

**CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.
MONTHLY MEETING AGENDA**

March 26, 2026

Mission Statement: The CCCCCF, Inc., is a non-profit 501(C)(3) entity, whose purpose is to award grants to groups and organizations that establish programs, research, or initiatives that promote the health or satisfy the medical needs of the residents of Citrus County, FL.

I. Call to Order

II. Welcome

- a. Moment of Silence
- b. Pledge of Allegiance

III. Attendance/Quorum

- a. Directors Present/Absent
- b. Quorum
- c. Legal Counsel
- d. Staff/Independent Consultants

IV. Legal Notice

Published on March 19, 2026 (3)

V. Approval of Meeting Agenda

- a. Changes or Modifications to Agenda (if any)
- b. Poll / Disclosure of Conflicts of Interest (if any)

VI. Public Comment

(3 minutes for an individual; 5 minutes for organization/group representation)

VII. Executive Director's Report (4)

VIII. Legal Council (5)

IX. Consent Agenda

- a. Approval of January 29, 2026 and February 26, 2026 Meeting Minutes (6)
- b. February 2026 Statement of Financial Position (For Acceptance)(11)
- c. February 2026 Statement of Activities (For Approval)(12)
- d. February 2026 Budget v. Actual (For Acceptance)(15)
- e. February 2026 Check Register (For Acceptance)
- f. Authorization of Payments (For Approval)(17)

X. Unfinished

XI. New Business

- a. Pace Sponsorship Request (18)
- b. Hopes and Dreams Sponsorship Request (20)

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.
MONTHLY MEETING AGENDA
March 26, 2026

XII. Committee Reports

- a. Investment Committee
 - i. Scwab Report (22)
- b. Grants Committee- No meeting
- c. Personnel Committee- No Meeting
- d. Fund Raising/ Ad Hoc Committee-No Meeting

XIII. Public Comment

(3 minutes for an individual; 5 minutes for organization/group representation)

XIV. Next Meeting Dates

- a. Regular Meeting of the Board, April 23, 2026
- b. Grants Committee- April 16, 2026
- c. Investment Committee TBD
- d. Personnel Committee TDB- September 2026
- e. AdHoc- Fund Raising Committee- TBD

XV. Adjourn

MEETING NOTICE

A meeting of the **Board of Directors** of the Citrus County Community Charitable Foundation, Inc. will be held on **Thursday, March 26, 2026** at 6:00 pm in the Lecanto Government Building, Room 166, 3600 W Sovereign Path, Lecanto, FL 34461.

Meetings are open to the public and public input is welcome. Copies of the agenda for each meeting are available by emailing the Citrus County Community Charitable Foundation, Inc. Persons who require special accommodations under the American with Disabilities Act should contact the Citrus County Community Charitable Foundation, Inc. at executivedirector@cccf.us. Additional information about the Foundation, Inc., and updates to meeting times, locations, or cancellations are available on the Foundation's website or by calling (352) 201-6142.

This notice informs and notifies the public that member(s) of the Citrus County Hospital Board may attend the above-listed meeting. The Citrus County Hospital Board will not vote or conduct business but may actively participate in the discussions.
Published March 19, 2026.



AirPlay

Wirelessly share content from your iPhone, iPad, or Mac



Wi-Fi Network
CableBoxOfficeInventory-00

Choose This Device
Mac Wireless Roku TV

FROM LEARN AIRPLAY

AirPlay and iCloud Settings

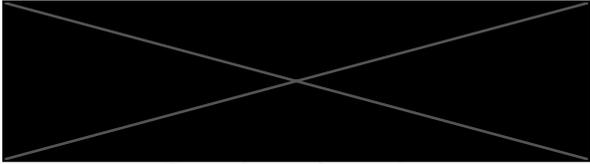
ROTARY CLUB OF



SASSA RINGS FLORIDA

THE FOUR-WAY
of the things we think

- first...
Is it the TRUTH
- second...
Is it FAIR to all concerned
- third...
Will it build GOODWILL and BETTER FRIENDS
- fourth...
Will it be BENEFICIAL to all concerned?



Hello Crystal:

For this year's annual report filing with the Division of Corporations, will CCCCCF be filing, HLF filing and does this action need to be placed on the agenda?

Michelle Carroll, Esq.



We mean business™

20 S. Broad Street
Brooksville, Florida 34601
(352) 799-8423 Telephone
(352) 799-8294 Facsimile
mcarroll@hoganlawfirm.com
www.hoganlawfirm.com

Disclaimer: The information transmitted, including attachments, is intended only for the person(s) or entity to which it is addressed and may contain material that is confidential, privileged and/or exempt from disclosure under applicable law. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact the sender and destroy any copies of this information.

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.
MONTHLY MEETING MINUTES
January 29, 2026

Mission Statement: The CCCCCF, Inc., is a non-profit 501(C)(3) entity, whose purpose is to award grants to groups and organizations that establish programs, research, or initiatives that promote the health or satisfy the medical needs of the residents of Citrus County, FL.

