



President
Mr. Wes Heathcock
Town of Loomis

Vice President
Mr. Todd Juhasz
City of Mt. Shasta

Secretary
Ms. Jenny Coelho
City of Tulelake

Treasurer
Mr. Blake Michaelsen
City of Dunsmuir

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

Location: Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

Date: Friday, October 25, 2024

Time: Breakfast available at 8:30 am
Board Meeting Call to Order 9:00 am

A	Action
I	Information
1	Attached
2	Hand Out
3	Separate Cover
4	Verbal

BOARD MEETING

- A. CALL TO ORDER – 9:00 a.m.**
- B. ROLL CALL**
- C. APPROVAL OF AGENDA AS POSTED** **A 1**
- D. PUBLIC COMMENTS** **I 4**
- E. CONSENT CALENDAR** **A 1**
All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or Board of Directors may request any item to be considered separately.

- Pg. 4* 1. Executive Committee Emergency Teleconference Minutes – July 26, 2023
- Pg. 7* 2. Board of Directors Teleconference Meeting Minutes – August 23, 2024
- Pg. 13* 3. SCORE Checking Register – July—September 2024
- Pg. 16* 4. Investment Statements from Chandler Asset Management #590 – August—September 2024
- Pg. 124* 5. Investment Statements from Chandler Asset Management Enhanced Cash Account – August—September 2024
- Pg. 143* 6. US Bank Account Statement – August—September 2024
- Pg. 217* 7. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2024
- Pg. 218* 8. Treasurer’s Report for Period Ending September 30, 2024
- Pg. 220* 9. SCORE Internal Controls
- Pg. 225* 10. PRISM Pollution Premium Estimates – October 2024
- Pg. 226* 11. SCORE FY 24-25 Loss Control Grant Funding Usage as of October 18, 2024

- F. ADMINISTRATIVE REPORT**
- 1. President’s Report**
Wes Heathcock will address the Board on items pertaining to SCORE.
- 2. Alliant Update** **I 4**
The Program Administrator will address the Board on Alliant matters pertinent to SCORE.
 - a. Annual Report**

- b. **Claims Reporting Manual**
- c. **Annual Vendor Service Provider Survey – Strategic Planning Questions**

G. FINANCIAL

- Pg. 227 **1. Financial Audit for Year ended June 30, 2024** **A 2**
Maze & Associates will present the Draft Financial Audit for Fiscal Year Ending June 30, 2024, to the Board for review and acceptance or direction.
- Pg. 296 **2. Premium Payment Update** **A 2**
The Board will receive an update of premium payments regarding three members.
 - a. **Etna**
 - b. **Isleton**
 - c. **Loyalton**

H. JPA BUSINESS

- Pg. 297 **1. DKF Solutions – What Can We Learn from Our Loss Runs** **I 1**
The Board will receive an update from the DKF team.
- Pg. 298 **2. SCORE FY 25/26 Meeting Dates and Locations** **A 1**
The Board will be asked to review and potentially approve dates and locations for the FY 25/26 meetings.
- Pg. 300 **3. Form 700 – Filing process** **I 1**
The Board will be reminded of the process for changing a Board Representative or Board Alternate for the SCORE Board of Directors including potential fines for failure to complete timely.
- Pg. 301 **4. Nomination and Selection of ERMA Representative** **A 1**
The Board is asked to name a Representative for the ERMA Board due to a recent vacancy.
- Pg. 302 **5. SCORE Schedule of Contracts and Renewal Direction** **A 1**
The Board will provide direction on action steps for renewal of vendor contracts.

I. ROUNDTABLE DISCUSSION

- Pg. 304 **I. ROUNDTABLE DISCUSSION** **I 2**
The Board is asked to review the feedback provided at the Planning Session and provide direction for action items to address the issues raised at the meeting.
 - a. **Entertainment Zones**

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY

- Pg. 308 **J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY** **A 1**
 - 1. Liability**
 - a) **Darin Klep v. Mt. Shasta****

K. INFORMATION ITEMS

- 1. PARMA Conference, Disneyland Anaheim, CA, February 20 -23, 2025** **4**

Pg. 310	2. Public Entity Bulletin September 2024 Cyber Security Standards	1
	3. Verbal Judo – November 7, 2024 Shasta Lake, CA	4
Pg. 313	4. SCORE Resource Contact Guide	1
Pg. 330	5. Glossary of Terms	1
Pg. 340	6. SCORE Travel Reimbursement Form	

L. CLOSING COMMENTS

M. ADJOURNMENT

UPCOMING MEETING: *Board of Directors – January 26, 2024 at Gaia Hotel, Anderson, CA*

IMPORTANT NOTICES AND DISCLAIMERS:

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Michelle Minnick at Alliant Insurance at (916) 643-2715. The Agenda packet will be posted on the SCORE website at www.scorejpa.org. Documents and material relating to an open session agenda item that are provided to the SCORE Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815. Access to some buildings and offices may require routine provisions of identification to building security. However, SCORE does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.



CONSENT CALENDAR

ACTION ITEM

ISSUE: The Board reviews items on the Consent Calendar, and if any item requires clarification or discussion a Member should ask that it be removed for separate action. Items requested to be removed from Consent will be placed back on the agenda in an order determined by the President.

RECOMMENDATION: Adoption of the Consent Calendar after review by the Board of Directors.

FISCAL IMPACT: None

BACKGROUND: Items of importance that may not require discussion are included on the Consent Calendar for adoption.

ATTACHMENT(S):

1. Executive Committee Emergency Teleconference Minutes – July 26, 2023
2. Board of Directors Teleconference Meeting Minutes – August 23, 2024
3. SCORE Checking Register – July—September 2024
4. Investment Statements from Chandler Asset Management #590 – August—September 2024
5. Investment Statements from Chandler Asset Management Enhanced Cash Account – August—September 2024
6. US Bank Account Statement – August—September 2024
7. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2024
8. Treasurer’s Report for Period Ending September 30, 2024
9. SCORE Internal Controls
10. PRISM Pollution Premium Estimates – October 2024
11. SCORE FY 24-25 Loss Control Grant Funding Usage as of October 18, 2024



**Small Cities Organized Risk Effort (SCORE)
Emergency Executive Committee
Teleconference Meeting Minutes
July 26, 2023**

Member Cities Present:

Wes Heathcock, Town of Loomis
Blake Michaelsen, City of Dunsmuir
Wendy Howard, City of Shasta Lake

Muriel Howarth-Terrell City of Mt. Shasta
Todd Juhasz, City of Mt. Shasta

Consultants & Guests:

Marcus Beverly, Alliant Insurance Services
Vicki Lapp, Intercare
Ebony Aleksich, Intercare

Michelle Minnick, Alliant Insurance Services
Chris Carmona, George Hills
Dana Calkins, George Hills

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 9:33 A.M.

B. ROLL CALL

The above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

**MOTION: Blake Michaelsen SECOND: Wendy Howard MOTION CARRIED
UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments.

E. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SETION 54956.95

1. Liability

- a. Martinez v. City of Tulelake**
- b. 4A2303DT6GD v. City of Shasta Lake**

2. Workers' Compensation

- a. 4A21110JDRR-0001 v. City of Yreka**

F. REPORT FROM CLOSED SESSION



The Board returned from closed session at 10:09 A.M. Mr. Heathcock reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.

H. AJOURNMENT

The meeting was adjourned at 10:00 A.M.

NEXT MEETING DATE: August 25, 2023 Teleconference

Respectfully Submitted,

Muriel Howarth Terrell, Secretary

Date



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Teleconference Meeting Minutes
August 23, 2024**

Member Cities Present:

Shanna Stahl, City of Colfax
Blake Michaelsen, City of Dunsmuir
Pamela Eastlick, City of Etna
David Kent, City of Isleton
Jessica Mata, City of Live Oak
Wes Heathcock, Town of Loomis
Kathy LeBlanc, City of Loyalton
David Dunn, City of Montague

Jim Murphy, City of Portola
Kyle Knopp, City of Rio Dell
Wendy Howard, City of Shasta Lake
Heidi Whitlock, City of Susanville
Jenny Coelho, City of Tulelake
Sandra Duchi, City of Weed
John Elsnab, City of Yreka
Cyndy Prohaska, City of Yreka

Member Cities Absent:

City of Biggs

City of Mt. Shasta

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Gina Dean, PRISM
Kevin Wong, Gilbert & Associates
Jennifer Zraick, Gilbert & Associates
Cindy Wilkerson, CAJPA Accreditation Committee

Connie Hampson, Intercare
Ebony Aleksin, Intercare
Heather Spain, Intercare
Chris Carmona, George Hills
John Balestrini, DKF Risk Solutions

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 9:05 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Biggs and City of Mt. Shasta.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as presented.

MOTION: Blake Michaelsen

SECOND: Sandi Duchi

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

- 1. Board of Directors Meeting *Draft Minutes* – June 24, 2024
- 2. US Bank Account Statements – June—July 2024
- 3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2024
- 4. Investment Statements from Chandler Asset Management – June—July 2024
- 5. Investment Statements from Chandler Asset Management Enhanced Cash Account– June—July 2024
- 6. SCORE Checking Register as of June—July 2024
- 7. Treasurer’s Report as of June 30, 2024
- 8. ACI Quarterly Utilization Report – April—June 2024
- 9. VectorSolutions Utilization Report – January—June 2024
- 10. SCORE FY 24-25 Loss Control Grant Funding Usage as of August 16, 2024
- 11. HCA Asset Management, LLC Property Appraisal Agreement – firm selected at June 23, 2024
SCORE Board Meeting

*A revision was noted – as it relates to the June minutes that an incorrect name was listed and a change was requested.

A motion was made to accept the consent calendar with the minutes as amended.

MOTION: Jenny Coelho

SECOND: Blake Michaelsen

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F.1.A. PRESIDENT’S REPORT

Mr. Wes Heathcock wanted to follow up on the Entertainment Zone to see how that would be impactful for other SCORE members (zones where alcohol can be open carried) he noted that SF and other jurisdictions have these and we would like to explore the liability related to the concept.

F.2.A. ALLIANT UPDATE - CAJPA ACREDITATION WITH EXCELLENCE CERTIFICATE – CINDY WILKERSON

Marcus Beverly provided an introduction of Cindy Wilkerson, a member of the Accreditation Committee, who presented the Accredited with Excellence certificate for the period 2023-2026. Cindy also highlighted the SCORE JPA has been Accredited with Excellence since 2006 which is quite an accomplishment and a true reflection of the leadership of Alliant.

F.2.B. ALLIANT UPDATE - OSIP QUESTIONNAIRE – DUE 9/1/24

Michelle Minnick reminded members that the OSIP Reporting questions were sent out and are due back by September 1, 2024.



F.2.C. ALLIANT UPDATE - LAWCX RISK CONSOLE UPDATES ON ILEARNING – DUE 9/15/24

Michelle Minnick provided a reminder for the Board that the Excess Workers’ Compensation carrier annually requires the members to complete 2 surveys (Renewal and Payroll) and the deadline to complete is September 15, 2024. Members were reminded if they do not submit by the deadline there is a penalty. Additionally, members were asked to reach out for assistance if there were any issues accessing the surveys.

F.3. PRISM PUBLIC ENTITY ENGAGEMENT MEETING

Gina Dean provided the Board with a review of the programs that SCORE participates in through PRISM as well as some services (consultation services, legal services) that are available to members. Marcus Beverly additionally noted there is a lot of Police Risk Management services and mentioned the company Concern providing EAP that specializes in first responders, available through PRISM.

G. FINANCIAL

G.1. QUARTERLY FINANCIALS FOR QE JUNE 30, 2024

Kevin Wong provided the Board with a review of the Quarterly Financials for QE June 30, 2024 and indicated that this past year was a great year where SCORE’s total assets increased by \$2.6M. Total Liabilities increased as well but not to the same degree (\$400k). Total net position increased from \$11.3M to \$13.5M. Kevin provided that the year end audit starts on Monday and they are looking forward to that happening more timely so we can report the audit is complete at the Oct meeting.

A motion was made to accept and file the report as presented.

MOTION: Blake Michaelsen SECOND: Wendy Howard MOTION CARRIED UNANIMOUSLY

G.2. ISLETON PAYMENT PLAN (ASSESSMENTS & FY 24/25 PREMIUMS)

Wes Heathcock noted that he was pleased with the City of Isleton and Marcus Beverly efforts to get them back on track. Marcus Beverly provided a review of the City of Isleton’s proposed payment plan and mentioned that we have recently received a \$15k payment. After a discussion it was requested that a consent item be brought back to the SCORE Board to keep track of Isleton’s payments moving forward.

A motion was made to accept the payment plan as presented.

**MOTION: Pamela Eastlick SECOND: Blake Michaelsen MOTION CARRIED
Abstain: David Kent**



H. JPA BUSINESS

H.1. LOSS CONTROL SERVICES AND WORK PLAN

John Balestrini provided the Board with a review of the work plan and he reminded members of the recent new legislation that requires a Workplace violence policy. He additionally mentioned that Fall Protection regulations were recently approved which include big changes to fall protection that go into effect in November and reminders will be sent out to members. Also CalOSHA also did some updates to the Indoor Heat Illness Regulations and DKF will host a webinar on 9/17 to review the new regulations. He also provided an update about member site visits and reminded members if there are specific topics they would like covered to reach out to John Balestrini. Members were also reminded of the DKF Sewer Summit and the Verbal Judo class that was very popular.

There was no motion made on this item.

H.2. CONFLICT OF INTEREST CODE

Michelle Minnick is presented every even year and no changes are being recommended at this time. If the Board is in agreement you may accept and file the report.

A motion was made to accept and file the report.

MOTION: Sandy Duchi

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

H.3. SCORE BYLAWS AMENDMENT

Michelle Minnick provided the Board with notice that the Alliant Office will be moving floors in the same building (from suite 460 to suite 380) and as the principal address for the SCORE JPA the Bylaws need to be amended to reflect the new address. Originally our intended move date was at the end of September 2024 but that has been pushed back to October 2024. Members received notice via mail regarding the proposed change.

A motion was made to accept the change to the SCORE Bylaws.

MOTION: Blake Michaelsen

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

Items H.4.A., H.4.B, and H.4.C. were all discussed together.

H.4.A. NEW CLAIM REPORTING CONTRACTS & PROCEDURES – PROPERTY

It was noted the Claims Reporting pages were shared with members as a reminder that George Hills has taken over the GL Claims handling and Intercare has taken over the WC Claims handling. Additionally, members were reminded of the Property Banking layer for claims that fall below the



\$25,000 deductible in APIP. It was also noted that the FY 24/25 Claims Reporting Manual has been sent to members and if additional copies are needed, members were encouraged to reach out.

H.4.B. NEW CLAIM REPORTING CONTRACTS & PROCEDURES – GENERAL LIABILITY

H.4.C. NEW CLAIM REPORTING CONTRACTS & PROCEDURES – WORKERS’ COMPENSATION

H.5. OCTOBER STRATEGIC PLANNING & BOARD OF DIRECTORS MEETING TOPICS

Michelle Minnick provided the Board with a review of agendas for the October meeting and members were asked to provide feedback. Additionally members were reminded that PARMA and CAJPA are coming up and anyone who is interested in attending was asked to please let Alliant staff know so that we may send an invite to the Alliant dinner for each conference. We haven’t received confirmation on where dinner will be for PARMA so more to follow as we get closer to 2025.

I. GENERAL RISK MANAGEMENT ISSUES

There was no discussion on this item.

J. INFORMATION ITEMS

J.1. FY 24/25 Resource Contact Guide

This was provided as an information item only.

J.2. Glossary of Terms

This was provided as an information item only.

J.3. LAW ENFORCEMENT TRAINING DAY

This was provided as an information item only.

J.4. CAJPA (SEPT. 2024 – SOUTH LAKE TAHOE) AND PARMA (FEB. 2025 – ANAHEIM) CONFERENCES

This was provided as an information item only.

J.5. ERMA TRAINING REMINDER

This was provided as an information item only.

