

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

ANQ7000249183 0825 EY 0



# ACCESS

August 2025

CITY OF CLAYTON  
6000 HERITAGE TRAIL  
CLAYTON CA 94517-1249

**Account name:** CITY OF CLAYTON  
**Account number:** [REDACTED]

**Your Financial Advisor:**  
CREDIT UNION ADVISORY GROUP  
Branch: 908-470-6200/800-634-5219

**Questions about your statement?**  
Call your Financial Advisor or the  
ResourceLine at 800-762-1000,  
account 657013244.

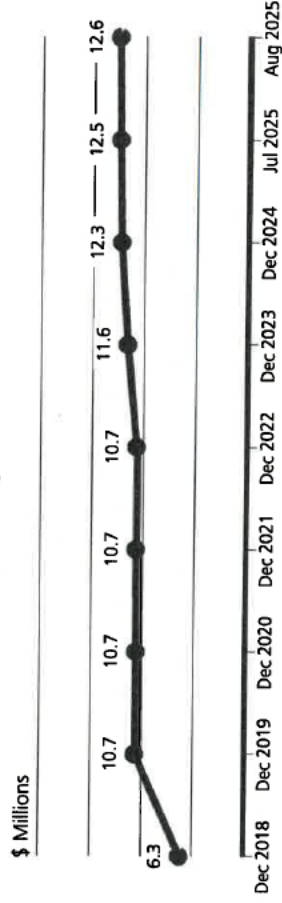
**Visit our website:**  
[www.ubs.com/financialservices](http://www.ubs.com/financialservices)

## Value of your account

	on July 31 (\$)	on August 29 (\$)
Your assets	12,485,177.29	12,557,544.79
Your liabilities	0.00	0.00
<b>Value of your account</b>	<b>\$12,485,177.29</b>	<b>\$12,557,544.79</b>
Accrued interest in value above	\$106,174.30	\$161,378.47

As a service to you, your portfolio value of \$12,557,544.79 includes accrued interest.

## Tracking the value of your account



**Sources of your account growth during 2025**

Value of your account at year end 2024	\$12,265,536.52
Net deposits and withdrawals	-\$22,854.59
<b>Your investment return:</b>	
Dividend and interest income	\$205,361.64
Change in value of accrued interest	\$122,248.43
Change in market value	-\$12,747.21
<b>Value of your account on Aug 29, 2025</b>	<b>\$12,557,544.79</b>





ACCESS  
August 2025

Account name:  
Account number:

CITY OF CLAYTON

Your Financial Advisor:  
CREDIT UNION ADVISORY GROUP

## Change in the value of your account

	August 2025 (\$)	Year to date (\$)
<b>Opening account value</b>	<b>\$12,485,177.29</b>	<b>\$12,265,536.52</b>
Withdrawals and fees, including investments transferred out	0.00	-22,854.59
Dividend and interest income	-13,414.98	205,361.64
Change in value of accrued interest	55,204.17	122,248.43
Change in market value	30,578.31	-12,747.21
<b>Closing account value</b>	<b>\$12,557,544.79</b>	<b>\$12,557,544.79</b>

## Dividend and interest income earned

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

	August 2025 (\$)	Year to date (\$)
Taxable dividends	0.00	3,161.47
Taxable interest	11.37	369,787.70
Taxable accrued interest paid	-20,883.83	-245,640.63
Taxable accrued interest received	7,457.48	78,053.10
<b>Total current year</b>	<b>-\$13,414.98</b>	<b>\$205,361.64</b>
<b>Total dividend &amp; interest</b>	<b>-\$13,414.98</b>	<b>\$205,361.64</b>

## Summary of gains and losses

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

	Realized gains and losses		Unrealized gains and losses (\$)
	August 2025 (\$)	Year to date (\$)	
Short term	870.94	10,218.66	15,663.39
Long term	0.00	-156,695.35	0.00
<b>Total</b>	<b>\$870.94</b>	<b>-\$146,476.69</b>	<b>\$15,663.39</b>

## Cash activity summary

See Account activity this month for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC Insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program, provided that the requirements for deposit insurance have been met. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Bank deposits are not protected by SIPC. See important information about your statement at the end of this document.

	August 2025 (\$)	Year to date (\$)
<b>Opening balances</b>	<b>\$97,464.61</b>	<b>\$28,223.47</b>
<b>Additions</b>		
Dividend and interest income	-13,414.98	205,361.64
Proceeds from investment transactions	2,117,164.22	19,915,052.27
<b>Total additions</b>	<b>\$2,103,749.24</b>	<b>\$20,120,413.91</b>
<b>Subtractions</b>		
Professional management fees and related services	0.00	-22,854.59
Funds withdrawn for investments bought	-2,116,936.51	-20,041,505.45
<b>Total subtractions</b>	<b>-\$2,116,936.51</b>	<b>-\$20,064,360.04</b>
<b>Net cash flow</b>	<b>-\$13,187.27</b>	<b>\$56,053.87</b>
<b>Closing balances</b>	<b>\$84,277.34</b>	<b>\$84,277.34</b>



ACCESS  
August 2025

Account name:  
Account number:

CITY OF CLAYTON

Your Financial Advisor:  
CREDIT UNION ADVISORY GROUP

## UBS Insured Sweep Program Account APY \*

*Interest period Jul 8 - Aug 6*

Opening UBS Insured Sweep Program balance Jul 8	\$58,577.87
Closing UBS Insured Sweep Program balance Aug 6	\$58,320.40
Number of days in interest period	30
Average daily balance	\$55,360.23
Interest earned	\$11.37
Annual percentage yield earned	0.25%

\*Deposit sweep balances in advisory accounts established after the 5th business day of the month will accrue interest at the brokerage rate assigned to your tier until the beginning of the next interest period. If the advisory rate for your tier is higher than the brokerage rate, the difference will be credited to your account at the beginning of the next interest period.

## Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

### Your return objective:

Current income & capital appreciation

### Your risk profile:

Primary - Conservative

Investment eligibility consideration - None selected

## Your account instructions

- Your ACCESS account is managed by UBS Asset Management.
- Your account cost basis default closing method is FIFO, First In, First Out.