I. Call to Order: 6:07

II. Welcome

- a. Moment of Silence
- b. Pledge of Allegiance

III. Attendance/Quorum

- a. Directors Present/Absent: *MFallows, MHolder, RHolmes, CLizanich, ERubio, GGuidash, LCalodney, HDavis*
- b. Quorum: *Yes*
- c. Legal Counsel: *JRey*
- d. Staff/Independent Consultants: *CBarton*

IV. Legal Notice

Published on January 3, 2026 **(11)**

V. Approval of Meeting Agenda

- a. Changes or Modifications to Agenda (if any)
- b. Poll / Disclosure of Conflicts of Interest (if any)

Motion to Approve the Agenda as presented brought by ERubio with a 2nd by MFallows and the vote being 7 for and 0 against the Motion.

VI. Public Comment

(3 minutes for an individual; 5 minutes for organization/group representation)

VII. Executive Director's Report

VIII. Legal Council

IX. Consent Agenda

- a. Approval of December 11, 2025 Meeting Minutes **(12)**
- b. December 2025 Statement of Financial Position (For Acceptance) **(17)**
- c. December 2025 Statement of Activities (For Approval) **(15)**
- d. December 2025 Budget v. Actual (For Acceptance)
- e. December 2025 Check Register (For Acceptance) **(18)**
- f. Authorization of Payments (For Approval)

Motion to Approve the Consent Agenda a-f brought by ERubio with a 2nd by MFallows and the vote being 9 for and 0 against the Motion.

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.
MONTHLY MEETING MINUTES
January 29, 2026

X. Unfinished

XI. New Business

XII. Committee Reports

- a. Investment Committee
 - i. Quarterly Report **(4)**
 - ii. Scwab Report **(5)**

Motion to Accept the Quarterly Report and monthly statement brought by GGuidash with a 2nd by SWarden and the vote being 9 for and 0 against the Motion.

Motion to Approve the sale and transfer in the amount of \$116,000 brought by GGuidash with a 2nd by MHolder and the vote being 9 for and 0 against the Motion.

- b. Grants Committee
 - i. Emergency Funding Requests from CASA **(19)**
 - ii. Emergency Funding from Jessie's Place **(25)**
 - iii. Grant Cycle 15 6-Month Reports **(Uploaded to OneDrive)**

Motion to Approve the funding requests to CASA and Jessie's Place in the amount of \$30,000 per entity (\$60,000 total) brought by ERubio with a 2nd by MFallows and the vote being 9 for and 0 against the Motion.

Motion to Approve the Grant Cycle 15 6-month Reports brought by MFallows with a 2nd by HDavis and the vote being 8 for and 0 against the Motion. ERubio abstained from this vote as he is on the doctor's free clinic board. I received his conflict of interest form at this meeting.

- c. Personnel Committee
- d. Fund Raising/ Ad Hoc Committee
 - i. Fund Raising Policy **(36)**

Motion to Approve the Fund Raising Policy brought by ERubio with a 2nd by SWarden and the vote being 9 for and 0 against the Motion.

XIII. Public Comment

(3 minutes for an individual; 5 minutes for organization/group representation)

XIV. Next Meeting Dates

- a. Regular Meeting of the Board, February 26, 2026
- b. Grants Committee
- c. Investment Committee TBD
- d. Personnel Committee TDB-
- e. AdHoc- Fund Raising Committee

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.
MONTHLY MEETING MINUTES
January 29, 2026

XV. Adjourn: 6:41

**CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.
MONTHLY MEETING MINUTES**

February 26, 2026

Mission Statement: The CCCCCF, Inc., is a non-profit 501(C)(3) entity, whose purpose is to award grants to groups and organizations that establish programs, research, or initiatives that promote the health or satisfy the medical needs of the residents of Citrus County, FL.

I. Call to Order : **6:00 pm**

II. Welcome

- a. Moment of Silence
- b. Pledge of Allegiance

III. Attendance/Quorum

- a. Directors Present/Absent: **FDiPiazza, RHolmes, CLizanich, PThomas, ERubio, GGuidash, LCalodney**
- b. Quorum: **Yes**
- c. Legal Counsel: **JRey**
- d. Staff/Independent Consultants: **CBarton**

IV. Legal Notice

Published on February 7, 2026 **(3)**

V. Approval of Meeting Agenda

- a. Changes or Modifications to Agenda (if any)
- b. Poll / Disclosure of Conflicts of Interest (if any)

Motion to Approve the Agenda with the addition of the Limited Power of Attorney for Investment Advisor under New Business brought by PThomas with a 2nd by RHolmes and the vote being 7 for and 0 against the Motion.