K. CLOSING COMMENTS



L. AJOURNMENT

The meeting was adjourned at 10:23 AM

NEXT MEETING DATE: October 24, 2024 Anderson, CA

Respectfully Submitted,

Jenny Coelho, Secretary

Date

DRAFT

08/03/2024	Deposit		LAWCX		CASH IN BANK:100-02 - WFB 0105 - Main	890.97	3,999,664.81
08/05/2024	Bill Payment (Check)		Pacific Secured Equities Inc. DBA Intercare Holdings Insurance Services	Inv 76-011811	CASH IN BANK:100-02 - WFB 0105 - Main		9,312.54 3,990,352.27
08/07/2024	Bill Payment (Check)		George Hills	Inv INV1029221	CASH IN BANK:100-02 - WFB 0105 - Main		7,747.50 3,982,604.77
08/08/2024	Bill Payment (Check)		Jenny Coelho	Inv BOD JCoelho Q3 Q4	CASH IN BANK:100-02 - WFB 0105 - Main		415.40 3,982,189.37
08/09/2024	Bill Payment (Check)		City of Live Oak	Inv 8/24 ERMA Live Oak	CASH IN BANK:100-02 - WFB 0105 - Main		1,581.00 3,980,608.37
08/09/2024	Bill Payment (Check)		City of Tulelake	Inv 8/24 ERMA - Tulelake	CASH IN BANK:100-02 - WFB 0105 - Main		323.00 3,980,285.37
08/09/2024	Bill Payment (Check)		City of Biggs	Inv 8/24 ERMA - Biggs	CASH IN BANK:100-02 - WFB 0105 - Main		152.00 3,980,133.37
08/09/2024	Bill Payment (Check)		City of Portola	Multiple invoices	CASH IN BANK:100-02 - WFB 0105 - Main		3,758.32 3,976,375.05
08/09/2024	Bill Payment (Check)		City of Rio Dell	Inv 8/24 ERMA - Rio Dell	CASH IN BANK:100-02 - WFB 0105 - Main		1,191.00 3,975,184.05
08/09/2024	Bill Payment (Check)		City of Shasta Lake	Inv 8/24 ERMA - Shasta La	CASH IN BANK:100-02 - WFB 0105 - Main		4,164.00 3,971,020.05
08/09/2024	Bill Payment (Check)		City of Mt. Shasta	Inv 8/24 ERMA - Mt. Shasta	CASH IN BANK:100-02 - WFB 0105 - Main		2,156.00 3,968,864.05
08/09/2024	Bill Payment (Check)		City of Yreka	Inv 8/24 ERMA - Yreka	CASH IN BANK:100-02 - WFB 0105 - Main		3,515.00 3,965,349.05
08/09/2024	Bill Payment (Check)		City of Colfax	Inv 8/24 ERMA - Colfax	CASH IN BANK:100-02 - WFB 0105 - Main		718.00 3,964,631.05
08/09/2024	Bill Payment (Check)		Town of Loomis	Inv 8/24 ERMA - Loomis	CASH IN BANK:100-02 - WFB 0105 - Main		891.00 3,963,740.05
08/09/2024	Bill Payment (Check)		City of Susanville	Inv 8/24 ERMA - Susanvill	CASH IN BANK:100-02 - WFB 0105 - Main		4,534.00 3,959,206.05
08/09/2024	Bill Payment (Check)		City of Weed	Inv 8/24 ERMA - Weed	CASH IN BANK:100-02 - WFB 0105 - Main		1,097.00 3,958,109.05
08/12/2024	Bill Payment (Check)		LAWCX	Inv LAWCX-0026-2025	CASH IN BANK:100-02 - WFB 0105 - Main		548,631.00 3,409,478.05
08/15/2024	Bill Payment (Check)		Intercare Holdings Insurance Services	Inv 072024SCORE	CASH IN BANK:100-02 - WFB 0105 - Main		43,781.52 3,365,696.53
08/15/2024	Bill Payment (Check)		Gaia Hotel	Inv SCORE June 2024	CASH IN BANK:100-02 - WFB 0105 - Main		1,365.41 3,364,331.12
08/19/2024	Bill Payment (Check)		Small Cities Organized Risk Efforts George Hill Company, TPA	Inv Replenishment 8-15-24	CASH IN BANK:100-02 - WFB 0105 - Main		3,707.33 3,360,623.79
08/20/2024	Deposit				CASH IN BANK:100-02 - WFB 0105 - Main	23.00	3,360,646.79
08/22/2024	Payment	19553	City of Isleton.		CASH IN BANK:100-02 - WFB 0105 - Main	15,000.00	3,375,646.79
08/26/2024	Bill Payment (Check)		City of Yreka	Inv 1500493	CASH IN BANK:100-02 - WFB 0105 - Main		4,777.57 3,370,869.22
08/27/2024	Payment	38003	City of Montague.		CASH IN BANK:100-02 - WFB 0105 - Main	207,654.14	3,578,523.36
09/05/2024	Bill Payment (Check)		Pacific Secured Equities Inc. DBA Intercare Holdings Insurance Services	Inv 76-011715	CASH IN BANK:100-02 - WFB 0105 - Main		9,312.54 3,569,210.82
09/05/2024	Bill Payment (Check)		George Hills	Inv INV1029570	CASH IN BANK:100-02 - WFB 0105 - Main		7,747.50 3,561,463.32
09/06/2024	Journal Entry	JLZ102		Gibbons Conley invoice 24APR4190 was voided in Bill.com & reissued.	CASH IN BANK:100-02 - WFB 0105 - Main		23.00 3,561,440.32
09/06/2024	Transfer				CASH IN BANK:100-02 - WFB 0105 - Main	1,500,000.00	2,061,440.32
09/06/2024	Bill Payment (Check)		ACI Specialty Benefits (Corp)	Inv ACI-IN-100847	CASH IN BANK:100-02 - WFB 0105 - Main		15,771.60 2,045,668.72
09/10/2024	Bill Payment (Check)		Maze and Associates	Inv 53488	CASH IN BANK:100-02 - WFB 0105 - Main		10,950.00 2,034,718.72
09/11/2024	Bill Payment (Check)		Gilbert CPAs	Acct 29330 ENG - Inv 348464	CASH IN BANK:100-02 - WFB 0105 - Main		18,132.35 2,016,586.37
09/11/2024	Bill Payment (Check)		City of Shasta Lake	Inv 1909	CASH IN BANK:100-02 - WFB 0105 - Main		1,000.00 2,015,586.37
09/18/2024	Payment	9021	City of Laylton.		CASH IN BANK:100-02 - WFB 0105 - Main	10,000.00	2,025,586.37
09/24/2024	Bill Payment (Check)		Small Cities Organized Risk Efforts George Hill Company, TPA	Inv 9/16/24 Replenishment	CASH IN BANK:100-02 - WFB 0105 - Main		35,422.02 1,990,164.35
09/27/2024	Deposit				CASH IN BANK:100-02 - WFB 0105 - Main	76,525.26	2,066,689.61
09/30/2024	Payment	Direct Deposit	City of Shasta Lake.		CASH IN BANK:100-02 - WFB 0105 - Main	67,959.14	2,134,648.75
Total for 100-02 - WFB 0105 - Main						\$ 403,153.15	\$ 2,275,518.60
Total for CASH IN BANK						\$ 2,007,846.76	\$ 2,408,266.63
TOTAL						\$ 2,007,846.76	\$ 2,408,266.63

MONTHLY ACCOUNT STATEMENT

Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Portfolio Characteristics

Average Modified Duration	2.55
Average Coupon	3.06%
Average Purchase YTM	3.32%
Average Market YTM	4.17%
Average Quality	AA
Average Final Maturity	2.93
Average Life	2.61

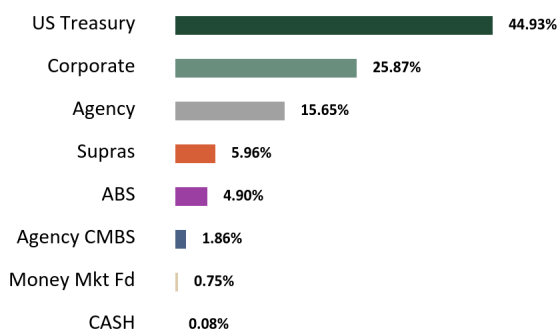
Account Summary

	Beg. Values as of 08/01/2024	End Values as of 08/31/2024
Market Value	15,547,534.74	15,701,463.87
Accrued Interest	104,154.17	105,785.18
Total Market Value	15,651,688.91	15,807,249.05
Income Earned	52,313.68	31,264.67
Cont/WD	0.00	0.00
Par	15,867,920.93	15,894,891.55
Book Value	15,730,106.65	15,762,578.12
Cost Value	15,702,110.83	15,721,650.58

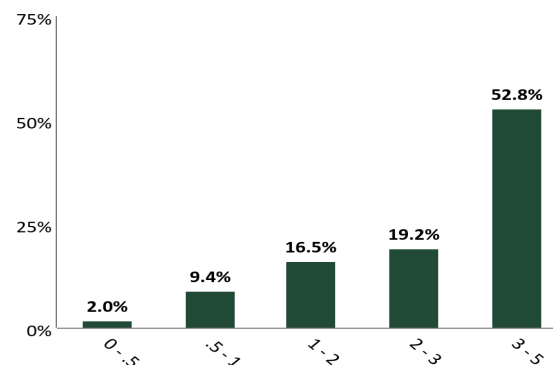
Top Issuers

United States	44.93%
Federal Home Loan Banks	8.65%
FNMA	4.91%
FHLMC	3.94%
International Bank for Recon and Dev	2.91%
Inter-American Development Bank	2.50%
Honeywell International Inc.	2.29%
Bank of America Corporation	1.50%

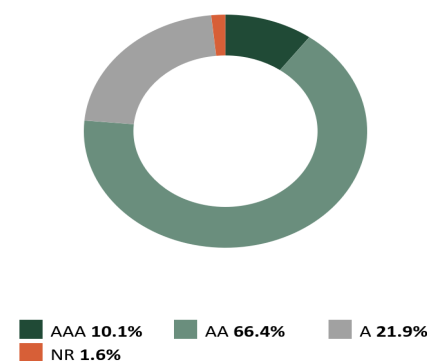
Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (04/01/06)
Small Cities Org Risk Effort	0.99%	3.14%	3.57%	6.51%	3.90%	0.83%	1.42%	1.66%	2.60%
Benchmark Return*	0.99%	3.19%	3.31%	6.14%	3.41%	0.37%	1.05%	1.39%	2.32%
Secondary Benchmark Return*	1.00%	3.20%	3.42%	6.32%	3.55%	0.44%	1.15%	1.48%	2.40%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 09/04/2024 12:37:57 PM

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STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	1.9	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	8.7	Compliant	
Max Maturity (Years)	5.0	3.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV; Non Agency ABS & MBS)	20.0	4.9	Compliant	
Max % Issuer (MV)	5.0	1.1	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	25.9	Compliant	
Max % Issuer (MV)	5.0	2.3	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Max % (MV)	100.0	15.7	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	8.7	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	4	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.7	Compliant	
Max % Issuer (MV)	20.0	0.7	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
REPURCHASE AGREEMENTS				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	5.9	Compliant	
Max % Issuer (MV)	10.0	2.9	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	44.9	Compliant	
Max Maturity (Years)	5	4	Compliant	

RECONCILIATION SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	(85,000.00)

Principal Paydowns

Month to Date	(39,456.08)
Fiscal Year to Date	(72,966.24)

Purchases

Month to Date	607,518.43
Fiscal Year to Date	978,555.45

Sales

Month to Date	(541,573.48)
Fiscal Year to Date	(743,688.63)

Interest Received

Month to Date	25,331.41
Fiscal Year to Date	76,412.96

Purchased / Sold Interest

Month to Date	1,157.46
Fiscal Year to Date	487.62

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	15,730,106.65	15,686,236.97
Maturities/Calls	0.00	(85,000.00)
Principal Paydowns	(39,456.08)	(72,966.24)
Purchases	607,518.43	978,555.45
Sales	(541,573.48)	(743,688.63)
Change in Cash, Payables, Receivables	11,641.69	1,983.83
Amortization/Accretion	3,144.79	6,260.65
Realized Gain (Loss)	(8,803.89)	(8,803.92)
Ending Book Value	15,762,578.12	15,762,578.12

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	15,547,534.74	15,319,712.65
Maturities/Calls	0.00	(85,000.00)
Principal Paydowns	(39,456.08)	(72,966.24)
Purchases	607,518.43	978,555.45
Sales	(541,573.48)	(743,688.63)
Change in Cash, Payables, Receivables	11,641.69	1,983.83
Amortization/Accretion	3,144.79	6,260.65
Change in Net Unrealized Gain (Loss)	121,457.67	305,410.08
Realized Gain (Loss)	(8,803.89)	(8,803.92)
Ending Market Value	15,701,463.87	15,701,463.87

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
47788UAC6	JDOT 2021 A3 0.36 09/15/2025	1,566.90	03/02/2021 0.37%	1,566.60 1,566.84	99.79 5.67%	1,563.58 0.25	0.01% (3.26)	Aaa/NA AAA	1.04 0.04
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	13,706.93	02/07/2023 5.43%	13,706.60 13,706.78	99.97 5.31%	13,703.11 11.79	0.09% (3.67)	Aaa/AAA NA	1.24 0.29
44934KAC8	HART 2021-B A3 0.38 01/15/2026	10,646.89	07/20/2021 0.60%	10,644.54 10,646.31	99.49 5.73%	10,593.10 1.80	0.07% (53.21)	NA/AAA AAA	1.38 0.09
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	12,538.24	11/16/2021 0.89%	12,535.60 12,537.45	98.39 5.78%	12,336.53 3.06	0.08% (200.92)	Aaa/NA AAA	1.39 0.33
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	11,866.20	07/13/2021 0.52%	11,865.14 11,865.99	98.48 5.91%	11,686.41 2.74	0.07% (179.58)	Aaa/NA AAA	1.54 0.28
44935FAD6	HART 2021-C A3 0.74 05/15/2026	8,493.74	11/09/2021 0.75%	8,491.84 8,493.12	98.80 5.49%	8,391.92 2.79	0.05% (101.20)	NA/AAA AAA	1.70 0.25
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	33,266.71	02/15/2022 1.89%	33,261.70 33,264.85	98.44 5.55%	32,748.89 27.80	0.21% (515.96)	Aaa/AAA NA	1.70 0.42
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	20,751.49	05/10/2022 3.63%	20,750.41 20,751.09	99.07 5.22%	20,557.81 11.10	0.13% (193.27)	Aaa/AAA NA	1.98 0.47
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	23,219.77	03/10/2022 2.34%	23,214.63 23,217.58	98.55 5.69%	22,882.33 23.94	0.15% (335.26)	Aaa/NA AAA	2.04 0.43
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	26,854.44	04/07/2022 3.09%	26,853.81 26,854.21	98.77 5.51%	26,524.30 34.97	0.17% (329.91)	Aaa/AAA NA	2.04 0.48
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	10,965.84	10/13/2021 0.68%	10,965.56 10,965.76	98.17 5.56%	10,765.32 3.11	0.07% (200.45)	Aaa/AAA NA	2.04 0.37
448977AD0	HART 2022-A A3 2.22 10/15/2026	18,331.30	03/09/2022 2.23%	18,330.60 18,331.06	98.51 5.68%	18,057.41 18.09	0.12% (273.64)	NA/AAA AAA	2.12 0.43
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	11,092.91	01/11/2022 1.24%	11,091.94 11,092.59	98.31 5.33%	10,905.31 5.82	0.07% (187.28)	NA/AAA AAA	2.21 0.41
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	25,979.19	04/05/2022 3.16%	25,973.76 25,977.02	98.78 5.28%	25,661.03 33.56	0.16% (315.98)	Aaa/AAA NA	2.46 0.56
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	39,524.90	07/12/2022 3.77%	39,521.13 39,523.13	99.14 5.19%	39,183.27 65.70	0.25% (339.86)	Aaa/NA AAA	2.46 0.61
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	40,000.00	02/16/2023 5.09%	39,992.57 39,995.29	100.20 4.87%	40,079.67 56.00	0.26% 84.38	Aaa/NA AAA	2.64 0.91
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	110,382.24	11/15/2022 5.27%	110,360.40 110,369.04	100.21 4.96%	110,609.79 255.60	0.70% 240.76	Aaa/AAA NA	2.96 0.68

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	30,000.00	01/18/2023 4.56%	29,996.40 29,997.60	99.69 4.97%	29,907.24 60.13	0.19% (90.36)	NA/AAA AAA	3.21 0.73
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	75,000.00	02/22/2023 3.39%	74,986.34 74,990.70	100.28 4.80%	75,210.44 167.00	0.48% 219.73	Aaa/NA AAA	3.21 1.08
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	30,000.00	07/11/2023 5.47%	29,994.68 29,995.98	100.99 4.68%	30,298.13 27.35	0.19% 302.16	NA/AAA AAA	3.49 1.17
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	50,000.00	06/21/2023 5.51%	49,991.66 49,993.75	100.68 4.69%	50,340.49 115.11	0.32% 346.74	Aaa/NA AAA	3.54 1.24
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	165,000.00	09/07/2023 5.17%	164,954.26 164,963.07	101.67 4.34%	167,763.37 378.40	1.07% 2,800.30	NR/AAA AAA	4.04 1.89
Total ABS		769,187.67	4.10%	769,050.17 769,099.21	100.09 4.95%	769,769.45 1,306.11	4.90% 670.24	Aaa/AAA AAA	2.93 0.97

