



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

# ACCESS

January 2026

ANQ7000201385-0126 EY 0

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.

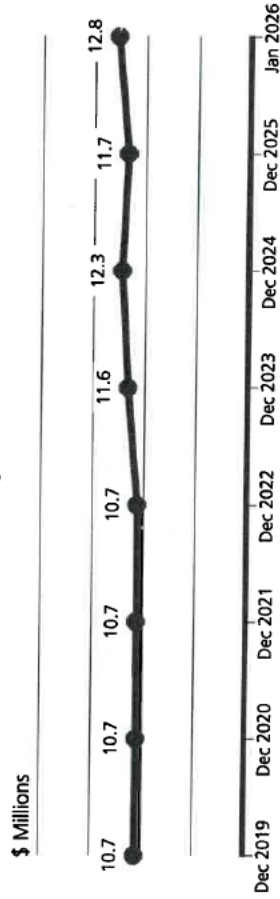
**Visit our website:**  
[www.ubs.com/financialservices](http://www.ubs.com/financialservices)

## Value of your account

	on December 31 (\$)	on January 30 (\$)
Your assets	11,731,975.41	12,754,493.47
Your liabilities	0.00	0.00
<b>Value of your account</b>	<b>\$11,731,975.41</b>	<b>\$12,754,493.47</b>
Accrued interest in value above	\$95,415.92	\$157,856.44

As a service to you, your portfolio value of \$12,754,493.47 includes accrued interest.

## Tracking the value of your account



**Sources of your account growth during 2026**

Value of your account at year end 2025	\$11,731,975.41
Net deposits and withdrawals	\$991,590.78
Your investment return: Dividend and interest income	-\$22,089.79
Change in value of accrued interest	\$62,440.52
Change in market value	-\$9,423.45
<b>Value of your account on Jan 30, 2026</b>	<b>\$12,754,493.47</b>



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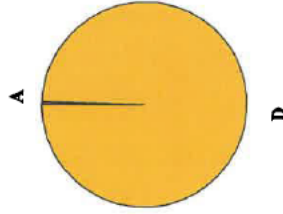
## Your account balance sheet

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

### Summary of your assets

	Value on January 30 (\$)	Percentage of your account
<b>A</b> Cash and money balances	56,983.15	0.45%
<b>B</b> Cash alternatives	0.00	0.00%
<b>C</b> Equities	0.00	0.00%
<b>D</b> Fixed income	12,697,510.32	99.55%
<b>E</b> Non-traditional	0.00	0.00%
<b>F</b> Commodities	0.00	0.00%
<b>G</b> Other	0.00	0.00%
<b>Total assets</b>	<b>\$12,754,493.47</b>	<b>100.00%</b>

### Your current asset allocation



▶ Cash and money balances may include available cash balances, deposit balances at UBS Bank USA and other participating banks through the UBS Bank Sweep Programs and the UBS FDIC-Insured Deposit Program, and money market fund sweep balances. See *Important information about your statement* at the end of this document.

**Value of your account**

**\$12,754,493.47**

### Eye on the markets

Index	Percentage change	
	January 2026	Year to date
S&P 500	1.45%	1.45%
Russell 3000	1.55%	1.55%
MSCI - Europe, Australia & Far East	5.22%	5.22%
Barclays Capital U.S. Aggregate Bond Index	0.11%	0.11%

### Interest rates on January 30, 2026

3-month Treasury bills: 3.54%

One-month SOFR: 3.68%



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## Change in the value of your account

	January 2026 (\$)	Year to date (\$)
<b>Opening account value</b>	<b>\$11,731,975.41</b>	<b>\$11,731,975.41</b>
Deposits, including investments transferred in	1,000,000.00	1,000,000.00
Withdrawals and fees, including investments transferred out	-8,409.22	-8,409.22
Dividend and interest income	-22,089.79	-22,089.79
Change in value of accrued interest	62,440.52	62,440.52
Change in market value	-9,423.45	-9,423.45
<b>Closing account value</b>	<b>\$12,754,493.47</b>	<b>\$12,754,493.47</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.

	January 2026 (\$)	Year to date (\$)
Taxable interest	14.37	14.37
Taxable accrued interest paid	-30,384.00	-30,384.00
Taxable accrued interest received	8,279.84	8,279.84
<b>Total current year</b>	<b>-\$22,089.79</b>	<b>-\$22,089.79</b>
<b>Total dividend &amp; interest</b>	<b>-\$22,089.79</b>	<b>-\$22,089.79</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
	January 2026 (\$)	Year to date (\$)
Short term	-5,782.94	-5,782.94
		24,840.98

## 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.

	January 2026 (\$)	Year to date (\$)
<b>Opening balances</b>	<b>\$150,241.35</b>	<b>\$150,241.35</b>
Additions		
Deposits and other funds credited	1,000,000.00	1,000,000.00
Dividend and interest income	-22,089.79	-22,089.79
Proceeds from investment transactions	1,933,552.65	1,933,552.65
<b>Total additions</b>	<b>\$2,911,462.86</b>	<b>\$2,911,462.86</b>
Subtractions		
Professional management fees and related services	-8,409.22	-8,409.22
Funds withdrawn for investments bought	-2,996,311.84	-2,996,311.84
<b>Total subtractions</b>	<b>-\$3,004,721.06</b>	<b>-\$3,004,721.06</b>
<b>Net cash flow</b>	<b>-\$93,258.20</b>	<b>-\$93,258.20</b>
<b>Closing balances</b>	<b>\$56,983.15</b>	<b>\$56,983.15</b>