VI. Public Comment

(3 minutes for an individual; 5 minutes for organization/group representation)

VII. Executive Director's Report

VIII. Legal Counsel- Final County MOU was approved by county attorney. CLizanich

IX. Consent Agenda

- a. Approval of January 29, 2026 Meeting Minutes **(4)**
- b. January 2026 Statement of Financial Position (For Acceptance)**(7)**
- c. January 2026 Statement of Activities (For Approval)**(8)**
- d. January 2026 Budget v. Actual (For Acceptance)**(10)**
- e. January 2026 Check Register (For Acceptance)
- f. Authorization of Payments (For Approval)**(11)**

**CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.
MONTHLY MEETING MINUTES**

February 26, 2026

Motion to Table the approval of the January 29, 2026 Meeting Minutes with proposed changes brought by ERubio with a 2nd by RHolmes and the vote being 7 for and 0 against the Motion.

1. In the Motion to approve Grant Cycle 15 ^ month reports, please change that ERubio IS on the board for DFCCC.

2. Please note that you received my COI form. This needs to be reflected at the February meetings minutes.

3. I did not see Transfer Ratification for \$116,117.00. Page 30 is only \$26,527.61.

Motion to Approve the Consent Agenda b-f brought by ERubio with a 2nd by LCalodney and the vote being 7 for and 0 against the Motion.

X. Unfinished

XI. New Business

a. Tampa Bay Sporting Clays Repayment (12)

Motion to Approve the Repayment Request to the Executive Director brought by ERubio with a 2nd by FDiPiazza and the vote being 7 for and 0 against the Motion.

b. Education Foundation Sponsorship Request (13)

Motion to Approve the Education Foundation Sponsorship for the Expo Sponsor (\$1,000); Hope for Hops Sponsorship (\$350), and Pregnancy and Family Life Center Hope Sponsor (\$1,000) brought by with a 2nd by TThomas and the vote being 7 for and 0 against the Motion.

c. Hope for Hops Sponsorship Request (14)

d. Pregnancy and Family Life Center Sponsorship Request (16)

e. Women United Membership (18)

Motion to Approve the Women's United Membership (\$100) brought by PThomas with a 2nd by GGuidash and the vote being 7 for and 0 against the Motion.

Motion to Authorize a new line item under operations for Memberships to include \$500 (to be taken from community events) brought by ERubio with a 2nd by FDiPiazza and the vote being 7 for and 0 against the Motion.

f. CCHB Plaque Revealing Ceremony (19)

g. CASA Second Amendment to Grant Agreement (20)

Motion to Ratify CASA and Jessie's Palce Emergency Grant Funds Second Amendment to the Grant Agreement brought by ERubio with a 2nd by PThomas and the vote being 7 for and 0 against the Motion.

h. Jessie's Place Second Amendment to Grant Agreement (22)

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.
MONTHLY MEETING MINUTES
February 26, 2026

- XII. Committee Reports
- a. Investment Committee
 - i. Schwab Report (24)
 - ii. Transfer Ratification (30)

Motion to Ratify the Limited Power of Attorney for Mariner to be allowed to have read only access to the Schwab Account brought by PThomas with a 2nd by GGuidash and the vote being 7 for and 0 against the Motion.

Motion to Ratify the transfer of \$116,117.00 from Schwab to Operations brought by GGuidash with a 2nd by ERubio and the vote being 7 for and 0 against the Motion.

- b. Grants Committee- No meeting
- c. Personnel Committee- No Meeting
- d. Fund Raising/ Ad Hoc Committee-No Meeting

- XIII. Public Comment
(3 minutes for an individual; 5 minutes for organization/group representation)

- XIV. Next Meeting Dates
- a. Regular Meeting of the Board, March 26, 2026
 - b. Grants Committee- April 16, 2026
 - c. Investment Committee TBD
 - d. Personnel Committee TDB- September 2026
 - e. AdHoc- Fund Raising Committee- TBD

- XV. Adjourn: **7:01 pm**

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.

Statement of Financial Position

03/10/26

As of February 28, 2026

Accrual Basis

	Feb 28, 26
ASSETS	
Current Assets	
Checking/Savings	
Cash & cash equivalents	
Operating - checking	64,012.21
Investment - cash	0.24
Total Cash & cash equivalents	64,012.45
Total Checking/Savings	64,012.45
Total Current Assets	64,012.45
Other Assets	
Investment securities	
Schwab Exchange Traded Funds	16,492,258.46
Total Investment securities	16,492,258.46
Total Other Assets	16,492,258.46
TOTAL ASSETS	16,556,270.91
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
Bancorp South	57.61
Total Credit Cards	57.61
Other Current Liabilities	
Payroll Liabilities	49.00
Total Other Current Liabilities	49.00
Total Current Liabilities	106.61
Total Liabilities	106.61
Equity	
Net Assets	
Without Donor Restriction-Grant	2,263,064.72
Without Donor Restriction-Oper	208,673.00
With Donor Restrictions	10,655,589.08
Total Net Assets	13,127,326.80
Net Income	3,428,837.50
Total Equity	16,556,164.30
TOTAL LIABILITIES & EQUITY	16,556,270.91

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.