AGENCY									
3130A4CH3	FEDERAL HOME LOAN BANKS 2.375 03/14/2025	225,000.00	03/19/2020 1.20%	237,998.25 226,385.53	98.73 4.84%	222,132.71 2,478.91	1.41% (4,252.82)	Aaa/AA+ AA+	0.53 0.51
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00	06/04/2020 0.53%	149,800.80 149,974.73	97.54 4.61%	146,306.92 285.42	0.93% (3,667.82)	Aaa/AA+ AA+	0.62 0.60
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	105,000.00	04/22/2020 0.67%	104,783.70 104,972.37	97.53 4.60%	102,411.17 235.16	0.65% (2,561.20)	Aaa/AA+ AA+	0.64 0.62
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00	06/17/2020 0.54%	259,461.80 259,914.73	96.89 4.56%	251,905.91 267.22	1.60% (8,008.81)	Aaa/AA+ AA+	0.79 0.77
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00	07/21/2020 0.48%	139,302.80 139,876.54	96.52 4.43%	135,130.83 58.33	0.86% (4,745.71)	Aaa/AA+ AA+	0.89 0.86
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00	08/25/2020 0.47%	218,970.40 219,797.92	96.20 4.39%	211,642.20 13.75	1.35% (8,155.72)	Aaa/AA+ AA+	0.98 0.96
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	200,000.00	09/23/2020 0.44%	199,398.00 199,872.27	95.90 4.39%	191,807.86 329.17	1.22% (8,064.42)	Aaa/AA+ AA+	1.06 1.03
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	215,000.00	11/09/2020 0.57%	214,230.30 214,817.40	95.70 4.28%	205,753.74 340.42	1.31% (9,063.66)	Aaa/AA+ AA+	1.19 1.15
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	300,000.00	02/08/2023 4.21%	302,262.00 301,018.66	100.32 4.23%	300,971.08 2,962.50	1.92% (47.58)	Aaa/AA+ AA+	1.28 1.22
3130ATS57	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	275,000.00	03/20/2023 3.84%	283,109.75 280,742.92	102.12 3.85%	280,825.83 5,878.13	1.79% 82.91	Aaa/AA+ AA+	3.53 3.17

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	200,000.00	07/26/2023 4.27%	200,900.00 200,696.63	102.01 3.80%	204,011.79 1,993.06	1.30% 3,315.17	Aaa/AA+ AA+	3.77 3.42
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	200,000.00	10/23/2023 4.98%	194,780.00 195,697.38	102.13 3.80%	204,250.72 4,204.86	1.30% 8,553.33	Aaa/AA+ AA+	4.02 3.58
Total Agency		2,490,000.00	2.10%	2,504,997.80 2,493,767.08	98.74 4.28%	2,457,150.77 19,046.91	15.65% (36,616.32)	Aaa/AA+ AA+	1.72 1.59

AGENCY CMBS									
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	295,000.00	05/24/2023 4.24%	289,583.98 290,969.61	98.93 4.13%	291,848.34 946.46	1.86% 878.72	Aaa/AA+ AAA	3.73 3.34
Total Agency CMBS		295,000.00	4.24%	289,583.98 290,969.61	98.93 4.13%	291,848.34 946.46	1.86% 878.72	Aaa/AA+ AAA	3.73 3.34

CASH									
CCYUSD	Receivable	12,505.39	-- 0.00%	12,505.39 12,505.39	1.00 0.00%	12,505.39 0.00	0.08% 0.00	Aaa/AAA AAA	0.00 0.00
Total CASH		12,505.39	0.00%	12,505.39 12,505.39	1.00 0.00%	12,505.39 0.00	0.08% 0.00	Aaa/AAA AAA	0.00 0.00

CORPORATE									
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00	01/20/2021 0.74%	152,733.00 141,462.28	98.95 4.98%	138,523.76 1,884.96	0.88% (2,938.52)	Aa2/AA- NA	0.55 0.52
747525AF0	QUALCOMM INC 3.45 05/20/2025	140,000.00	05/27/2020 0.91%	155,689.80 141,654.47	99.08 4.77%	138,707.56 1,355.08	0.88% (2,946.91)	A2/A NA	0.72 0.69
857477BR3	STATE STREET CORP 1.746 02/06/2026	40,000.00	02/02/2022 1.75%	40,000.00 40,000.00	98.47 5.68%	39,386.16 48.50	0.25% (613.84)	A1/A AA-	1.44 0.42
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	50,000.00	09/16/2021 1.18%	51,594.50 50,283.60	98.10 6.41%	49,049.38 373.20	0.31% (1,234.22)	A1/A- AA-	1.64 0.62
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	-- 1.41%	173,020.70 174,233.13	94.88 4.31%	166,034.89 592.57	1.06% (8,198.24)	A2/A+ A	1.70 1.65
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	130,000.00	06/15/2021 1.13%	129,942.80 129,979.48	94.53 4.33%	122,893.36 296.56	0.78% (7,086.12)	A1/A+ A+	1.80 1.74
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	-- 2.81%	77,319.60 79,124.18	97.05 5.91%	77,638.47 211.04	0.49% (1,485.70)	A1/A- AA-	1.80 0.77
931142ERO	WALMART INC 1.05 09/17/2026	30,000.00	09/08/2021 1.09%	29,943.30 29,976.84	94.21 4.04%	28,261.55 143.50	0.18% (1,715.29)	Aa2/AA AA	2.05 1.97

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	180,000.00	12/15/2022 4.35%	168,229.80 173,411.02	96.53 4.19%	173,757.85 1,500.00	1.11% 346.83	A2/A A	2.17 2.06
87612EBM7	TARGET CORP 1.95 01/15/2027	70,000.00	01/19/2022 1.99%	69,881.00 69,943.28	95.49 3.97%	66,841.10 174.42	0.43% (3,102.18)	A2/A A	2.38 2.27
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	-- 2.78%	147,699.00 148,840.82	95.23 4.49%	142,842.74 1,817.08	0.91% (5,998.08)	A2/A- A	2.50 2.38
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	115,000.00	03/07/2022 2.30%	114,978.15 114,988.93	95.95 4.00%	110,342.35 1,219.64	0.70% (4,646.57)	Aa2/AA A+	2.54 2.40
09247XAN1	BLACKROCK INC 3.2 03/15/2027	190,000.00	01/19/2023 4.08%	183,705.30 186,149.08	97.86 4.10%	185,942.46 2,803.56	1.18% (206.62)	Aa3/AA- NA	2.54 2.37
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	-- 3.63%	108,548.65 109,131.68	98.03 4.10%	107,831.89 1,391.50	0.69% (1,299.80)	A1/AA AA-	2.62 2.44
74340XBN0	PROLOGIS LP 2.125 04/15/2027	160,000.00	11/09/2022 5.15%	141,006.40 148,742.79	94.64 4.31%	151,424.49 1,284.44	0.96% 2,681.69	A3/A WR	2.62 2.48
61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	-- 4.71%	133,989.30 142,836.35	95.00 5.29%	142,504.19 776.59	0.91% (332.16)	A1/A- A+	2.67 1.61
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	95,000.00	08/22/2022 3.81%	94,090.85 94,461.22	98.67 4.08%	93,736.99 180.50	0.60% (724.23)	A2/A A+	2.95 2.75
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	200,000.00	01/05/2023 4.88%	192,410.00 195,126.85	98.63 4.45%	197,250.43 351.11	1.26% 2,123.58	A3/A- NA	2.96 2.75
931142EX7	WALMART INC 3.95 09/09/2027	50,000.00	-- 3.98%	49,921.10 49,952.47	100.17 3.89%	50,085.12 943.61	0.32% 132.65	Aa2/AA AA	3.02 2.69
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	100,000.00	04/24/2023 5.17%	95,493.00 97,124.10	98.26 5.25%	98,255.55 435.51	0.63% 1,131.45	A1/A- AA-	3.39 2.24
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	180,000.00	02/13/2023 4.44%	184,037.40 182,768.82	102.99 4.01%	185,388.98 396.00	1.18% 2,620.16	A2/A A	3.46 3.08
57636QAW4	MASTERCARD INC 4.875 03/09/2028	95,000.00	03/06/2023 4.90%	94,907.85 94,935.19	102.73 4.04%	97,590.56 2,212.71	0.62% 2,655.37	Aa3/A+ NA	3.52 3.07
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	200,000.00	09/06/2023 5.10%	188,558.00 190,978.55	97.77 4.36%	195,539.93 2,466.67	1.25% 4,561.38	A1/A WR	3.67 3.34
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	150,000.00	08/17/2023 5.33%	148,678.50 148,958.08	102.62 4.37%	153,933.98 1,153.13	0.98% 4,975.90	A3/A- A	3.85 3.44
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	110,000.00	08/04/2023 5.27%	108,359.90 108,801.94	100.90 5.19%	110,988.71 533.61	0.71% 2,186.77	A1/A- AA-	3.90 2.66
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	190,000.00	05/28/2024 5.00%	186,112.60 186,330.74	101.03 4.24%	191,952.97 1,068.75	1.22% 5,622.24	A1/A A+	4.38 3.91

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	195,000.00	01/24/2024 4.64%	194,682.15 194,719.38	101.44 4.24%	197,808.38 772.42	1.26% 3,089.00	A1/A+ NA	4.42 3.94
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	190,000.00	05/15/2024 5.00%	189,976.50 189,977.91	101.87 4.54%	193,558.37 3,848.15	1.23% 3,580.46	A1/A AA-	4.59 3.99
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	50,000.00	08/26/2024 4.53%	51,043.50 51,039.58	101.88 5.06%	50,941.61 939.56	0.32% (97.97)	A1/A- A+	4.64 3.23
91159HJM3	US BANCORP 5.775 06/12/2029	190,000.00	06/20/2024 5.26%	193,439.00 193,268.47	103.83 5.16%	197,284.32 2,407.85	1.26% 4,015.85	A3/A A	4.78 3.33
437076DC3	HOME DEPOT INC 4.75 06/25/2029	70,000.00	06/17/2024 4.90%	69,548.50 69,565.31	102.24 4.23%	71,567.17 609.58	0.46% 2,001.86	A2/A A	4.82 4.17
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	60,000.00	08/22/2024 4.61%	59,274.60 59,279.17	98.94 4.96%	59,361.59 270.50	0.38% 82.42	A1/A- AA-	4.89 3.53
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	75,000.00	08/26/2024 4.49%	74,241.75 74,244.41	98.77 4.93%	74,073.93 332.74	0.47% (170.48)	A1/A- AA-	4.89 3.53
Total Corporate		4,110,000.00	3.92%	4,053,056.50 4,062,290.13	98.90 4.52%	4,061,300.79 34,795.04	25.87% (989.34)	A2/A A+	3.10 2.62

MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	118,198.49	-- 4.89%	118,198.49 118,198.49	1.00 4.89%	118,198.49 0.00	0.75% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		118,198.49	4.89%	118,198.49 118,198.49	1.00 4.89%	118,198.49 0.00	0.75% 0.00	Aaa/ AAAm AAA	0.00 0.00

SUPRANATIONAL									
4581X0DZ8	INTER-AMERICAN DEVELOPMENT BANK 0.5 09/23/2024	190,000.00	09/15/2021 0.52%	189,859.40 189,997.18	99.73 5.34%	189,489.78 416.94	1.21% (507.40)	Aaa/AAA NA	0.06 0.06
459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00	04/15/2020 0.70%	129,496.90 129,935.80	97.46 4.72%	126,702.50 291.61	0.81% (3,233.30)	Aaa/AAA NA	0.64 0.62
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	180,000.00	10/21/2020 0.52%	179,796.60 179,952.99	95.73 4.34%	172,308.14 307.50	1.10% (7,644.86)	Aaa/AAA NA	1.16 1.12

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	160,000.00	11/28/2023 4.55%	153,088.00 154,219.50	98.92 3.80%	158,279.80 762.22	1.01% 4,060.30	Aaa/AAA NA	3.87 3.56
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	85,000.00	07/06/2023 4.53%	84,905.65 84,927.13	102.57 3.78%	87,182.38 510.00	0.56% 2,255.25	Aaa/AAA NA	3.87 3.50
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	200,000.00	02/15/2024 4.31%	198,356.00 198,531.05	101.30 3.80%	202,594.44 366.67	1.29% 4,063.40	Aaa/AAA NA	4.46 4.03
Total Supranational		945,000.00	2.42%	935,502.55 937,563.66	99.15 4.33%	936,557.05 2,654.95	5.96% (1,006.61)	Aaa/AAA NA	2.29 2.10
US TREASURY									
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	300,000.00	12/29/2020 0.37%	300,093.75 300,023.75	95.36 4.25%	286,078.13 285.86	1.82% (13,945.63)	Aaa/AA+ AA+	1.25 1.21
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	300,000.00	03/30/2021 0.91%	297,597.66 299,242.20	94.97 4.08%	284,906.25 946.72	1.81% (14,335.95)	Aaa/AA+ AA+	1.58 1.53
91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	150,000.00	04/29/2021 0.88%	149,009.77 149,671.37	94.76 4.05%	142,136.72 379.08	0.91% (7,534.65)	Aaa/AA+ AA+	1.66 1.61
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	125,000.00	08/10/2021 0.82%	123,813.48 124,543.69	93.91 3.97%	117,387.70 67.93	0.75% (7,156.00)	Aaa/AA+ AA+	1.91 1.86
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	-- 0.97%	346,279.30 348,467.30	93.95 3.94%	328,822.27 7.25	2.09% (19,645.03)	Aaa/AA+ AA+	2.00 1.94
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	-- 1.26%	322,884.77 324,066.39	94.30 3.90%	306,490.24 1,232.00	1.95% (17,576.16)	Aaa/AA+ AA+	2.17 2.09
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	200,000.00	02/06/2023 3.92%	187,695.31 192,486.52	96.26 3.86%	192,523.44 207.88	1.23% 36.92	Aaa/AA+ AA+	2.46 2.35
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	200,000.00	09/27/2022 4.25%	185,734.38 191,839.54	96.81 3.81%	193,617.19 2,103.83	1.23% 1,777.64	Aaa/AA+ AA+	2.58 2.43
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	-- 3.26%	332,193.75 335,747.61	97.31 3.82%	330,849.22 3,150.54	2.11% (4,898.39)	Aaa/AA+ AA+	2.66 2.51
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	175,000.00	08/03/2022 2.94%	177,460.94 176,418.03	98.53 3.80%	172,429.69 973.68	1.10% (3,988.34)	Aaa/AA+ AA+	2.83 2.65
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	120,000.00	09/08/2022 3.36%	118,692.19 119,212.58	98.12 3.80%	117,740.63 10.36	0.75% (1,471.95)	Aaa/AA+ AA+	3.00 2.82
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	150,000.00	10/28/2022 4.19%	149,531.25 149,706.48	101.02 3.77%	151,523.44 2,603.48	0.97% 1,816.96	Aaa/AA+ AA+	3.08 2.82

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	220,000.00	12/15/2022 3.68%	224,357.03 222,827.18	100.97 3.79%	222,139.84 3,057.88	1.41% (687.33)	Aaa/AA+ AA+	3.17 2.90
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	200,000.00	01/05/2023 3.98%	184,875.00 190,024.66	95.38 3.80%	190,757.81 1,332.88	1.21% 733.15	Aaa/AA+ AA+	3.21 3.02
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	180,000.00	01/19/2023 3.48%	183,171.09 182,135.13	100.32 3.77%	180,576.56 1,194.09	1.15% (1,558.57)	Aaa/AA+ AA+	3.33 3.07
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	220,000.00	02/27/2023 4.21%	213,125.00 215,231.85	99.10 3.78%	218,023.44 669.57	1.39% 2,791.58	Aaa/AA+ AA+	3.42 3.17
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	230,000.00	03/08/2023 4.37%	213,639.45 218,554.87	96.65 3.80%	222,291.41 292.19	1.42% 3,736.54	Aaa/AA+ AA+	3.46 3.24
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	200,000.00	06/28/2023 4.05%	196,343.75 197,248.87	99.55 3.76%	199,109.38 3,050.55	1.27% 1,860.51	Aaa/AA+ AA+	3.58 3.27
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	220,000.00	05/15/2023 3.47%	220,275.00 220,203.02	99.11 3.76%	218,032.03 2,594.57	1.39% (2,170.99)	Aaa/AA+ AA+	3.67 3.36
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	180,000.00	06/15/2023 3.95%	177,370.31 178,013.57	99.51 3.77%	179,114.06 1,657.99	1.14% 1,100.49	Aaa/AA+ AA+	3.75 3.43
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	220,000.00	09/25/2023 4.62%	215,342.19 216,239.54	101.30 3.76%	222,870.31 789.13	1.42% 6,630.77	Aaa/AA+ AA+	3.92 3.57
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	150,000.00	09/28/2023 4.66%	148,160.16 148,506.03	102.26 3.76%	153,392.58 18.13	0.98% 4,886.55	Aaa/AA+ AA+	4.00 3.64
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	250,000.00	09/21/2023 4.66%	211,376.95 218,759.20	90.31 3.76%	225,771.49 7.77	1.44% 7,012.29	Aaa/AA+ AA+	4.00 3.84
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	200,000.00	02/26/2024 4.34%	204,445.31 203,958.62	104.25 3.76%	208,507.81 3,285.33	1.33% 4,549.20	Aaa/AA+ AA+	4.17 3.69
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	275,000.00	12/21/2023 3.82%	281,756.84 280,806.02	102.41 3.75%	281,627.93 3,057.12	1.79% 821.91	Aaa/AA+ AA+	4.25 3.81
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	200,000.00	01/17/2024 4.02%	197,554.69 197,861.54	99.99 3.75%	199,976.56 1,283.97	1.27% 2,115.03	Aaa/AA+ AA+	4.33 3.93
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	180,000.00	02/08/2024 4.10%	179,184.38 179,276.35	101.01 3.75%	181,821.09 626.09	1.16% 2,544.74	Aaa/AA+ AA+	4.42 4.00
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	200,000.00	02/28/2024 4.29%	199,609.38 199,648.96	102.12 3.73%	204,234.38 23.48	1.30% 4,585.42	Aaa/AA+ AA+	4.50 4.06
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	220,000.00	04/10/2024 4.60%	215,359.38 215,725.00	101.58 3.75%	223,471.88 3,818.44	1.42% 7,746.87	Aaa/AA+ AA+	4.58 4.07
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	-- 4.65%	224,735.35 224,754.63	103.73 3.74%	233,402.34 3,506.45	1.49% 8,647.71	Aaa/AA+ AA+	4.66 4.11

