotional Items	\$ 33,750	\$ 21,839	\$ 11,911	65%
Hospitality & Staff Dev	\$ 33,780	\$ 15,586	\$ 18,194	46%
Insurance	\$ 307,000	\$ 258,862	\$ 48,138	84%
Supplies	\$ 281,445	\$ 56,958	\$ 224,487	20%
Furniture/Fixture/Equip/Softw	\$ 303,920	\$ 59,312	\$ 244,608	20%
EO 1000 to Campus	\$ 120,000	\$ -	\$ 120,000	0%
Travel	\$ 30,000	\$ 2,675	\$ 27,325	9%
Capital Projects	\$ 286,164	\$ 28,843	\$ 257,321	10%
Utilities	\$ 750,000	\$ (781)	\$ 750,781	0%
Other Operating	\$ 2,461,943	\$ 647,424	\$ 1,814,519	26%
Pension Exp- CALPERS	\$ -	\$ 458,712	\$ (458,712)	0%
TOTAL	\$ 13,401,336	\$ 3,417,298	\$ 9,984,038	25%

TS Highlights

- TBB Income – 36%
 - E-Sports – 57%
 - Gaming Income – 45%
- SRC Income – 48%
 - Titan Youth – 94%

ASI 1st Quarter Financial Statement

Revenue	Budget	Actual	Variance	%
AS/TS Student Fees/Admin	\$ 17,386,393	\$ 629,783	\$ 16,756,610	4%
Building Engineering	\$ 72,491	\$ 8,196	\$ 64,295	11%
TSU Income	\$ 873,590	\$ 235,753	\$ 637,837	27%
SRC Income	\$ 670,000	\$ 323,302	\$ 346,698	48%
AS Indirect Income	\$ 1,946,607	\$ 486,652	\$ 1,459,955	25%
Children Center	\$ 1,841,507	\$ 558,186	\$ 1,283,321	30%
Student Government	\$ 58,078	\$ (3,230)	\$ 61,308	-6%
Student Programming	\$ 438,000	\$ -	\$ 438,000	0%
TOTAL	\$ 4,954,192	\$ 1,364,909	\$ 3,589,283	28%
Salary & Benefits	\$ 13,094,631	\$ 3,078,314	\$ 10,016,317	24%
Contracts/Professional	\$ 2,669,258	\$ 461,322	\$ 2,207,936	17%
Promotional Items	\$ 203,477	\$ 71,502	\$ 131,975	35%
Hospitality & Staff Dev	\$ 501,013	\$ 85,830	\$ 415,183	17%
Furniture/Fixture/Equip	\$ 243,920	\$ 59,312	\$ 184,608	24%
Insurance	\$ 348,500	\$ 285,855	\$ 62,645	82%
Supplies	\$ 575,500	\$ 94,245	\$ 481,255	16%
Software & Payroll Services	\$ 276,240	\$ 60,286	\$ 215,954	22%
Travel	\$ 421,171	\$ 25,941	\$ 395,230	6%
Capital Projects	\$ 311,418	\$ 28,901	\$ 282,517	9%
Utilities	\$ 788,000	\$ (1,151)	\$ 789,151	0%
Other Operating	\$ 3,514,938	\$ 729,946	\$ 2,784,992	21%
In-Kind Expenses	\$ 200,000	\$ -	\$ 200,000	0%
Pension Exp- CALPERS	\$ -	\$ 917,424	\$ (917,424)	0%
Total Expenses	\$ 23,148,066	\$ 5,897,729	\$ 17,250,337	25%

QUESTIONS?