Statement of Activities by Class

October 2025 through February 2026

03/10/26

Accrual Basis

	Operating Fund	Grant Fund	Principal Fund	TOTAL
Ordinary Income/Expense				
Income				
Unexpended Funds Rolled Over	1,175,249.62	0.00	0.00	1,175,249.62
Assets released from restrictio	1,296,488.10	0.00	0.00	1,296,488.10
Total Income	2,471,737.72	0.00	0.00	2,471,737.72
Expense				
OPERATING EXPENDITURES				
Advertising				
Community Events	17,000.00	0.00	0.00	17,000.00
Meeting Notice	361.88	0.00	0.00	361.88
Website	500.00	0.00	0.00	500.00
Total Advertising	17,861.88	0.00	0.00	17,861.88
Contract Services				
Consulting Services - Investmen	5,250.00	0.00	0.00	5,250.00
Legal Fees	12,500.00	0.00	0.00	12,500.00
Accounting Fees	7,350.00	0.00	0.00	7,350.00
Total Contract Services	25,100.00	0.00	0.00	25,100.00
Operations				
Bank Charges	5.65	0.00	0.00	5.65
Books, Subscriptions, Reference	30.00	0.00	0.00	30.00
Office Expense	468.40	0.00	0.00	468.40
Software	478.96	0.00	0.00	478.96
Supplies	159.26	0.00	0.00	159.26
Telephone & Internet	500.89	0.00	0.00	500.89
Payroll Expenses				
Payroll Taxes	1,863.20	0.00	0.00	1,863.20
Payroll Wages	23,715.02	0.00	0.00	23,715.02
Payroll Expenses - Other	78.75	0.00	0.00	78.75
Total Payroll Expenses	25,656.97	0.00	0.00	25,656.97
Total Operations	27,300.13	0.00	0.00	27,300.13
Insurance				
General Liability	1,628.28	0.00	0.00	1,628.28
Total Insurance	1,628.28	0.00	0.00	1,628.28
Total OPERATING EXPENDITURES	71,890.29	0.00	0.00	71,890.29
PROGRAM SERVICE GRANTS				
Program Services				
Funding for Other Programs	0.00	60,000.00	0.00	60,000.00
Total Program Services	0.00	60,000.00	0.00	60,000.00
Total PROGRAM SERVICE GRANTS	0.00	60,000.00	0.00	60,000.00
Total Expense	71,890.29	60,000.00	0.00	131,890.29
Net Ordinary Income	2,399,847.43	-60,000.00	0.00	2,339,847.43
Other Income/Expense				
Other Income				
Interest Income	0.00	0.00	2.22	2.22
Interest-Investments	0.00	0.00	166,868.49	166,868.49
Realized Gain (Loss) on Sale	0.00	0.00	109,343.20	109,343.20
Market Change	0.00	0.00	812,776.16	812,776.16
Total Other Income	0.00	0.00	1,088,990.07	1,088,990.07
Net Other Income	0.00	0.00	1,088,990.07	1,088,990.07
Net Income	2,399,847.43	-60,000.00	1,088,990.07	3,428,837.50

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.

Statement of Activities

03/10/26

October 2025 through February 2026

Accrual Basis

	Oct '25 - Feb 26
Ordinary Income/Expense	
Income	
Unexpended Funds Rolled Over	1,175,249.62
Assets released from restrictio	1,296,488.10
Total Income	2,471,737.72
Expense	
OPERATING EXPENDITURES	
Advertising	
Community Events	17,000.00
Meeting Notice	361.88
Website	500.00
Total Advertising	17,861.88
Contract Services	
Consulting Services - Investmen	5,250.00
Legal Fees	12,500.00
Accounting Fees	7,350.00
Total Contract Services	25,100.00
Operations	
Bank Charges	5.65
Books, Subscriptions, Reference	30.00
Office Expense	468.40
Software	478.96
Supplies	159.26
Telephone & Internet	500.89
Payroll Expenses	
Payroll Taxes	1,863.20
Payroll Wages	23,715.02
Payroll Expenses - Other	78.75
Total Payroll Expenses	25,656.97
Total Operations	27,300.13
Insurance	
General Liability	1,628.28
Total Insurance	1,628.28
Total OPERATING EXPENDITURES	71,890.29
PROGRAM SERVICE GRANTS	
Program Services	
Funding for Other Programs	60,000.00
Total Program Services	60,000.00
Total PROGRAM SERVICE GRANTS	60,000.00
Total Expense	131,890.29
Net Ordinary Income	2,339,847.43
Other Income/Expense	
Other Income	
Interest Income	2.22
Interest-Investments	166,868.49
Realized Gain (Loss) on Sale	109,343.20
Market Change	812,776.16
Total Other Income	1,088,990.07
Net Other Income	1,088,990.07

12:54 PM

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.

03/10/26

Statement of Activities

Accrual Basis

October 2025 through February 2026

	Oct '25 - Feb 26
Net Income	<u>3,428,837.50</u>

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.