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	200,000.00	06/26/2024 4.33%	201,468.75 201,414.87	103.30 3.73%	206,601.56 2,286.89	1.32% 5,186.70	Aaa/AA+ AA+	4.75 4.20
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	-- 4.01%	252,595.70 252,562.51	102.22 3.74%	255,546.88 1,818.95	1.63% 2,984.36	Aaa/AA+ AA+	4.83 4.31
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	200,000.00	08/21/2024 3.66%	203,023.44 203,006.68	101.18 3.73%	202,359.38 695.65	1.29% (647.30)	Aaa/AA+ AA+	4.91 4.41
Total US Treasury		7,155,000.00	3.38%	7,038,755.70 7,078,184.54	98.71 3.83%	7,054,133.60 47,035.71	44.93% (24,050.94)	Aaa/AA+ AA+	3.36 3.09
Total Portfolio		15,894,891.55	3.32%	15,721,650.58 15,762,578.12	98.05 4.17%	15,701,463.87 105,785.18	100.00% (61,114.24)	Aa2/AA- AA	2.93 2.55
Total Market Value + Accrued						15,807,249.05			

TRANSACTION LEDGER



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Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	08/02/2024	31846V203	863.70	FIRST AMER:GVT OBLG Y	1.000	4.91%	(863.70)	0.00	(863.70)	0.00
Purchase	08/06/2024	31846V203	349.20	FIRST AMER:GVT OBLG Y	1.000	4.89%	(349.20)	0.00	(349.20)	0.00
Purchase	08/12/2024	31846V203	1,710.00	FIRST AMER:GVT OBLG Y	1.000	4.91%	(1,710.00)	0.00	(1,710.00)	0.00
Purchase	08/15/2024	31846V203	4,468.75	FIRST AMER:GVT OBLG Y	1.000	4.90%	(4,468.75)	0.00	(4,468.75)	0.00
Purchase	08/15/2024	31846V203	45,187.95	FIRST AMER:GVT OBLG Y	1.000	4.90%	(45,187.95)	0.00	(45,187.95)	0.00
Purchase	08/16/2024	31846V203	4,549.27	FIRST AMER:GVT OBLG Y	1.000	4.90%	(4,549.27)	0.00	(4,549.27)	0.00
Purchase	08/21/2024	31846V203	1,931.05	FIRST AMER:GVT OBLG Y	1.000	4.90%	(1,931.05)	0.00	(1,931.05)	0.00
Purchase	08/22/2024	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029	101.512	3.66%	(203,023.44)	(478.26)	(203,501.70)	0.00
Purchase	08/23/2024	91282CKX8	50,000.00	UNITED STATES TREASURY 4.25 06/30/2029	102.301	3.73%	(51,150.39)	(311.82)	(51,462.21)	0.00
Purchase	08/23/2024	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029	98.791	4.55%	(59,274.60)	(213.55)	(59,488.15)	0.00
Purchase	08/23/2024	31846V203	84,421.13	FIRST AMER:GVT OBLG Y	1.000	4.90%	(84,421.13)	0.00	(84,421.13)	0.00
Purchase	08/26/2024	31846V203	549.25	FIRST AMER:GVT OBLG Y	1.000	4.92%	(549.25)	0.00	(549.25)	0.00
Purchase	08/26/2024	31846V203	5,178.32	FIRST AMER:GVT OBLG Y	1.000	4.92%	(5,178.32)	0.00	(5,178.32)	0.00
Purchase	08/27/2024	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029	98.989	0.00%	(74,241.75)	(297.71)	(74,539.46)	0.00
Purchase	08/27/2024	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029	102.087	4.53%	(51,043.50)	(910.87)	(51,954.37)	0.00
Purchase	08/27/2024	31846V203	19,576.13	FIRST AMER:GVT OBLG Y	1.000	4.92%	(19,576.13)	0.00	(19,576.13)	0.00
Total Purchase			603,784.75				(607,518.43)	(2,212.21)	(609,730.64)	0.00
TOTAL ACQUISITIONS			603,784.75				(607,518.43)	(2,212.21)	(609,730.64)	0.00
DISPOSITIONS										
Sale	08/22/2024	63743HFE7	(85,000.00)	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 3.45 06/15/2025	98.772	3.61%	83,956.20	(545.77)	84,501.97	(978.64)
Sale	08/22/2024	31846V203	(118,999.73)	FIRST AMER:GVT OBLG Y	1.000	4.90%	118,999.73	0.00	118,999.73	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Sale	08/23/2024	00440EAS6	(140,000.00)	CHUBB INA HOLDINGS LLC 3.15 03/15/2025	98.920	0.85%	138,488.00	(1,935.50)	140,423.50	(3,292.46)
Sale	08/23/2024	14913R2V8	(55,000.00)	CATERPILLAR FINANCIAL SERVICES CORP 3.4 05/13/2025	98.961	3.44%	54,428.55	(519.44)	54,947.99	(554.69)
Sale	08/27/2024	78015K7H1	(150,000.00)	ROYAL BANK OF CANADA 1.15 06/10/2025	97.134	1.43%	145,701.00	(368.96)	146,069.96	(3,978.09)
Total Sale			(548,999.73)				541,573.48	(3,369.67)	544,943.15	(8,803.88)
TOTAL DISPOSITIONS			(548,999.73)				541,573.48	(3,369.67)	544,943.15	(8,803.88)
OTHER										
Coupon	08/01/2024	3137FG6X8	0.00	FHMS K-077 A2 3.85 05/25/2028		4.22%	946.46	0.00	946.46	0.00
Coupon	08/06/2024	857477BR3	0.00	STATE STREET CORP 1.746 02/06/2026		1.75%	349.20	0.00	349.20	0.00
Coupon	08/12/2024	14913R3A3	0.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		3.81%	1,710.00	0.00	1,710.00	0.00
Coupon	08/15/2024	47788UAC6	0.00	JDOT 2021 A3 0.36 09/15/2025		0.40%	0.89	0.00	0.89	0.00
Coupon	08/15/2024	47789QAC4	0.00	JDOT 2021-B A3 0.52 03/16/2026		0.53%	5.84	0.00	5.84	0.00
Coupon	08/15/2024	44934KAC8	0.00	HART 2021-B A3 0.38 01/15/2026		0.63%	4.82	0.00	4.82	0.00
Coupon	08/15/2024	44935FAD6	0.00	HART 2021-C A3 0.74 05/15/2026		0.76%	6.11	0.00	6.11	0.00
Coupon	08/15/2024	43815BAC4	0.00	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	57.70	0.00	57.70	0.00
Coupon	08/15/2024	448977AD0	0.00	HART 2022-A A3 2.22 10/15/2026		2.23%	37.31	0.00	37.31	0.00
Coupon	08/15/2024	47787JAC2	0.00	JDOT 2022 A3 0.36 09/15/2026		2.35%	49.71	0.00	49.71	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	08/15/2024	89238FAD5	0.00	TAOT 2022-B A3 2.93 09/15/2026		2.95%	71.38	0.00	71.38	0.00
Coupon	08/15/2024	47800AAC4	0.00	JDOT 2022-B A3 3.74 02/16/2027		3.78%	130.79	0.00	130.79	0.00
Coupon	08/15/2024	912828V98	0.00	UNITED STATES TREASURY 2.25 02/15/2027		3.92%	2,250.00	0.00	2,250.00	0.00
Coupon	08/15/2024	4581X0EN4	0.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4.31%	4,468.75	0.00	4,468.75	0.00
Coupon	08/15/2024	9128283W8	0.00	UNITED STATES TREASURY 2.75 02/15/2028		4.37%	3,162.50	0.00	3,162.50	0.00
Coupon	08/15/2024	438516CJ3	0.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4.44%	4,455.00	0.00	4,455.00	0.00
Coupon	08/15/2024	58770AAC7	0.00	MBART 2023-1 A3 4.51 11/15/2027		4.56%	112.75	0.00	112.75	0.00
Coupon	08/15/2024	756109BG8	0.00	REALTY INCOME CORP 3.95 08/15/2027		4.88%	3,950.00	0.00	3,950.00	0.00
Coupon	08/15/2024	47800CAC0	0.00	JDOT 2023 A3 5.01 11/15/2027		5.07%	313.13	0.00	313.13	0.00
Coupon	08/15/2024	161571HT4	0.00	CHAIT 2023-1 A 5.16 09/15/2028		5.23%	709.50	0.00	709.50	0.00
Coupon	08/15/2024	477920AC6	0.00	JDOT 2023-B A3 5.18 03/15/2028		5.25%	215.83	0.00	215.83	0.00
Coupon	08/15/2024	58768PAC8	0.00	MBART 2022-1 A3 5.21 08/16/2027		5.28%	511.42	0.00	511.42	0.00
Coupon	08/16/2024	362554AC1	0.00	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	6.91	0.00	6.91	0.00
Coupon	08/16/2024	380146AC4	0.00	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	12.88	0.00	12.88	0.00
Coupon	08/16/2024	362585AC5	0.00	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	72.40	0.00	72.40	0.00
Coupon	08/21/2024	43815GAC3	0.00	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	10.48	0.00	10.48	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	08/21/2024	43815JAC7	0.00	HAROT 2023-1 A3 5.04 04/21/2027		5.11%	168.00	0.00	168.00	0.00
Coupon	08/25/2024	3135G05X7	0.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		0.47%	412.50	0.00	412.50	0.00
Coupon	08/25/2024	05602RAD3	0.00	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	61.10	0.00	61.10	0.00
Coupon	08/25/2024	05593AAC3	0.00	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	67.60	0.00	67.60	0.00
Coupon	08/25/2024	05592XAD2	0.00	BMWOT 2023-A A3 5.47 02/25/2028		5.54%	136.75	0.00	136.75	0.00
Total Coupon			0.00				24,467.71	0.00	24,467.71	0.00
Dividend	07/31/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y			863.70	0.00	863.70	0.00
Total Dividend			0.00				863.70	0.00	863.70	0.00
Principal Paydown	08/15/2024	47788UAC6	1,414.83	JDOT 2021 A3 0.36 09/15/2025		0.40%	1,414.83	--	1,414.83	0.00
Principal Paydown	08/15/2024	47789QAC4	1,599.44	JDOT 2021-B A3 0.52 03/16/2026		0.53%	1,599.44	--	1,599.44	(0.00)
Principal Paydown	08/15/2024	44934KAC8	4,584.04	HART 2021-B A3 0.38 01/15/2026		0.63%	4,584.04	--	4,584.04	(0.00)
Principal Paydown	08/15/2024	44935FAD6	1,418.63	HART 2021-C A3 0.74 05/15/2026		0.76%	1,418.63	--	1,418.63	(0.00)
Principal Paydown	08/15/2024	43815BAC4	3,565.11	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	3,565.11	--	3,565.11	0.00
Principal Paydown	08/15/2024	448977AD0	1,834.40	HART 2022-A A3 2.22 10/15/2026		2.23%	1,834.40	--	1,834.40	(0.00)
Principal Paydown	08/15/2024	47787JAC2	2,494.24	JDOT 2022 A3 0.36 09/15/2026		2.35%	2,494.24	--	2,494.24	0.00
Principal Paydown	08/15/2024	89238FAD5	2,381.13	TAOT 2022-B A3 2.93 09/15/2026		2.95%	2,381.13	--	2,381.13	(0.00)
Principal Paydown	08/15/2024	47800AAC4	2,439.10	JDOT 2022-B A3 3.74 02/16/2027		3.78%	2,439.10	--	2,439.10	0.00
Principal Paydown	08/15/2024	58768PAC8	7,412.35	MBART 2022-1 A3 5.21 08/16/2027		5.28%	7,412.35	--	7,412.35	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Principal Paydown	08/16/2024	362554AC1	1,236.38	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	1,236.38	--	1,236.38	(0.00)
Principal Paydown	08/16/2024	380146AC4	1,174.05	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	1,174.05	--	1,174.05	0.00
Principal Paydown	08/16/2024	362585AC5	2,046.65	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	2,046.65	--	2,046.65	(0.00)
Principal Paydown	08/21/2024	43815GAC3	1,752.57	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	1,752.57	--	1,752.57	(0.00)
Principal Paydown	08/25/2024	05602RAD3	2,090.27	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	2,090.27	--	2,090.27	0.00
Principal Paydown	08/25/2024	05593AAC3	2,012.89	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	2,012.89	--	2,012.89	(0.00)
Total Principal Paydown			39,456.08				39,456.08	--	39,456.08	(0.01)
TOTAL OTHER TRANSACTIONS			39,456.08				64,787.49	0.00	64,787.49	(0.01)

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	118,198.49	68,413.47 168,784.75 (118,999.73) 118,198.49	0.00 863.70 0.00 863.70	0.00 0.00 0.00 863.70	863.70
CCYUSD	Receivable	12,505.39	863.70 0.00 0.00 12,505.39	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents		130,703.88	69,277.17 168,784.75 (118,999.73) 130,703.88	0.00 863.70 0.00 863.70	0.00 0.00 0.00 863.70	863.70
FIXED INCOME						
00440EAS6	CHUBB INA HOLDINGS LLC 3.15 03/15/2025	02/24/2021 02/26/2021 0.00	141,972.47 0.00 (141,780.46) 0.00	1,666.00 1,935.50 0.00 269.50	0.00 (192.01) (192.01) 77.49	77.49
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	109,103.47 0.00 0.00 109,131.68	1,089.00 0.00 1,391.50 302.50	28.22 0.00 28.22 330.72	330.72
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	08/17/2023 08/21/2023 150,000.00	148,935.09 0.00 0.00 148,958.08	512.50 0.00 1,153.13 640.63	22.99 0.00 22.99 663.61	663.61
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	07/11/2023 07/18/2023 30,000.00	29,995.88 0.00 0.00 29,995.98	27.35 136.75 27.35 136.75	0.10 0.00 0.10 136.85	136.85
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	02/07/2023 02/15/2023 13,706.93	15,719.64 0.00 (2,012.89) 13,706.78	13.52 67.60 11.79 65.87	0.03 0.00 0.03 65.90	65.90

INCOME EARNED



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Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	05/10/2022 05/18/2022 20,751.49	22,841.30 0.00 (2,090.27) 20,751.09	12.22 61.10 11.10 59.98	0.06 0.00 0.06 60.04	60.04
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	04/24/2023 04/26/2023 100,000.00	97,021.75 0.00 0.00 97,124.10	116.84 0.00 435.51 318.67	102.36 0.00 102.36 421.02	421.02
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	08/22/2024 08/23/2024 60,000.00	0.00 59,274.60 0.00 59,279.17	0.00 (213.55) 270.50 56.95	4.57 0.00 4.57 61.51	61.51
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	79,030.88 0.00 0.00 79,124.18	123.11 0.00 211.04 87.93	97.10 (3.80) 93.30 181.23	181.23
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	03/07/2022 03/15/2022 115,000.00	114,988.56 0.00 0.00 114,988.93	999.22 0.00 1,219.64 220.42	0.37 0.00 0.37 220.79	220.79
09247XAN1	BLACKROCK INC 3.2 03/15/2027	01/19/2023 01/23/2023 190,000.00	186,020.02 0.00 0.00 186,149.08	2,296.89 0.00 2,803.56 506.67	129.06 0.00 129.06 635.72	635.72
14913R2V8	CATERPILLAR FINANCIAL SERVICES CORP 3.4 05/13/2025	05/10/2022 05/13/2022 0.00	54,981.84 0.00 (54,983.24) 0.00	405.17 519.44 0.00 114.27	1.40 0.00 1.40 115.68	115.68
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	08/22/2022 08/24/2022 95,000.00	94,445.69 0.00 0.00 94,461.22	1,605.50 1,710.00 180.50 285.00	15.54 0.00 15.54 300.54	300.54
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	09/07/2023 09/15/2023 165,000.00	164,962.30 0.00 0.00 164,963.07	378.40 709.50 378.40 709.50	0.78 0.00 0.78 710.28	710.28

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	05/28/2024 05/29/2024 190,000.00	186,259.55 0.00 0.00 186,330.74	356.25 0.00 1,068.75 712.50	71.18 0.00 71.18 783.68	783.68
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	01/20/2021 01/22/2021 140,000.00	141,727.38 0.00 0.00 141,462.28	1,535.89 0.00 1,884.96 349.07	0.00 (265.09) (265.09) 83.97	83.97
3130A4CH3	FEDERAL HOME LOAN BANKS 2.375 03/14/2025	03/19/2020 03/20/2020 225,000.00	226,606.93 0.00 0.00 226,385.53	2,033.59 0.00 2,478.91 445.31	0.00 (221.40) (221.40) 223.91	223.91
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	06/04/2020 06/05/2020 150,000.00	149,971.25 0.00 0.00 149,974.73	222.92 0.00 285.42 62.50	3.48 0.00 3.48 65.98	65.98
3130ATS57	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	03/20/2023 03/21/2023 275,000.00	280,881.36 0.00 0.00 280,742.92	4,846.88 0.00 5,878.13 1,031.25	0.00 (138.44) (138.44) 892.81	892.81
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	02/08/2023 02/09/2023 300,000.00	301,086.28 0.00 0.00 301,018.66	1,837.50 0.00 2,962.50 1,125.00	0.00 (67.62) (67.62) 1,057.38	1,057.38
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	07/26/2023 07/27/2023 200,000.00	200,712.31 0.00 0.00 200,696.63	1,263.89 0.00 1,993.06 729.17	0.00 (15.68) (15.68) 713.48	713.48
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	10/23/2023 10/24/2023 200,000.00	195,606.52 0.00 0.00 195,697.38	3,475.69 0.00 4,204.86 729.17	90.86 0.00 90.86 820.03	820.03
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	04/22/2020 04/24/2020 105,000.00	104,968.69 0.00 0.00 104,972.37	180.47 0.00 235.16 54.69	3.68 0.00 3.68 58.36	58.36

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	06/17/2020 06/19/2020 260,000.00	259,905.58 0.00 0.00 259,914.73	158.89 0.00 267.22 108.33	9.15 0.00 9.15 117.48	117.48
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	08/25/2020 08/27/2020 220,000.00	219,780.42 0.00 0.00 219,797.92	357.50 412.50 13.75 68.75	17.50 0.00 17.50 86.25	86.25
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	11/09/2020 11/12/2020 215,000.00	214,804.30 0.00 0.00 214,817.40	250.83 0.00 340.42 89.58	13.10 0.00 13.10 102.69	102.69
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	07/21/2020 07/23/2020 140,000.00	139,864.69 0.00 0.00 139,876.54	14.58 0.00 58.33 43.75	11.85 0.00 11.85 55.60	55.60
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	09/23/2020 09/25/2020 200,000.00	199,862.04 0.00 0.00 199,872.27	266.67 0.00 329.17 62.50	10.23 0.00 10.23 72.73	72.73
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	05/24/2023 05/30/2023 295,000.00	290,876.23 0.00 0.00 290,969.61	946.46 946.46 946.46 946.46	93.38 0.00 93.38 1,039.84	1,039.84
362554AC1	GM CAR 2021-4 A3 0.68 09/16/2026	10/13/2021 10/21/2021 10,965.84	12,202.13 0.00 (1,236.38) 10,965.76	3.46 6.91 3.11 6.56	0.01 0.00 0.01 6.57	6.57
362585AC5	GM CAR 2022-2 A3 3.1 02/16/2027	04/05/2022 04/13/2022 25,979.19	28,023.41 0.00 (2,046.65) 25,977.02	36.20 72.40 33.56 69.76	0.25 0.00 0.25 70.01	70.01
380146AC4	GM CAR 2022-1 A3 1.26 11/16/2026	01/11/2022 01/19/2022 11,092.91	12,266.59 0.00 (1,174.05) 11,092.59	6.44 12.88 5.82 12.26	0.05 0.00 0.05 12.31	12.31

INCOME EARNED



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Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
437076DC3	HOME DEPOT INC 4.75 06/25/2029	06/17/2024 06/25/2024 70,000.00	69,557.65 0.00 0.00 69,565.31	332.50 0.00 609.58 277.08	7.67 0.00 7.67 284.75	284.75
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	02/15/2022 02/23/2022 33,266.71	36,829.66 0.00 (3,565.11) 33,264.85	30.78 57.70 27.80 54.72	0.30 0.00 0.30 55.02	55.02
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	11/16/2021 11/24/2021 12,538.24	14,289.85 0.00 (1,752.57) 12,537.45	3.49 10.48 3.06 10.05	0.17 0.00 0.17 10.22	10.22
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	02/16/2023 02/24/2023 40,000.00	39,995.14 0.00 0.00 39,995.29	56.00 168.00 56.00 168.00	0.15 0.00 0.15 168.15	168.15
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	12/15/2022 12/19/2022 180,000.00	173,152.79 0.00 0.00 173,411.02	1,125.00 0.00 1,500.00 375.00	258.23 0.00 258.23 633.23	633.23
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	02/13/2023 02/15/2023 180,000.00	182,838.55 0.00 0.00 182,768.82	4,108.50 4,455.00 396.00 742.50	0.00 (69.73) (69.73) 672.77	672.77
448977AD0	HART 2022-A A3 2.22 10/15/2026	03/09/2022 03/16/2022 18,331.30	20,165.43 0.00 (1,834.40) 18,331.06	19.90 37.31 18.09 35.50	0.04 0.00 0.04 35.54	35.54
44934KAC8	HART 2021-B A3 0.38 01/15/2026	07/20/2021 07/28/2021 10,646.89	15,230.05 0.00 (4,584.04) 10,646.31	2.57 4.82 1.80 4.05	0.30 0.00 0.30 4.35	4.35
44935FAD6	HART 2021-C A3 0.74 05/15/2026	11/09/2021 11/17/2021 8,493.74	9,911.62 0.00 (1,418.63) 8,493.12	3.26 6.11 2.79 5.64	0.14 0.00 0.14 5.78	5.78

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
4581X0DZ8	INTER-AMERICAN DEVELOPMENT BANK 0.5 09/23/2024	09/15/2021 09/23/2021 190,000.00	189,993.20 0.00 0.00 189,997.18	337.78 0.00 416.94 79.17	3.98 0.00 3.98 83.14	83.14
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	02/15/2024 02/20/2024 200,000.00	198,503.08 0.00 0.00 198,531.05	4,147.92 4,468.75 366.67 687.50	27.97 0.00 27.97 715.47	715.47
459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	04/15/2020 04/22/2020 130,000.00	129,927.26 0.00 0.00 129,935.80	223.80 0.00 291.61 67.82	8.54 0.00 8.54 76.36	76.36
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	10/21/2020 10/28/2020 180,000.00	179,949.54 0.00 0.00 179,952.99	232.50 0.00 307.50 75.00	3.45 0.00 3.45 78.45	78.45
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	11/28/2023 11/30/2023 160,000.00	154,092.41 0.00 0.00 154,219.50	295.56 0.00 762.22 466.67	127.09 0.00 127.09 593.76	593.76
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	07/06/2023 07/13/2023 85,000.00	84,925.53 0.00 0.00 84,927.13	191.25 0.00 510.00 318.75	1.60 0.00 1.60 320.35	320.35
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	08/26/2024 08/27/2024 75,000.00	0.00 74,241.75 0.00 74,244.41	0.00 (297.71) 332.74 35.03	2.66 0.00 2.66 37.69	37.69
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	09/16/2021 09/20/2021 50,000.00	50,321.33 0.00 0.00 50,283.60	286.41 0.00 373.20 86.79	0.00 (37.73) (37.73) 49.06	49.06
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	08/04/2023 08/08/2023 110,000.00	108,766.81 0.00 0.00 108,801.94	88.94 0.00 533.61 444.68	35.14 0.00 35.14 479.81	479.81

INCOME EARNED



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Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	03/10/2022 03/16/2022 23,219.77	25,711.49 0.00 (2,494.24) 23,217.58	26.51 49.71 23.94 47.14	0.33 0.00 0.33 47.47	47.47
47788UAC6	JDOT 2021 A3 0.36 09/15/2025	03/02/2021 03/10/2021 1,566.90	2,981.61 0.00 (1,414.83) 1,566.84	0.48 0.89 0.25 0.66	0.06 0.00 0.06 0.72	0.72
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	07/13/2021 07/21/2021 11,866.20	13,465.39 0.00 (1,599.44) 11,865.99	3.11 5.84 2.74 5.47	0.04 0.00 0.04 5.51	5.51
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	06/21/2023 06/28/2023 50,000.00	49,993.60 0.00 0.00 49,993.75	115.11 215.83 115.11 215.83	0.15 0.00 0.15 215.98	215.98
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	07/12/2022 07/20/2022 39,524.90	41,962.05 0.00 (2,439.10) 39,523.13	69.75 130.79 65.70 126.74	0.17 0.00 0.17 126.91	126.91
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	02/22/2023 03/02/2023 75,000.00	74,990.46 0.00 0.00 74,990.70	167.00 313.13 167.00 313.13	0.25 0.00 0.25 313.38	313.38
57636QAW4	MASTERCARD INC 4.875 03/09/2028	03/06/2023 03/09/2023 95,000.00	94,933.62 0.00 0.00 94,935.19	1,826.77 0.00 2,212.71 385.94	1.56 0.00 1.56 387.50	387.50
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	11/15/2022 11/22/2022 110,382.24	117,780.09 0.00 (7,412.35) 110,369.04	272.76 511.42 255.60 494.26	1.29 0.00 1.29 495.55	495.55
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	01/18/2023 01/25/2023 30,000.00	29,997.54 0.00 0.00 29,997.60	60.13 112.75 60.13 112.75	0.06 0.00 0.06 112.81	112.81

INCOME EARNED



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61747YFD2	MORGAN STANLEY 5.164 04/20/2029	08/26/2024 08/27/2024 50,000.00	0.00 51,043.50 0.00 51,039.58	0.00 (910.87) 939.56 28.69	0.00 (3.92) (3.92) 24.77	24.77
61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	142,472.29 0.00 0.00 142,836.35	577.46 0.00 776.59 199.13	364.05 0.00 364.05 563.18	563.18
63743HFE7	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 3.45 06/15/2025	0.00	84,930.24 0.00 (84,934.84) 0.00	374.71 545.77 0.00 171.06	4.61 0.00 4.61 175.67	175.67
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	01/24/2024 01/31/2024 195,000.00	194,713.99 0.00 0.00 194,719.38	24.92 0.00 772.42 747.50	5.39 0.00 5.39 752.89	752.89
74340XBNO	PROLOGIS LP 2.125 04/15/2027	11/09/2022 11/14/2022 160,000.00	148,377.76 0.00 0.00 148,742.79	1,001.11 0.00 1,284.44 283.33	365.04 0.00 365.04 648.37	648.37
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	09/06/2023 09/08/2023 200,000.00	190,769.54 0.00 0.00 190,978.55	1,850.00 0.00 2,466.67 616.67	209.02 0.00 209.02 825.68	825.68
747525AF0	QUALCOMM INC 3.45 05/20/2025	05/27/2020 05/29/2020 140,000.00	141,952.66 0.00 0.00 141,654.47	952.58 0.00 1,355.08 402.50	0.00 (298.19) (298.19) 104.31	104.31
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	01/05/2023 01/09/2023 200,000.00	194,986.71 0.00 0.00 195,126.85	3,642.78 3,950.00 351.11 658.33	140.14 0.00 140.14 798.47	798.47
78015K7H1	ROYAL BANK OF CANADA 1.15 06/10/2025	12/22/2021 12/27/2021 0.00	149,650.02 0.00 (149,679.09) 0.00	244.38 368.96 0.00 124.59	29.07 0.00 29.07 153.66	153.66

INCOME EARNED



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Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	148,801.46 0.00 0.00 148,840.82	1,510.83 0.00 1,817.08 306.25	39.36 0.00 39.36 345.61	345.61
857477BR3	STATE STREET CORP 1.746 02/06/2026	02/02/2022 02/07/2022 40,000.00	40,000.00 0.00 0.00 40,000.00	339.50 349.20 48.50 58.20	0.00 0.00 0.00 58.20	58.20
87612EBM7	TARGET CORP 1.95 01/15/2027	01/19/2022 01/24/2022 70,000.00	69,941.25 0.00 0.00 69,943.28	60.67 0.00 174.42 113.75	2.03 0.00 2.03 115.78	115.78
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	05/15/2024 05/17/2024 190,000.00	189,977.50 0.00 0.00 189,977.91	3,057.44 0.00 3,848.15 790.72	0.41 0.00 0.41 791.13	791.13
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	06/15/2021 06/18/2021 130,000.00	129,978.51 0.00 0.00 129,979.48	174.69 0.00 296.56 121.88	0.97 0.00 0.97 122.85	122.85
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	04/07/2022 04/13/2022 26,854.44	29,235.31 0.00 (2,381.13) 26,854.21	38.07 71.38 34.97 68.28	0.03 0.00 0.03 68.31	68.31
91159HJM3	US BANCORP 5.775 06/12/2029	06/20/2024 06/21/2024 190,000.00	193,341.89 0.00 0.00 193,268.47	1,493.48 0.00 2,407.85 914.38	0.00 (73.42) (73.42) 840.95	840.95
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	01/05/2023 01/06/2023 200,000.00	189,760.36 0.00 0.00 190,024.66	953.80 0.00 1,332.88 379.08	264.30 0.00 264.30 643.38	643.38
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	03/08/2023 03/09/2023 230,000.00	218,273.73 0.00 0.00 218,554.87	2,919.23 3,162.50 292.19 535.46	281.14 0.00 281.14 816.60	816.60

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912828V98	UNITED STATES TREASURY 2.25 02/15/2027	02/06/2023 02/07/2023 200,000.00	192,226.85 0.00 0.00 192,486.52	2,076.92 2,250.00 207.88 380.96	259.66 0.00 259.66 640.62	640.62
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	12/29/2020 12/30/2020 300,000.00	300,025.37 0.00 0.00 300,023.75	190.57 0.00 285.86 95.29	0.00 (1.62) (1.62) 93.67	93.67
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	03/30/2021 03/31/2021 300,000.00	299,201.41 0.00 0.00 299,242.20	756.15 0.00 946.72 190.57	40.78 0.00 40.78 231.36	231.36
91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	04/29/2021 04/30/2021 150,000.00	149,654.56 0.00 0.00 149,671.37	284.31 0.00 379.08 94.77	16.81 0.00 16.81 111.58	111.58
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	08/10/2021 08/11/2021 125,000.00	124,523.43 0.00 0.00 124,543.69	2.12 0.00 67.93 65.81	20.27 0.00 20.27 86.08	86.08
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	09/21/2023 09/22/2023 250,000.00	218,095.86 0.00 0.00 218,759.20	1,176.97 0.00 7.77 (1,169.20)	663.33 0.00 663.33 (505.87)	(505.87)
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	348,402.12 0.00 0.00 348,467.30	1,098.51 0.00 7.25 (1,091.25)	65.18 0.00 65.18 (1,026.08)	(1,026.08)
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	324,029.76 0.00 0.00 324,066.39	924.00 0.00 1,232.00 308.00	36.64 0.00 36.64 344.63	344.63
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	09/27/2022 09/28/2022 200,000.00	191,570.71 0.00 0.00 191,839.54	1,680.33 0.00 2,103.83 423.50	268.84 0.00 268.84 692.33	692.33

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91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	335,611.85 0.00 0.00 335,747.61	2,362.91 0.00 3,150.54 787.64	135.76 0.00 135.76 923.40	923.40
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	08/03/2022 08/04/2022 175,000.00	176,460.62 0.00 0.00 176,418.03	494.57 0.00 973.68 479.11	0.00 (42.60) (42.60) 436.51	436.51
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	09/08/2022 09/09/2022 120,000.00	119,190.26 0.00 0.00 119,212.58	1,569.29 0.00 10.36 (1,558.93)	22.31 0.00 22.31 (1,536.62)	(1,536.62)
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	10/28/2022 10/31/2022 150,000.00	149,698.38 0.00 0.00 149,706.48	2,079.41 0.00 2,603.48 524.08	8.10 0.00 8.10 532.17	532.17
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	12/15/2022 12/16/2022 220,000.00	222,903.06 0.00 0.00 222,827.18	2,293.41 0.00 3,057.88 764.47	0.00 (75.88) (75.88) 688.59	688.59
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	01/19/2023 01/20/2023 180,000.00	182,189.56 0.00 0.00 182,135.13	606.52 0.00 1,194.09 587.57	0.00 (54.43) (54.43) 533.14	533.14
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	02/27/2023 02/28/2023 220,000.00	215,113.32 0.00 0.00 215,231.85	20.92 0.00 669.57 648.64	118.53 0.00 118.53 767.18	767.18
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	06/28/2023 06/29/2023 200,000.00	197,183.61 0.00 0.00 197,248.87	2,436.48 0.00 3,050.55 614.07	65.25 0.00 65.25 679.32	679.32
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	05/15/2023 05/16/2023 220,000.00	220,207.73 0.00 0.00 220,203.02	1,945.92 0.00 2,594.57 648.64	0.00 (4.71) (4.71) 643.93	643.93