Budget vs. Actual

October 2025 through February 2026

Accrual Basis

	Oct '25 - Feb 26	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
Unexpended Funds Rolled Over	1,175,249.62	1,175,249.62	0.00
Assets released from restrictio	1,296,488.10	1,296,488.10	0.00
Direct Public Support			
Individ, Business Contributions	0.00	0.00	0.00
Total Direct Public Support	0.00	0.00	0.00
Total Income	2,471,737.72	2,471,737.72	0.00
Expense			
OPERATING EXPENDITURES			
Advertising			
Community Events			
Memberships	0.00	500.00	-500.00
Community Events - Other	17,000.00	7,000.00	10,000.00
Total Community Events	17,000.00	7,500.00	9,500.00
Grants - Advertising	0.00	0.00	0.00
Meeting Notice	361.88	600.00	-238.12
Website	500.00	1,200.00	-700.00
Advertising - Other	0.00	25,000.00	-25,000.00
Total Advertising	17,861.88	34,300.00	-16,438.12
Contract Services			
Investment Fee	0.00	0.00	0.00
Consulting Services - Investmen	5,250.00	21,000.00	-15,750.00
Legal Fees	12,500.00	30,000.00	-17,500.00
Accounting Fees	7,350.00	17,640.00	-10,290.00
Audit Services	0.00	25,000.00	-25,000.00
Contract Services - Other	0.00	0.00	0.00
Total Contract Services	25,100.00	93,640.00	-68,540.00
Facilities and Equipment			
Small Office Equipment	0.00	0.00	0.00
Rent	0.00	0.00	0.00
Total Facilities and Equipment	0.00	0.00	0.00
Operations			
Professional Development	0.00	0.00	0.00
Bank Charges	5.65	75.00	-69.35
Books, Subscriptions, Reference	30.00	700.00	-670.00
Office Expense	468.40	2,325.00	-1,856.60
Postage, Mailing Service	0.00	250.00	-250.00
Software	478.96	3,250.00	-2,771.04
Supplies	159.26	0.00	159.26
Telephone & Internet	500.89	1,450.00	-949.11
Payroll Expenses			
Payroll Taxes	1,863.20	5,141.00	-3,277.80
Payroll Wages	23,715.02	64,260.00	-40,544.98
Payroll Expenses - Other	78.75	150.00	-71.25
Total Payroll Expenses	25,656.97	69,551.00	-43,894.03
Total Operations	27,300.13	77,601.00	-50,300.87
Insurance			
Surety Bonds	0.00	300.00	-300.00
Workers Comp	0.00	0.00	0.00
General Liability	1,628.28	2,832.00	-1,203.72
Total Insurance	1,628.28	3,132.00	-1,503.72
Total OPERATING EXPENDITURES	71,890.29	208,673.00	-136,782.71
PROGRAM SERVICE GRANTS			
Program Services			
Funding for Other Programs	60,000.00		
Grants Awards	0.00	2,263,064.72	-2,263,064.72
Total Program Services	60,000.00	2,263,064.72	-2,203,064.72
Total PROGRAM SERVICE GRANTS	60,000.00	2,263,064.72	-2,203,064.72
Total Expense	131,890.29	2,471,737.72	-2,339,847.43

CITRUS COUNTY COMMUNITY CHARITABLE FOUNDATION, INC.

Budget vs. Actual

03/10/26

October 2025 through February 2026

Accrual Basis

	Oct '25 - Feb 26	Budget	\$ Over Budget
Net Ordinary Income	2,339,847.43	0.00	2,339,847.43
Other Income/Expense			
Other Income			
Interest Income	2.22	0.00	2.22
Interest-Investments	166,868.49	0.00	166,868.49
Realized Gain (Loss) on Sale	109,343.20	0.00	109,343.20
Budget Allotment	0.00	0.00	0.00
Market Change	812,776.16	0.00	812,776.16
Total Other Income	1,088,990.07	0.00	1,088,990.07
Other Expense			
Unexpended Funds to Roll Over	0.00	0.00	0.00
Budget Allotment Reversed	0.00	0.00	0.00
Suspense	0.00	0.00	0.00
Total Other Expense	0.00	0.00	0.00
Net Other Income	1,088,990.07	0.00	1,088,990.07
Net Income	3,428,837.50	0.00	3,428,837.50