INCOME EARNED



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91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	06/15/2023 06/16/2023 180,000.00	177,968.56 0.00 0.00 178,013.57	1,105.33 0.00 1,657.99 552.66	45.01 0.00 45.01 597.68	597.68
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	09/25/2023 09/26/2023 220,000.00	216,157.96 0.00 0.00 216,239.54	24.66 0.00 789.13 764.47	81.58 0.00 81.58 846.05	846.05
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	09/28/2023 09/29/2023 150,000.00	148,474.30 0.00 0.00 148,506.03	2,746.26 0.00 18.13 (2,728.14)	31.72 0.00 31.72 (2,696.41)	(2,696.41)
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	02/26/2024 02/27/2024 200,000.00	204,039.30 0.00 0.00 203,958.62	2,463.99 0.00 3,285.33 821.33	0.00 (80.68) (80.68) 740.65	740.65
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	12/21/2023 12/22/2023 275,000.00	280,922.06 0.00 0.00 280,806.02	2,038.08 0.00 3,057.12 1,019.04	0.00 (116.05) (116.05) 902.99	902.99
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	01/17/2024 01/18/2024 200,000.00	197,819.63 0.00 0.00 197,861.54	652.17 0.00 1,283.97 631.79	41.90 0.00 41.90 673.70	673.70
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	02/08/2024 02/09/2024 180,000.00	179,262.44 0.00 0.00 179,276.35	19.57 0.00 626.09 606.52	13.91 0.00 13.91 620.43	620.43
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	02/28/2024 02/29/2024 200,000.00	199,642.32 0.00 0.00 199,648.96	3,557.07 0.00 23.48 (3,533.58)	6.63 0.00 6.63 (3,526.95)	(3,526.95)
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	04/10/2024 04/11/2024 220,000.00	215,645.74 0.00 0.00 215,725.00	3,049.80 0.00 3,818.44 768.65	79.26 0.00 79.26 847.91	847.91

INCOME EARNED



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Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	224,750.16 0.00 0.00 224,754.63	2,629.84 0.00 3,506.45 876.61	5.97 (1.50) 4.47 881.08	881.08
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	06/26/2024 06/27/2024 200,000.00	201,440.18 0.00 0.00 201,414.87	1,524.59 0.00 2,286.89 762.30	0.00 (25.31) (25.31) 736.99	736.99
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	201,442.90 51,150.39 0.00 252,562.51	739.13 (311.82) 1,818.95 768.00	0.00 (30.78) (30.78) 737.23	737.23
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	08/21/2024 08/22/2024 200,000.00	203,023.44 0.00 203,006.68	0.00 (478.26) 695.65 217.39	0.00 (16.76) (16.76) 200.63	200.63
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	174,194.93 0.00 0.00 174,233.13	424.86 0.00 592.57 167.71	39.91 (1.71) 38.20 205.91	205.91
931142ERO	WALMART INC 1.05 09/17/2026	09/08/2021 09/17/2021 30,000.00	29,975.88 0.00 0.00 29,976.84	117.25 0.00 143.50 26.25	0.96 0.00 0.96 27.21	27.21
931142EX7	WALMART INC 3.95 09/09/2027	09/09/2022 50,000.00	49,951.13 0.00 0.00 49,952.47	779.03 0.00 943.61 164.58	1.34 0.00 1.34 165.92	165.92
Total Fixed Income	15,764,187.67		15,660,829.48 438,733.68 (470,833.72) 15,631,874.24	104,154.17 25,625.17 105,785.18 27,256.18	4,983.83 (1,839.04) 3,144.79 30,400.97	30,400.97
TOTAL PORTFOLIO	15,894,891.55		15,730,106.65 607,518.43 (589,833.45) 15,762,578.12	104,154.17 26,488.87 105,785.18 28,119.88	4,983.83 (1,839.04) 3,144.79 31,264.67	31,264.67

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
SEPTEMBER 2024							
09/09/2024	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
09/09/2024	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
09/09/2024	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50
09/10/2024	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
09/16/2024	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
09/16/2024	Coupon	09247XAN1	190,000.00	BLACKROCK INC 3.2 03/15/2027		3,040.00	3,040.00
09/16/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
09/16/2024	Coupon	3130A4CH3	225,000.00	FEDERAL HOME LOAN BANKS 2.375 03/14/2025		2,671.88	2,671.88
09/16/2024	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		6.36	6.36
09/16/2024	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	1,125.08		1,125.08
09/16/2024	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		66.91	66.91
09/16/2024	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	2,068.75		2,068.75
09/16/2024	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		11.69	11.69
09/16/2024	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	1,069.08		1,069.08
09/16/2024	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		52.26	52.26
09/16/2024	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	3,389.33		3,389.33
09/16/2024	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		33.91	33.91
09/16/2024	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,842.64		1,842.64
09/16/2024	Coupon	44934KAC8	10,646.89	HART 2021-B A3 0.38 01/15/2026		5.23	5.23
09/16/2024	Principal Paydown	44934KAC8	10,646.89	HART 2021-B A3 0.38 01/15/2026	4,312.92		4,312.92
09/16/2024	Coupon	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026		5.24	5.24
09/16/2024	Principal Paydown	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026	1,342.56		1,342.56
09/16/2024	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		44.50	44.50
09/16/2024	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	2,138.16		2,138.16
09/16/2024	Coupon	47788UAC6	1,566.90	JDOT 2021 A3 0.36 09/15/2025		0.47	0.47
09/16/2024	Principal Paydown	47788UAC6	1,566.90	JDOT 2021 A3 0.36 09/15/2025	1,286.79		1,286.79
09/16/2024	Coupon	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026		5.14	5.14
09/16/2024	Principal Paydown	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026	1,246.77		1,246.77

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
09/16/2024	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
09/16/2024	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		123.19	123.19
09/16/2024	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	2,118.96		2,118.96
09/16/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
09/16/2024	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		479.24	479.24
09/16/2024	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	6,565.09		6,565.09
09/16/2024	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		112.75	112.75
09/16/2024	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	211.34		211.34
09/16/2024	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		65.57	65.57
09/16/2024	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	2,401.72		2,401.72
09/17/2024	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
09/19/2024	Coupon	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025		2,094.40	2,094.40
09/23/2024	Coupon	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
09/23/2024	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		9.19	9.19
09/23/2024	Principal Paydown	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,590.79		1,590.79
09/23/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
09/23/2024	Coupon	4581X0DZ8	190,000.00	INTER-AMERICAN DEVELOPMENT BANK 0.5 09/23/2024		475.00	475.00
09/23/2024	Final Maturity	4581X0DZ8	190,000.00	INTER-AMERICAN DEVELOPMENT BANK 0.5 09/23/2024	190,000.00		190,000.00
09/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
09/25/2024	Coupon	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025		55.88	55.88
09/25/2024	Principal Paydown	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025	2,499.95		2,499.95
09/25/2024	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		55.32	55.32
09/25/2024	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,994.66		1,994.66
09/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
09/30/2024	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
09/30/2024	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
09/30/2024	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
09/30/2024	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
09/30/2024	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
September 2024							
Total					227,204.59	42,505.68	269,710.28
OCTOBER 2024							
10/07/2024	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30
10/15/2024	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
10/15/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
10/15/2024	Coupon	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025		375.00	375.00
10/15/2024	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		46.95	46.95
10/15/2024	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	3,253.30		3,253.30
10/15/2024	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		30.50	30.50
10/15/2024	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,677.96		1,677.96
10/15/2024	Coupon	44934KAC8	10,646.89	HART 2021-B A3 0.38 01/15/2026		3.11	3.11
10/15/2024	Principal Paydown	44934KAC8	10,646.89	HART 2021-B A3 0.38 01/15/2026	4,153.23		4,153.23
10/15/2024	Coupon	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026		4.41	4.41
10/15/2024	Principal Paydown	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026	1,288.34		1,288.34
10/15/2024	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		40.37	40.37
10/15/2024	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	2,365.04		2,365.04
10/15/2024	Coupon	47788UAC6	1,566.90	JDOT 2021 A3 0.36 09/15/2025		0.08	0.08
10/15/2024	Effective Maturity	47788UAC6	1,566.90	JDOT 2021 A3 0.36 09/15/2025	280.11		280.11
10/15/2024	Coupon	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026		4.60	4.60
10/15/2024	Principal Paydown	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026	1,373.06		1,373.06
10/15/2024	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
10/15/2024	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		116.58	116.58
10/15/2024	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	2,413.82		2,413.82
10/15/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
10/15/2024	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		450.74	450.74
10/15/2024	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	6,262.32		6,262.32
10/15/2024	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		111.96	111.96
10/15/2024	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,637.37		1,637.37
10/15/2024	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
10/15/2024	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		59.71	59.71
10/15/2024	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	2,309.02		2,309.02

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
10/16/2024	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		5.72	5.72
10/16/2024	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	1,082.11		1,082.11
10/16/2024	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		61.57	61.57
10/16/2024	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,967.67		1,967.67
10/16/2024	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		10.57	10.57
10/16/2024	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	1,026.15		1,026.15
10/21/2024	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		8.03	8.03
10/21/2024	Principal Paydown	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,530.86		1,530.86
10/21/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
10/21/2024	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00
10/22/2024	Coupon	3135G03U5	105,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025		328.13	328.13
10/22/2024	Coupon	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025		406.90	406.90
10/22/2024	Coupon	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026		520.75	520.75
10/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
10/25/2024	Coupon	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025		45.14	45.14
10/25/2024	Principal Paydown	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025	2,348.38		2,348.38
10/25/2024	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		49.98	49.98
10/25/2024	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,903.07		1,903.07
10/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
10/28/2024	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00
10/31/2024	Coupon	91282CBW0	150,000.00	UNITED STATES TREASURY 0.75 04/30/2026		562.50	562.50
10/31/2024	Coupon	91282CDG3	325,000.00	UNITED STATES TREASURY 1.125 10/31/2026		1,828.13	1,828.13
10/31/2024	Coupon	91282CEN7	340,000.00	UNITED STATES TREASURY 2.75 04/30/2027		4,675.00	4,675.00
10/31/2024	Coupon	91282CFU0	220,000.00	UNITED STATES TREASURY 4.125 10/31/2027		4,537.50	4,537.50
10/31/2024	Coupon	91282CHA2	220,000.00	UNITED STATES TREASURY 3.5 04/30/2028		3,850.00	3,850.00
10/31/2024	Coupon	91282CJF9	200,000.00	UNITED STATES TREASURY 4.875 10/31/2028		4,875.00	4,875.00
10/31/2024	Coupon	91282CKP5	225,000.00	UNITED STATES TREASURY 4.625 04/30/2029		5,203.13	5,203.13
October 2024							
Total					36,871.82	40,702.01	77,573.83

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
NOVEMBER 2024							
11/01/2024	Coupon	438516BL9	180,000.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
11/01/2024	Coupon	74456QBU9	200,000.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
11/04/2024	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
11/07/2024	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
11/15/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
11/15/2024	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		41.85	41.85
11/15/2024	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,989.45		2,989.45
11/15/2024	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		27.40	27.40
11/15/2024	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,629.43		1,629.43
11/15/2024	Coupon	44934KAC8	10,646.89	HART 2021-B A3 0.38 01/15/2026		1.07	1.07
11/15/2024	Effective Maturity	44934KAC8	10,646.89	HART 2021-B A3 0.38 01/15/2026	2,180.74		2,180.74
11/15/2024	Coupon	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026		3.62	3.62
11/15/2024	Principal Paydown	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026	1,254.16		1,254.16
11/15/2024	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		35.80	35.80
11/15/2024	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	2,535.66		2,535.66
11/15/2024	Coupon	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026		4.01	4.01
11/15/2024	Principal Paydown	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026	1,626.91		1,626.91
11/15/2024	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
11/15/2024	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		109.06	109.06
11/15/2024	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	2,529.05		2,529.05
11/15/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
11/15/2024	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		423.55	423.55
11/15/2024	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	6,082.48		6,082.48
11/15/2024	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		105.80	105.80
11/15/2024	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,593.36		1,593.36
11/15/2024	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		54.07	54.07
11/15/2024	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	2,126.12		2,126.12
11/15/2024	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
11/15/2024	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25
11/18/2024	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		5.10	5.10
11/18/2024	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	1,057.28		1,057.28
11/18/2024	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		56.49	56.49
11/18/2024	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,890.00		1,890.00
11/18/2024	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		9.49	9.49
11/18/2024	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	1,002.52		1,002.52
11/20/2024	Coupon	747525AF0	140,000.00	QUALCOMM INC 3.45 05/20/2025		2,415.00	2,415.00
11/21/2024	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		6.91	6.91
11/21/2024	Principal Paydown	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,488.48		1,488.48
11/21/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
11/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
11/25/2024	Coupon	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025		35.04	35.04
11/25/2024	Principal Paydown	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025	2,483.25		2,483.25
11/25/2024	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		44.89	44.89
11/25/2024	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,844.65		1,844.65
11/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
November 2024							
Total					34,313.53	16,807.31	51,120.83
DECEMBER 2024							
12/02/2024	Coupon	91282CAZ4	300,000.00	UNITED STATES TREASURY 0.375 11/30/2025		562.50	562.50
12/02/2024	Coupon	91282CHE4	180,000.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
12/02/2024	Coupon	91282CJN2	275,000.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
12/02/2024	Coupon	91282CKT7	200,000.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
12/09/2024	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
12/12/2024	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
12/12/2024	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
12/16/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
12/16/2024	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		4.51	4.51
12/16/2024	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	1,007.17		1,007.17
12/16/2024	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		51.60	51.60

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/16/2024	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,768.39		1,768.39
12/16/2024	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		8.44	8.44
12/16/2024	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	950.39		950.39
12/16/2024	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		37.17	37.17
12/16/2024	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,841.48		2,841.48
12/16/2024	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		24.39	24.39
12/16/2024	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,539.51		1,539.51
12/16/2024	Coupon	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026		2.84	2.84
12/16/2024	Principal Paydown	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026	1,187.81		1,187.81
12/16/2024	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		30.90	30.90
12/16/2024	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	1,809.03		1,809.03
12/16/2024	Coupon	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026		3.30	3.30
12/16/2024	Principal Paydown	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026	1,157.89		1,157.89
12/16/2024	Coupon	47792OAC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
12/16/2024	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		101.18	101.18
12/16/2024	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	1,987.10		1,987.10
12/16/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
12/16/2024	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		397.14	397.14
12/16/2024	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	5,732.20		5,732.20
12/16/2024	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		99.81	99.81
12/16/2024	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,496.82		1,496.82
12/16/2024	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		48.88	48.88
12/16/2024	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	2,023.69		2,023.69
12/17/2024	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
12/18/2024	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
12/19/2024	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
12/23/2024	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		5.81	5.81
12/23/2024	Principal Paydown	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,422.39		1,422.39
12/23/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
12/23/2024	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	1,848.47		1,848.47

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
12/25/2024	Coupon	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025		24.36	24.36
12/25/2024	Principal Paydown	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025	2,558.20		2,558.20
12/25/2024	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		39.96	39.96
12/25/2024	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,745.38		1,745.38
12/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
12/26/2024	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
12/31/2024	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
12/31/2024	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
12/31/2024	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
12/31/2024	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
December 2024 Total					31,075.93	53,286.92	84,362.85
JANUARY 2025							
01/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
01/13/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
01/13/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
01/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
01/15/2025	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		32.71	32.71
01/15/2025	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,768.39		2,768.39
01/15/2025	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		21.54	21.54
01/15/2025	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,502.43		1,502.43
01/15/2025	Coupon	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026		2.11	2.11
01/15/2025	Principal Paydown	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026	1,158.67		1,158.67
01/15/2025	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		27.40	27.40
01/15/2025	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	2,122.11		2,122.11
01/15/2025	Coupon	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026		2.80	2.80
01/15/2025	Principal Paydown	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026	2,089.42		2,089.42
01/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/15/2025	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		94.98	94.98
01/15/2025	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	3,084.26		3,084.26
01/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
01/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,149.56		3,149.56
01/15/2025	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		372.26	372.26
01/15/2025	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	5,598.96		5,598.96
01/15/2025	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		94.19	94.19
01/15/2025	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,462.03		1,462.03
01/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50
01/15/2025	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		43.94	43.94
01/15/2025	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	1,978.42		1,978.42
01/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
01/16/2025	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		3.93	3.93
01/16/2025	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	988.10		988.10
01/16/2025	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		47.04	47.04
01/16/2025	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,721.88		1,721.88
01/16/2025	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		7.44	7.44
01/16/2025	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	933.12		933.12
01/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
01/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
01/21/2025	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		4.77	4.77
01/21/2025	Principal Paydown	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,385.64		1,385.64
01/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		160.24	160.24
01/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,582.40		2,582.40
01/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
01/23/2025	Coupon	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		1,576.13	1,576.13
01/27/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
01/27/2025	Coupon	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025		13.36	13.36
01/27/2025	Principal Paydown	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025	2,425.02		2,425.02
01/27/2025	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		35.29	35.29
01/27/2025	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,697.53		1,697.53