Register: Cash & cash equivalents:Operating - checking

From 02/27/2026 through 03/26/2026

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
02/27/2026			Interest Income	Interest		X	0.74	64,012.21
03/05/2026		QuickBooks Payroll ...	-split-	Created by Pay...	2,287.46			61,724.75
03/06/2026	E-pay	United States Treasury	-split-	47-2548516 Q...	378.16			61,346.59
03/06/2026	DD1170	Crystal A Barton	-split-	Direct Deposit		X		61,346.59
03/10/2026	2022	Crystal Barton	OPERATING EXPEN...		53.50			61,293.09
03/10/2026	2023	Citrus County Educat...	OPERATING EXPEN...		1,000.00			60,293.09
03/10/2026	2024	Citrus County Abuse ...	PROGRAM SERVICE...	Hope for Hops ...	350.00			59,943.09
03/10/2026	2025	Pregnancy & Family ...	OPERATING EXPEN...	VOID: Sponso...		X		59,943.09
03/10/2026	2026	United Way of Citrus...	OPERATING EXPEN...	VOID: Women...		X		59,943.09
03/10/2026	2027	Pregnancy & Family ...	OPERATING EXPEN...	Sponsorship	1,000.00			58,943.09
03/10/2026	2028	United Way of Citrus...	OPERATING EXPEN...	Women United...	100.00			58,843.09
03/10/2026	ACC23-2...	Crystal Barton	OPERATING EXPEN...	Reverse of GJE...		X	53.50	58,896.59
03/10/2026	ACC23-2...	Citrus County Educat...	OPERATING EXPEN...	Reverse of GJE...		X	1,000.00	59,896.59
03/10/2026	ACC23-2...	Citrus County Abuse ...	PROGRAM SERVICE...	Reverse of GJE...		X	350.00	60,246.59
03/10/2026	ACC23-2...	Pregnancy & Family ...	OPERATING EXPEN...	Reverse of GJE...		X	1,000.00	61,246.59
03/10/2026	ACC23-2...	United Way of Citrus...	OPERATING EXPEN...	Reverse of GJE...		X	100.00	61,346.59
03/12/2026		QuickBooks Payroll ...	OPERATING EXPEN...	Created by Dir...	5.25			61,341.34
03/13/2026	ACH	Nature Coast Web D...	OPERATING EXPEN...	Direct Deposit	100.00			61,241.34
03/13/2026	ACH	The Hogan Law Firm	OPERATING EXPEN...	November	2,500.00			58,741.34
03/13/2026	ACH	Wells Business Solut...	OPERATING EXPEN...	28212	1,470.00			57,271.34
03/13/2026	ACH	BanCorpSouth	Bancorp South	Confirmation ...	50.58			57,220.76
03/19/2026		QuickBooks Payroll ...	-split-	Created by Pay...	2,287.48			54,933.28
03/20/2026	E-pay	United States Treasury	-split-	47-2548516 Q...	378.12			54,555.16
03/20/2026	DD1171	Crystal A Barton	-split-	Direct Deposit		X		54,555.16
03/26/2026	2017	Crystal Barton	OPERATING EXPEN...	VOID: GJE, R...		X		54,555.16
03/26/2026	2018	Citrus County Educat...	OPERATING EXPEN...	VOID: GJE, R...		X		54,555.16
03/26/2026	2019	Citrus County Abuse ...	PROGRAM SERVICE...	VOID: Hope fo...		X		54,555.16
03/26/2026	2020	Pregnancy & Family ...	OPERATING EXPEN...	VOID: Sponso...		X		54,555.16
03/26/2026	2021	United Way of Citrus...	OPERATING EXPEN...	VOID: Women...		X		54,555.16



Her Future, Our Promise

BELIEVING IN GIRLS DINNER

Monday, April 13, 2026 | 6:00 PM

College of Central Florida, Wilton Simpson Citrus Campus

3800 S. Lecanto Highway, Lecanto, FL 34461



Believing in Girls Dinner Sponsorship

Pace Center for Girls, Citrus

Presenting Sponsor

- Named as the 2026 Believing in Girls Dinner Presenting Sponsor on all printed and collateral materials
- Name or logo prominently displayed on event advertising, the Pace website, save the dates, invitations, and press releases
- One reserved table (6 seats)
- Opportunity to introduce guest speaker
- Full page color ad in the program

\$7,500

Embrace Growth and Change Sponsor

- Name or logo prominently displayed on event advertising, the Pace website, save the dates, invitations, event collateral, and press releases
- One reserved table (6 seats)
- Full page color ad in the program

\$5,000

Exhibit Courage Sponsor

- Name or logo prominently displayed on event advertising and collateral
- Four (4) entrance tickets
- Half page color ad in the program

\$2,500

Seek Excellence Sponsor

- Name or logo prominently displayed on event advertising and collateral
- Two (2) entrance tickets

\$1,000

Invest in the Future Sponsor

- Name or logo prominently displayed on event advertising and collateral
- Two (2) entrance tickets

\$750

Honor the Female Spirit Sponsor

- Name or logo prominently displayed on event advertising and collateral
- Two (2) entrance tickets

\$500

Create Partnerships Sponsor

- Name or logo prominently displayed on event advertising and collateral
- Two (2) entrance tickets

\$250

College of Central Florida , Wilton Simpson Citrus Campus
April 13, 2026
6:00 PM

Sponsorships, tickets, and donations will be available for online registration by March 31st. If paying by check, please make payable to Pace Center for Girls, Citrus, and indicate your sponsorship level on the memo line. The presenting sponsorship is limited to one per sponsor; all other levels are unlimited.