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/27/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
01/27/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
01/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
01/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
01/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
01/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
01/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
01/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
January 2025 Total					36,647.95	45,362.51	82,010.46
FEBRUARY 2025							
02/06/2025	Coupon	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026		349.20	349.20
02/06/2025	Effective Maturity	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026	40,000.00		40,000.00
02/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00
02/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
02/17/2025	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		3.37	3.37
02/17/2025	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	973.95		973.95
02/17/2025	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		42.59	42.59
02/17/2025	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,620.48		1,620.48
02/17/2025	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		6.46	6.46
02/17/2025	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	920.72		920.72
02/17/2025	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		28.38	28.38
02/17/2025	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,709.44		2,709.44
02/17/2025	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		18.76	18.76
02/17/2025	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,475.08		1,475.08
02/17/2025	Coupon	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026		1.40	1.40
02/17/2025	Principal Paydown	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026	1,136.15		1,136.15
02/17/2025	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		23.30	23.30
02/17/2025	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	1,605.31		1,605.31
02/17/2025	Coupon	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026		1.89	1.89
02/17/2025	Principal Paydown	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026	1,852.27		1,852.27
02/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/17/2025	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		85.37	85.37
02/17/2025	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	2,566.02		2,566.02
02/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		299.98	299.98
02/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,968.31		3,968.31
02/17/2025	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		347.95	347.95
02/17/2025	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	5,509.02		5,509.02
02/17/2025	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		88.69	88.69
02/17/2025	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,439.19		1,439.19
02/17/2025	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		39.10	39.10
02/17/2025	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	1,863.27		1,863.27
02/18/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00
02/18/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00
02/18/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
02/18/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50
02/18/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
02/21/2025	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		3.75	3.75
02/21/2025	Principal Paydown	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,354.90		1,354.90
02/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		149.39	149.39
02/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,544.23		2,544.23
02/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
02/25/2025	Coupon	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025		2.93	2.93
02/25/2025	Effective Maturity	05593AAC3	13,706.93	BMWLT 2023-1 A3 5.16 11/25/2025	681.69		681.69
02/25/2025	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		30.75	30.75
02/25/2025	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,554.11		1,554.11
02/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50
02/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
02/28/2025	Coupon	91282CCV1	250,000.00	UNITED STATES TREASURY 1.125 08/31/2028		1,406.25	1,406.25
02/28/2025	Coupon	91282CCW9	350,000.00	UNITED STATES TREASURY 0.75 08/31/2026		1,312.50	1,312.50
02/28/2025	Coupon	91282CFH9	120,000.00	UNITED STATES TREASURY 3.125 08/31/2027		1,875.00	1,875.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/28/2025	Coupon	91282CHX2	150,000.00	UNITED STATES TREASURY 4.375 08/31/2028		3,281.25	3,281.25
02/28/2025	Coupon	91282CKD2	200,000.00	UNITED STATES TREASURY 4.25 02/28/2029		4,250.00	4,250.00
February 2025 Total					73,774.14	35,721.80	109,495.94
MARCH 2025							
03/03/2025	Coupon	808513BY0	150,000.00	CHARLES SCHWAB CORP 2.45 03/03/2027		1,837.50	1,837.50
03/10/2025	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
03/10/2025	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
03/10/2025	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
03/10/2025	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50
03/14/2025	Coupon	3130A4CH3	225,000.00	FEDERAL HOME LOAN BANKS 2.375 03/14/2025		2,671.88	2,671.88
03/14/2025	Final Maturity	3130A4CH3	225,000.00	FEDERAL HOME LOAN BANKS 2.375 03/14/2025	225,000.00		225,000.00
03/17/2025	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
03/17/2025	Coupon	09247XAN1	190,000.00	BLACKROCK INC 3.2 03/15/2027		3,040.00	3,040.00
03/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
03/17/2025	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		2.82	2.82
03/17/2025	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	948.42		948.42
03/17/2025	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		38.40	38.40
03/17/2025	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,542.85		1,542.85
03/17/2025	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		5.50	5.50
03/17/2025	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	893.48		893.48
03/17/2025	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		24.13	24.13
03/17/2025	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,621.71		2,621.71
03/17/2025	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		16.03	16.03
03/17/2025	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,426.79		1,426.79
03/17/2025	Coupon	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026		0.69	0.69
03/17/2025	Principal Paydown	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026	1,099.77		1,099.77
03/17/2025	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		20.19	20.19
03/17/2025	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	1,311.54		1,311.54

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/17/2025	Coupon	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026		1.09	1.09
03/17/2025	Principal Paydown	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026	1,559.05		1,559.05
03/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
03/17/2025	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		77.37	77.37
03/17/2025	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	2,257.34		2,257.34
03/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		283.41	283.41
03/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,604.55		3,604.55
03/17/2025	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		324.03	324.03
03/17/2025	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	5,322.69		5,322.69
03/17/2025	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		83.28	83.28
03/17/2025	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,389.44		1,389.44
03/17/2025	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		34.56	34.56
03/17/2025	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	1,764.79		1,764.79
03/17/2025	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
03/19/2025	Coupon	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025		2,094.40	2,094.40
03/19/2025	Final Maturity	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00		140,000.00
03/21/2025	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		2.76	2.76
03/21/2025	Principal Paydown	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,312.60		1,312.60
03/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		138.70	138.70
03/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,468.28		2,468.28
03/24/2025	Coupon	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
03/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
03/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,046.51		1,046.51
03/25/2025	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		26.59	26.59
03/25/2025	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,450.32		1,450.32
03/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
03/31/2025	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
03/31/2025	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
03/31/2025	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
03/31/2025	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
03/31/2025	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
March 2025 Total					397,020.13	43,333.76	440,353.88
APRIL 2025							
04/07/2025	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30
04/14/2025	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
04/14/2025	Coupon	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025		375.00	375.00
04/14/2025	Final Maturity	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00		150,000.00
04/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
04/15/2025	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		20.02	20.02
04/15/2025	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,651.51		2,651.51
04/15/2025	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		13.39	13.39
04/15/2025	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,464.40		1,464.40
04/15/2025	Coupon	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026		0.02	0.02
04/15/2025	Effective Maturity	44935FAD6	8,493.74	HART 2021-C A3 0.74 05/15/2026	26.28		26.28
04/15/2025	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		17.66	17.66
04/15/2025	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	1,667.78		1,667.78
04/15/2025	Coupon	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026		0.42	0.42
04/15/2025	Effective Maturity	47789QAC4	11,866.20	JDOT 2021-B A3 0.52 03/16/2026	960.83		960.83
04/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
04/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	3,074.84		3,074.84
04/15/2025	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		70.34	70.34
04/15/2025	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	3,019.42		3,019.42
04/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		268.36	268.36
04/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,344.94		4,344.94
04/15/2025	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		300.92	300.92
04/15/2025	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	5,531.34		5,531.34
04/15/2025	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		78.06	78.06
04/15/2025	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,450.17		1,450.17
04/15/2025	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
04/15/2025	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		30.25	30.25
04/15/2025	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	1,813.18		1,813.18
04/16/2025	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		2.29	2.29
04/16/2025	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	975.27		975.27

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/16/2025	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		34.41	34.41
04/16/2025	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,614.21		1,614.21
04/16/2025	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		4.56	4.56
04/16/2025	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	923.26		923.26
04/21/2025	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		1.80	1.80
04/21/2025	Principal Paydown	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,317.19		1,317.19
04/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		128.34	128.34
04/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,537.55		2,537.55
04/21/2025	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00
04/22/2025	Coupon	3135G03U5	105,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025		328.13	328.13
04/22/2025	Final Maturity	3135G03U5	105,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	105,000.00		105,000.00
04/22/2025	Coupon	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025		406.90	406.90
04/22/2025	Final Maturity	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00		130,000.00
04/22/2025	Coupon	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026		520.75	520.75
04/22/2025	Effective Maturity	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026	50,000.00		50,000.00
04/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		131.98	131.98
04/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,792.80		1,792.80
04/25/2025	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		22.71	22.71
04/25/2025	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,452.75		1,452.75
04/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
04/28/2025	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00
04/30/2025	Coupon	91282CBW0	150,000.00	UNITED STATES TREASURY 0.75 04/30/2026		562.50	562.50
04/30/2025	Coupon	91282CDG3	325,000.00	UNITED STATES TREASURY 1.125 10/31/2026		1,828.13	1,828.13
04/30/2025	Coupon	91282CEN7	340,000.00	UNITED STATES TREASURY 2.75 04/30/2027		4,675.00	4,675.00
04/30/2025	Coupon	91282CFU0	220,000.00	UNITED STATES TREASURY 4.125 10/31/2027		4,537.50	4,537.50
04/30/2025	Coupon	91282CHA2	220,000.00	UNITED STATES TREASURY 3.5 04/30/2028		3,850.00	3,850.00
04/30/2025	Coupon	91282CJF9	200,000.00	UNITED STATES TREASURY 4.875 10/31/2028		4,875.00	4,875.00
04/30/2025	Coupon	91282CKP5	225,000.00	UNITED STATES TREASURY 4.625 04/30/2029		5,203.13	5,203.13

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
April 2025 Total					471,617.73	40,159.63	511,777.36
MAY 2025							
05/01/2025	Coupon	438516BL9	180,000.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
05/01/2025	Coupon	74456QBU9	200,000.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
05/05/2025	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
05/07/2025	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
05/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
05/15/2025	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		15.87	15.87
05/15/2025	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,549.46		2,549.46
05/15/2025	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		10.68	10.68
05/15/2025	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,406.23		1,406.23
05/15/2025	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		14.43	14.43
05/15/2025	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	1,530.76		1,530.76
05/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		202.56	202.56
05/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,904.83		2,904.83
05/15/2025	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		60.93	60.93
05/15/2025	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	2,665.17		2,665.17
05/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		250.22	250.22
05/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,196.37		4,196.37
05/15/2025	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		276.90	276.90
05/15/2025	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	5,300.45		5,300.45
05/15/2025	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		72.61	72.61
05/15/2025	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,388.15		1,388.15
05/15/2025	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		25.82	25.82
05/15/2025	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	1,751.41		1,751.41
05/15/2025	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00
05/15/2025	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25
05/16/2025	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		1.73	1.73
05/16/2025	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	943.20		943.20

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/16/2025	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		30.24	30.24
05/16/2025	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,543.35		1,543.35
05/16/2025	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		3.59	3.59
05/16/2025	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	888.68		888.68
05/20/2025	Coupon	747525AF0	140,000.00	QUALCOMM INC 3.45 05/20/2025		2,415.00	2,415.00
05/20/2025	Final Maturity	747525AF0	140,000.00	QUALCOMM INC 3.45 05/20/2025	140,000.00		140,000.00
05/21/2025	Coupon	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026		0.83	0.83
05/21/2025	Effective Maturity	43815GAC3	12,538.24	HAROT 2021-4 A3 0.88 01/21/2026	1,135.37		1,135.37
05/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		117.68	117.68
05/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,442.06		2,442.06
05/26/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		123.81	123.81
05/26/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,700.42		1,700.42
05/26/2025	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		18.83	18.83
05/26/2025	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,394.55		1,394.55
05/26/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
May 2025 Total					173,740.48	16,236.19	189,976.67
JUNE 2025							
06/02/2025	Coupon	91282CAZ4	300,000.00	UNITED STATES TREASURY 0.375 11/30/2025		562.50	562.50
06/02/2025	Coupon	91282CHE4	180,000.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
06/02/2025	Coupon	91282CJN2	275,000.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
06/02/2025	Coupon	91282CKT7	200,000.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
06/09/2025	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
06/12/2025	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
06/12/2025	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
06/16/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
06/16/2025	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		1.20	1.20
06/16/2025	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	902.08		902.08
06/16/2025	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		26.26	26.26
06/16/2025	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,511.39		1,511.39
06/16/2025	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		2.66	2.66
06/16/2025	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	872.97		872.97

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/16/2025	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		11.88	11.88
06/16/2025	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,486.06		2,486.06
06/16/2025	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		8.08	8.08
06/16/2025	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,376.09		1,376.09
06/16/2025	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		11.47	11.47
06/16/2025	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	1,238.64		1,238.64
06/16/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		190.02	190.02
06/16/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,058.28		2,058.28
06/16/2025	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		52.62	52.62
06/16/2025	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	1,687.74		1,687.74
06/16/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		232.70	232.70
06/16/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,776.25		3,776.25
06/16/2025	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		253.89	253.89
06/16/2025	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	4,694.32		4,694.32
06/16/2025	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		67.40	67.40
06/16/2025	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,362.03		1,362.03
06/16/2025	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		21.54	21.54
06/16/2025	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	1,720.03		1,720.03
06/17/2025	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
06/17/2025	Final Maturity	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00		260,000.00
06/18/2025	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
06/19/2025	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
06/19/2025	Effective Maturity	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00		80,000.00
06/23/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		107.42	107.42
06/23/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,394.66		2,394.66
06/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		116.06	116.06
06/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,668.26		1,668.26
06/25/2025	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		15.10	15.10
06/25/2025	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,361.54		1,361.54

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
06/25/2025	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
06/30/2025	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
06/30/2025	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
06/30/2025	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
06/30/2025	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
June 2025 Total					369,110.35	52,691.22	421,801.57
JULY 2025							
07/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
07/14/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
07/14/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
07/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
07/15/2025	Coupon	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026		7.98	7.98
07/15/2025	Principal Paydown	43815BAC4	33,266.71	HAROT 2022-1 A3 1.88 05/15/2026	2,421.87		2,421.87
07/15/2025	Coupon	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026		5.53	5.53
07/15/2025	Principal Paydown	448977AD0	18,331.30	HART 2022-A A3 2.22 10/15/2026	1,345.24		1,345.24
07/15/2025	Coupon	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026		9.08	9.08
07/15/2025	Principal Paydown	47787JAC2	23,219.77	JDOT 2022 A3 0.36 09/15/2026	1,467.22		1,467.22
07/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		181.14	181.14
07/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,313.71		2,313.71
07/15/2025	Coupon	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027		47.36	47.36
07/15/2025	Principal Paydown	47800AAC4	39,524.90	JDOT 2022-B A3 3.74 02/16/2027	1,429.48		1,429.48
07/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		216.93	216.93
07/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,879.88		3,879.88
07/15/2025	Coupon	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027		233.51	233.51
07/15/2025	Principal Paydown	58768PAC8	110,382.24	MBART 2022-1 A3 5.21 08/16/2027	4,565.60		4,565.60
07/15/2025	Coupon	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027		62.28	62.28
07/15/2025	Principal Paydown	58770AAC7	30,000.00	MBART 2023-1 A3 4.51 11/15/2027	1,334.87		1,334.87
07/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/15/2025	Coupon	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026		17.34	17.34
07/15/2025	Principal Paydown	89238FAD5	26,854.44	TAOT 2022-B A3 2.93 09/15/2026	1,686.84		1,686.84
07/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
07/16/2025	Coupon	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026		0.69	0.69
07/16/2025	Principal Paydown	362554AC1	10,965.84	GMCAR 2021-4 A3 0.68 09/16/2026	866.63		866.63
07/16/2025	Coupon	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027		22.35	22.35
07/16/2025	Principal Paydown	362585AC5	25,979.19	GMCAR 2022-2 A3 3.1 02/16/2027	1,476.67		1,476.67
07/16/2025	Coupon	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026		1.74	1.74
07/16/2025	Principal Paydown	380146AC4	11,092.91	GMCAR 2022-1 A3 1.26 11/16/2026	856.88		856.88
07/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
07/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
07/21/2025	Final Maturity	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00		140,000.00
07/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		97.37	97.37
07/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,346.16		2,346.16
07/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
07/23/2025	Coupon	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		1,576.13	1,576.13
07/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		108.45	108.45
07/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,634.80		1,634.80
07/25/2025	Coupon	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026		11.45	11.45
07/25/2025	Principal Paydown	05602RAD3	20,751.49	BMWOT 2022-A A3 3.21 08/25/2026	1,326.77		1,326.77
07/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
07/25/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
07/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
07/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
07/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
07/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
07/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
07/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
July 2025 Total					168,952.63	44,756.01	213,708.63
Grand Total			45,169,192.53		2,020,329.27	431,563.03	2,451,892.30

IMPORTANT DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Chandler Asset Management, Inc. (“Chandler”) is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at www.chandlerasset.com.

Information contained in this monthly statement is confidential and is provided for informational purposes only and should not be construed as specific investment or legal advice. The information contained herein was obtained from sources believed to be reliable as of the date of this statement, but may become outdated or superseded at any time without notice.

Custody: Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

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Index returns assume reinvestment of all distributions. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. It is not possible to invest directly in an index.

Ratings: Ratings information have been provided by Moody’s, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody’s and Fitch respectively.

BENCHMARK INDEX & DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of August 31, 2024

Benchmark	Disclosure
ICE BofA 1-5 Yr US Treasury & Agency Index	The ICE BofA 1-5 Year US Treasury & Agency Index tracks the performance of US dollar denominated US Treasury and nonsubordinated US agency debt issued in the US domestic market. Qualifying securities must have an investment grade rating (based on an average of Moody's, S&P and Fitch). Qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to maturity at time of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for sovereigns and \$250 million for agencies.
ICE BofA 1-5 Year AAA-A Corp/Govt	The ICE BofA US Issuers 1-5 Year AAA-A US Corporate & Government Index tracks the performance of US dollar denominated investment grade debt publicly issued in the US domestic market, including US Treasury, US agency, foreign government, supranational, and corporate securities. Qualifying securities must be issued from US issuers and be rated AAA through A3 (based on an average of Moody's, S&P and Fitch). In addition, qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to final maturity at point of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for US Treasuries and \$250 million for all other securities.