From: Habitat for Humanity of the Nature Coast marketing-habitatcc.org@shared1.ccsend.com
Subject: 2026 Gala "Let's Build" Hopes & Dreams honoring the legacy of George Rusaw
Date: March 13, 2026 at 2:47 PM
To: executivedirector@ccccf.us



“LET’S BUILD” HOPES & DREAMS

honoring the legacy of **GEORGE RUSAW**

Habitat for Humanity® of the Nature Coast

2026 Habitat for Humanity of the Nature Coast Gala

This annual event helps raise awareness and critical funding for Habitat for Humanity of the Nature Coast’s mission to address the affordable housing shortage for working families in Citrus and Levy Counties. As leaders in affordable housing, rehabilitation, and homeowner support, Habitat empowers local families to build strength, stability, and self-reliance through safe, affordable homeownership. Your support helps create lasting change for families and stronger communities across the Nature Coast!

SPONSORSHIP LEVELS

Gold Sponsor - 1 available at \$7,500

Silver Sponsor - 8 available at \$3,500

Bronze Sponsor - 12 available at \$2,000

Individual Ticket Price - \$75 until May 1

Register on our website:
habitatnatco.org/specialty-events



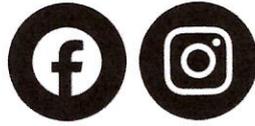
 @HabitatNatCo

 @HabitatNatCo

 Marketing@habitatcc.org

 (352) 563-2744





[Our Company](#) | [Contact Us](#) | [FAQs](#) | [Privacy Policy](#)

Habitat for Humanity of Citrus County | 7768 W. Gulf to Lake Hwy. | CRYSTAL RIVER, FL 34429 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Schwab One® Account of

CITRUS COUNTY COMMUNITY CHARIT

Account Number



Statement Period

February 1-28, 2026

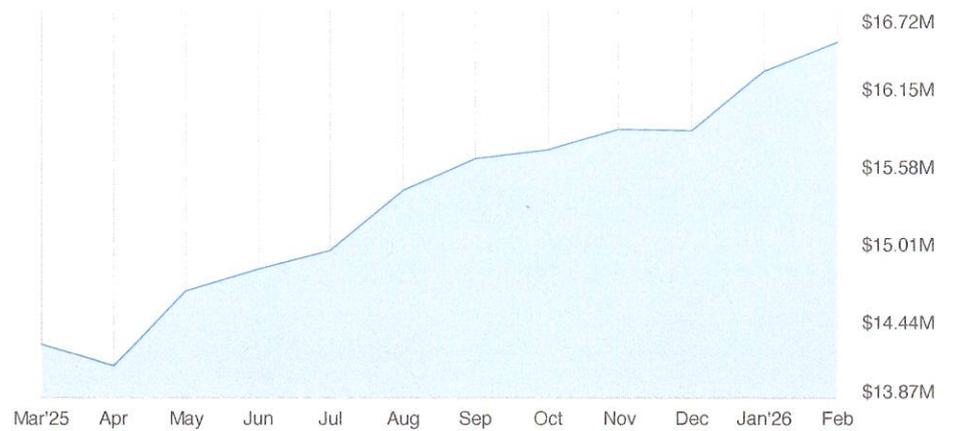
Account Summary

Ending Account Value as of 02/28

\$16,492,258.70

Beginning Account Value as of 02/01

\$16,277,272.62



Your Consultant

Mark Hamilton
VP - Sr. Wealth Consultant
1 407-342-2495
mark.hamilton1@schwab.com

Manage Your Account

Customer Service and Trading:

Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

CITRUS COUNTY COMMUNITY CHARIT
PO BOX 2706
INVERNESS FL 34451-2706

	This Statement	YTD
Beginning Account Value	\$16,277,272.62	\$15,836,228.36
Deposits	0.00	0.00
Withdrawals	(116,527.61)	(116,527.61)
Dividends and Interest	9,470.73	9,470.73
Market Appreciation/(Depreciation)	322,042.96	763,087.22
Expenses	0.00	0.00
Ending Account Value	\$16,492,258.70	\$16,492,258.70

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Schwab One® Account of

CITRUS COUNTY COMMUNITY CHARIT

Account Number



Statement Period

February 1-28, 2026

Asset Allocation

Investment Objective: Growth	This Period	Current Allocation
Cash and Cash Investments	0.24	<1%
Exchange Traded Funds	16,492,258.46	100%
Total	\$16,492,258.70	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
VOO	VANGUARD S&P 500 ETF	4,972,063.30	30%
VXUS	VANGUARD TOTAL	2,911,008.22	18%
RSP	INVSC S P 500 EQUAL	2,374,614.10	14%
VIOO	VANGUARD S&P SMALL-CAP	1,883,294.61	11%
BND	VANGUARD TOTAL BOND	1,747,205.67	11%

Gain or (Loss) Summary

	Short-Term ^(ST)			Long-Term ^(LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			67,570.97
Unrealized						\$6,062,616.06

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Schwab One® Interest	0.00	0.24	0.00	0.24
Cash Dividends	0.00	9,470.49	0.00	9,470.49
Total Income	\$0.00	\$9,470.73	\$0.00	\$9,470.73



Schwab One® Account of

CITRUS COUNTY COMMUNITY CHARIT

Account Number



Statement Period

February 1-28, 2026

Positions - Summary

Beginning Value as of 02/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 02/28	Cost Basis	Unrealized Gain/(Loss)
\$16,277,272.62		\$0.00		(\$9,470.49)		(\$107,056.88)		\$331,513.45		\$16,492,258.70	\$10,429,642.40	\$6,062,616.06

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Cash					116,527.61	0.24	(116,527.37)	0.00		<1%
Total Cash and Cash Investments					\$116,527.61	\$0.24	(\$116,527.37)			<1%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
RSP	INVSC S P 500 EQUAL [◇]	11,585.1788	204.97000	2,374,614.10	1,754,084.29	620,529.81	1.49%	35,389.94	14%
VNQ	VANGUARD REAL ESTATE [◇]	15,624.3653	95.69000	1,495,095.52	1,609,638.88	(114,543.36)	3.34%	50,029.22	9%
VIOO	VANGUARD S&P SMALL-CAP [◇]	15,738.7148	119.66000	1,883,294.61	873,698.02	1,009,596.59	1.25%	23,729.26	11%
VOO	VANGUARD S&P 500 ETF [◇]	7,879.1571	631.04000	4,972,063.30	1,902,096.51	3,069,966.79	1.12%	55,815.95	30%
VCSH	VANGUARD SHORT TERM COR [◇]	6,908.2099	80.20000	554,038.43	567,103.11	(13,064.68)	4.44%	24,637.44	3%
VGSH	VANGUARD SHORT-TERM [◇]	9,405.7392	59.00000	554,938.61	578,817.82	(23,879.21)	3.77%	20,925.89	3%
VXUS	VANGUARD TOTAL [◇]	34,733.4234	83.81000	2,911,008.22	1,470,552.21	1,440,456.01	6.5%	189,380.52	18%
BND	VANGUARD TOTAL BOND [◇]	23,243.3906	75.17000	1,747,205.67	1,673,651.56	73,554.11	3.91%	68,466.66	11%
Total Exchange Traded Funds				\$16,492,258.46	\$10,429,642.40	\$6,062,616.06		\$468,374.88	100%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® Account of

CITRUS COUNTY COMMUNITY CHARIT

Account Number



Statement Period

February 1-28, 2026

Transactions - Summary

Beginning Cash* as of 02/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 02/28
\$116,527.61		\$0.00		(\$116,527.61)		(\$9,470.49)		\$0.00		\$9,470.73		\$0.00		\$0.24

Other Activity **\$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
02/04	Purchase	Reinvested Shares	VGSH	VANGUARD SHORT TERM TREASURY ETF	29.6390	58.6500		(1,738.33)	
	Purchase	Reinvested Shares	VCSH	VANGUARD SHORT TERM COR BD ETF	25.6745	79.6700		(2,045.49)	
	Purchase	Reinvested Shares	BND	VANGUARD TOTAL BOND MARKET ETF	76.9509	73.9000		(5,686.67)	
	Dividend	Div For Reinvest	VGSH	VANGUARD SHORT TERM				1,738.33	
	Dividend	Div For Reinvest	VCSH	VANGUARD SHORT TERM COR				2,045.49	
	Dividend	Div For Reinvest	BND	VANGUARD TOTAL BOND				5,686.67	
02/06	Withdrawal	MoneyLink Txn		Tfr CADENCE BANK, MR DAVID B RYAN				(90,000.00)	
02/09	Withdrawal	MoneyLink Txn		Tfr CADENCE BANK, MR DAVID B RYAN				(26,527.61)	
02/26	Interest	Credit Interest		SCHWAB1 INT 01/29-02/25				0.24	
Total Transactions								(\$116,527.37)	

Date column represents the Settlement/Process date for each transaction.

01/29 through 02/25: \$0.24 based on .009% average Schwab One® interest rate paid on 10 days in which your account had an average daily balance of \$89,527.73.

Endnotes For Your Account

◇ Dividends paid on this security will be automatically reinvested.



Schwab One® Account of

CITRUS COUNTY COMMUNITY CHARIT

Account Number



Statement Period

February 1-28, 2026

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell.

Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The

permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. **Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features.** Please see your Cash Feature Disclosure Statement for more information on insurance coverage.

Yield to Maturity: This is the actual average annual return on a note if held to maturity.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your



Schwab One® Account of

CITRUS COUNTY COMMUNITY CHARIT

Account Number



Statement Period

February 1-28, 2026

Terms and Conditions (continued)

brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2026 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (O1CUSTNC) (0822-20UL)