MONTHLY ACCOUNT STATEMENT

Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Portfolio Characteristics

Average Modified Duration	2.60
Average Coupon	3.10%
Average Purchase YTM	3.39%
Average Market YTM	3.89%
Average Quality	AA
Average Final Maturity	2.97
Average Life	2.65

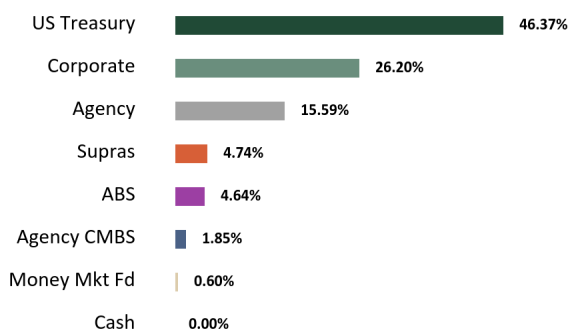
Account Summary

	Beg. Values as of 09/01/2024	End Values as of 09/30/2024
Market Value	15,701,463.87	15,845,772.29
Accrued Interest	105,785.18	102,866.59
Total Market Value	15,807,249.05	15,948,638.87
Income Earned	31,264.67	55,241.76
Cont/WD	0.00	0.00
Par	15,894,891.55	15,942,357.33
Book Value	15,762,578.12	15,806,223.58
Cost Value	15,721,650.58	15,747,954.80

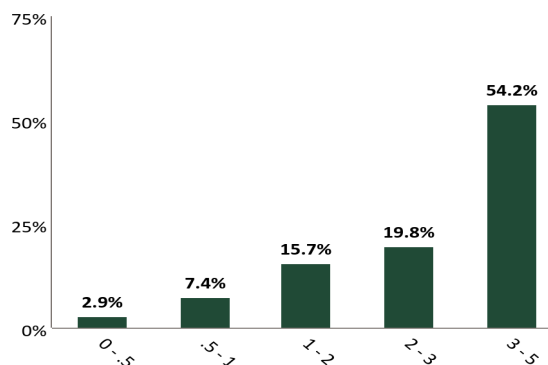
Top Issuers

United States	46.37%
Federal Home Loan Banks	8.62%
FNMA	4.90%
FHLMC	3.93%
International Bank for Recon and Dev	2.90%
Honeywell International Inc.	2.28%
Bank of America Corporation	1.49%
JPMorgan Chase & Co.	1.49%

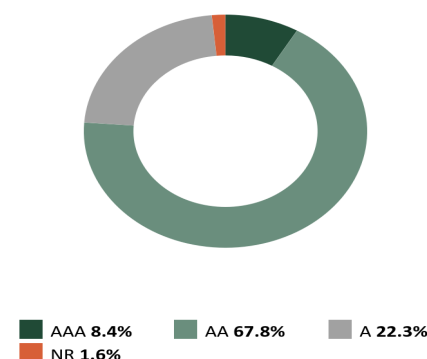
Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (04/01/06)
Small Cities Org Risk Effort	0.89%	3.39%	4.50%	7.83%	5.20%	1.22%	1.63%	1.76%	2.63%
Benchmark Return*	0.87%	3.37%	4.21%	7.44%	4.75%	0.76%	1.28%	1.49%	2.36%
Secondary Benchmark Return*	0.89%	3.41%	4.34%	7.66%	4.94%	0.84%	1.37%	1.59%	2.44%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 10/02/2024 03:05:49 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	1.9	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	8.6	Compliant	
Max Maturity (Years)	5.0	3.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV; Non Agency ABS & MBS)	20.0	4.6	Compliant	
Max % Issuer (MV)	5.0	1.1	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	26.2	Compliant	
Max % Issuer (MV)	5.0	2.3	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Max % (MV)	100.0	15.6	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	8.6	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	3	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.6	Compliant	
Max % Issuer (MV)	20.0	0.6	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
REPURCHASE AGREEMENTS				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	4.7	Compliant	
Max % Issuer (MV)	10.0	2.9	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	46.4	Compliant	
Max Maturity (Years)	5	4	Compliant	

RECONCILIATION SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Maturities / Calls

Month to Date	(190,000.00)
Fiscal Year to Date	(275,000.00)

Principal Paydowns

Month to Date	(37,804.99)
Fiscal Year to Date	(110,771.23)

Purchases

Month to Date	714,156.10
Fiscal Year to Date	1,692,711.55

Sales

Month to Date	(431,546.58)
Fiscal Year to Date	(1,175,235.21)

Interest Received

Month to Date	56,850.22
Fiscal Year to Date	133,263.18

Purchased / Sold Interest

Month to Date	(2,045.69)
Fiscal Year to Date	(1,558.07)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	15,762,578.12	15,686,236.97
Maturities/Calls	(190,000.00)	(275,000.00)
Principal Paydowns	(37,804.99)	(110,771.23)
Purchases	714,156.10	1,692,711.55
Sales	(431,546.58)	(1,175,235.21)
Change in Cash, Payables, Receivables	(11,864.60)	(9,880.77)
Amortization/Accretion	3,355.82	9,616.47
Realized Gain (Loss)	(2,650.29)	(11,454.20)
Ending Book Value	15,806,223.58	15,806,223.58

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	15,701,463.87	15,319,712.65
Maturities/Calls	(190,000.00)	(275,000.00)
Principal Paydowns	(37,804.99)	(110,771.23)
Purchases	714,156.10	1,692,711.55
Sales	(431,546.58)	(1,175,235.21)
Change in Cash, Payables, Receivables	(11,864.60)	(9,880.77)
Amortization/Accretion	3,355.82	9,616.47
Change in Net Unrealized Gain (Loss)	100,662.95	406,073.03
Realized Gain (Loss)	(2,650.29)	(11,454.20)
Ending Market Value	15,845,772.29	15,845,772.29

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
47788UAC6	JDOT 2021 A3 0.36 09/15/2025	236.22	03/02/2021 0.37%	236.18 236.21	99.81 5.41%	235.76 0.04	0.00% (0.45)	Aaa/NA AAA	0.96 0.04
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	11,719.28	02/07/2023 5.43%	11,719.00 11,719.16	100.08 4.88%	11,728.95 10.08	0.07% 9.79	Aaa/AAA NA	1.15 0.25
44934KAC8	HART 2021-B A3 0.38 01/15/2026	6,031.22	07/20/2021 0.60%	6,029.88 6,030.91	99.71 5.49%	6,013.68 1.02	0.04% (17.23)	NA/AAA AAA	1.29 0.06
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	10,862.73	11/16/2021 0.89%	10,860.44 10,862.08	98.70 5.24%	10,721.29 2.66	0.07% (140.79)	Aaa/NA AAA	1.31 0.30
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	10,605.39	07/13/2021 0.52%	10,604.44 10,605.21	98.83 4.69%	10,481.15 2.45	0.07% (124.06)	Aaa/NA AAA	1.46 0.28
44935FAD6	HART 2021-C A3 0.74 05/15/2026	7,054.96	11/09/2021 0.75%	7,053.38 7,054.47	99.08 5.23%	6,989.99 2.32	0.04% (64.48)	NA/AAA AAA	1.62 0.20
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	29,865.07	02/15/2022 1.89%	29,860.58 29,863.48	98.81 4.89%	29,509.04 24.95	0.19% (354.44)	Aaa/AAA NA	1.62 0.39
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	18,698.23	05/10/2022 3.63%	18,697.26 18,697.88	99.33 4.75%	18,572.62 10.00	0.12% (125.26)	Aaa/AAA NA	1.90 0.44
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	21,315.15	03/10/2022 2.34%	21,310.44 21,313.23	98.85 4.69%	21,070.00 21.98	0.13% (243.23)	Aaa/NA AAA	1.96 0.49
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	24,586.11	04/07/2022 3.09%	24,585.53 24,585.91	99.18 4.65%	24,385.22 32.02	0.15% (200.68)	Aaa/AAA NA	1.96 0.48
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	9,781.48	10/13/2021 0.68%	9,781.24 9,781.42	98.52 4.96%	9,636.97 2.77	0.06% (144.45)	Aaa/AAA NA	1.96 0.34
448977AD0	HART 2022-A A3 2.22 10/15/2026	16,509.13	03/09/2022 2.23%	16,508.49 16,508.92	98.90 4.95%	16,327.47 16.29	0.10% (181.44)	NA/AAA AAA	2.04 0.40
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	9,986.51	01/11/2022 1.24%	9,985.64 9,986.24	98.64 4.79%	9,850.91 5.24	0.06% (135.33)	NA/AAA AAA	2.13 0.38
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	24,066.23	04/05/2022 3.16%	24,061.20 24,064.28	99.15 4.69%	23,862.68 31.09	0.15% (201.60)	Aaa/AAA NA	2.38 0.54
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	37,406.01	07/12/2022 3.77%	37,402.44 37,404.39	99.44 4.62%	37,197.40 62.18	0.23% (206.99)	Aaa/NA AAA	2.38 0.66
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	40,000.00	02/16/2023 5.09%	39,992.57 39,995.44	100.51 4.49%	40,202.25 56.00	0.25% 206.81	Aaa/NA AAA	2.56 0.84
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	103,076.86	11/15/2022 5.27%	103,056.47 103,064.87	100.50 4.50%	103,593.60 238.68	0.65% 528.73	Aaa/AAA NA	2.88 0.65

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	29,582.10	01/18/2023 4.56%	29,578.55 29,579.80	100.01 4.54%	29,585.66 59.30	0.19% 5.86	NA/AAA AAA	3.13 0.73
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	75,000.00	02/22/2023 3.39%	74,986.34 74,990.94	100.69 4.46%	75,514.43 167.00	0.48% 523.48	Aaa/NA AAA	3.13 1.14
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	30,000.00	07/11/2023 5.47%	29,994.68 29,996.07	101.24 4.43%	30,371.85 27.35	0.19% 375.78	NA/AAA AAA	3.41 1.12
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	50,000.00	06/21/2023 5.51%	49,991.66 49,993.89	101.16 4.41%	50,579.60 115.11	0.32% 585.70	Aaa/NA AAA	3.46 1.40
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	165,000.00	09/07/2023 5.17%	164,954.26 164,963.82	102.17 4.04%	168,581.23 378.40	1.06% 3,617.40	NR/AAA AAA	3.96 1.82
Total ABS		731,382.67	4.17%	731,250.67 731,298.63	100.51 4.48%	735,011.75 1,266.92	4.64% 3,713.12	Aaa/AAA AAA	2.90 0.99

AGENCY									
3130A4CH3	FEDERAL HOME LOAN BANKS 2.375 03/14/2025	225,000.00	03/19/2020 1.20%	237,998.25 226,171.27	99.04 4.53%	222,842.18 252.34	1.41% (3,329.09)	Aaa/AA+ AA+	0.45 0.44
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00	06/04/2020 0.53%	149,800.80 149,978.10	97.98 4.36%	146,967.01 347.92	0.93% (3,011.09)	Aaa/AA+ AA+	0.54 0.52
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	105,000.00	04/22/2020 0.67%	104,783.70 104,975.93	97.98 4.33%	102,877.27 289.84	0.65% (2,098.66)	Aaa/AA+ AA+	0.56 0.54
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00	06/17/2020 0.54%	259,461.80 259,923.58	97.43 4.20%	253,326.00 375.56	1.60% (6,597.57)	Aaa/AA+ AA+	0.71 0.70
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00	07/21/2020 0.48%	139,302.80 139,888.01	97.12 4.04%	135,974.77 102.08	0.86% (3,913.24)	Aaa/AA+ AA+	0.80 0.79
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00	08/25/2020 0.47%	218,970.40 219,814.85	96.87 3.95%	213,103.99 82.50	1.34% (6,710.86)	Aaa/AA+ AA+	0.90 0.88
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	200,000.00	09/23/2020 0.44%	199,398.00 199,882.18	96.53 4.03%	193,066.77 16.67	1.22% (6,815.41)	Aaa/AA+ AA+	0.98 0.96
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	215,000.00	11/09/2020 0.57%	214,230.30 214,830.08	96.23 4.04%	206,887.47 430.00	1.31% (7,942.61)	Aaa/AA+ AA+	1.10 1.07
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	300,000.00	02/08/2023 4.21%	302,262.00 300,953.22	100.73 3.86%	302,197.37 4,087.50	1.91% 1,244.14	Aaa/AA+ AA+	1.20 1.14
3130ATS57	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	275,000.00	03/20/2023 3.84%	283,109.75 280,608.95	102.91 3.59%	283,009.25 721.88	1.79% 2,400.31	Aaa/AA+ AA+	3.44 3.17

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	200,000.00	07/26/2023 4.27%	200,900.00 200,681.45	102.57 3.62%	205,136.29 2,722.22	1.29% 4,454.84	Aaa/AA+ AA+	3.69 3.35
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	200,000.00	10/23/2023 4.98%	194,780.00 195,785.31	102.73 3.62%	205,469.49 559.03	1.30% 9,684.18	Aaa/AA+ AA+	3.94 3.59
Total Agency		2,490,000.00	2.10%	2,504,997.80 2,493,492.93	99.29 3.98%	2,470,857.86 9,987.53	15.59% (22,635.07)	Aaa/AA+ AA+	1.64 1.53

AGENCY CMBS									
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	295,000.00	05/24/2023 4.24%	289,583.98 291,059.98	99.59 3.93%	293,776.13 946.46	1.85% 2,716.15	Aaa/AA+ AAA	3.65 3.28
Total Agency CMBS		295,000.00	4.24%	289,583.98 291,059.98	99.59 3.93%	293,776.13 946.46	1.85% 2,716.15	Aaa/AA+ AAA	3.65 3.28

CASH									
CCYUSD	Receivable	640.79	-- 0.00%	640.79 640.79	1.00 0.00%	640.79 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		640.79	0.00%	640.79 640.79	1.00 0.00%	640.79 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00

CORPORATE									
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00	01/20/2021 0.74%	152,733.00 141,205.74	99.24 4.65%	138,938.14 139.63	0.88% (2,267.60)	Aa2/AA- NA	0.47 0.46
857477BR3	STATE STREET CORP 1.746 02/06/2026	40,000.00	02/02/2022 1.75%	40,000.00 40,000.00	98.82 5.27%	39,528.53 106.70	0.25% (471.47)	A1/A AA-	1.35 0.34
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	50,000.00	09/16/2021 1.18%	51,594.50 50,247.09	98.40 6.11%	49,202.18 460.00	0.31% (1,044.90)	A1/A- AA-	1.56 0.54
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	-- 1.41%	173,020.70 174,270.10	95.60 3.97%	167,307.51 760.28	1.06% (6,962.58)	A2/A+ A	1.62 1.57
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	130,000.00	06/15/2021 1.13%	129,942.80 129,980.42	95.34 3.96%	123,941.39 418.44	0.78% (6,039.03)	A1/A+ A+	1.71 1.66
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	-- 2.81%	77,319.60 79,214.47	97.54 5.53%	78,029.32 298.97	0.49% (1,185.15)	A1/A- AA-	1.72 0.70
931142ERO	WALMART INC 1.05 09/17/2026	30,000.00	09/08/2021 1.09%	29,943.30 29,977.77	94.97 3.74%	28,489.73 12.25	0.18% (1,488.04)	Aa2/AA AA	1.96 1.91
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	180,000.00	12/15/2022 4.35%	168,229.80 173,660.92	97.41 3.81%	175,332.73 1,875.00	1.11% 1,671.81	A2/A A	2.09 1.98

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
87612EBM7	TARGET CORP 1.95 01/15/2027	70,000.00	01/19/2022 1.99%	69,881.00 69,945.25	96.06 3.76%	67,241.67 288.17	0.42% (2,703.58)	A2/A A	2.29 2.20
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	-- 2.78%	147,699.00 148,878.91	96.04 4.19%	144,057.21 285.83	0.91% (4,821.70)	A2/A- A	2.42 2.31
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	115,000.00	03/07/2022 2.30%	114,978.15 114,989.29	96.79 3.68%	111,309.26 117.56	0.70% (3,680.03)	Aa2/AA A+	2.45 2.35
09247XAN1	BLACKROCK INC 3.2 03/15/2027	190,000.00	01/19/2023 4.08%	183,705.30 186,273.97	98.55 3.82%	187,253.27 270.22	1.18% 979.30	Aa3/AA- NA	2.45 2.33
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	-- 3.63%	108,548.65 109,158.99	98.72 3.83%	108,595.14 1,694.00	0.69% (563.84)	A1/AA AA-	2.53 2.37
74340XBN0	PROLOGIS LP 2.125 04/15/2027	160,000.00	11/09/2022 5.15%	141,006.40 149,096.05	95.35 4.07%	152,558.04 1,567.78	0.96% 3,461.99	A3/A WR	2.54 2.41
61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	-- 4.71%	133,989.30 143,188.66	95.69 4.93%	143,533.18 975.71	0.91% 344.52	A1/A- A+	2.59 1.53
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	95,000.00	08/22/2022 3.81%	94,090.85 94,476.26	99.38 3.83%	94,407.37 465.50	0.60% (68.89)	A2/A A+	2.87 2.68
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	200,000.00	01/05/2023 4.88%	192,410.00 195,262.47	99.39 4.18%	198,776.13 1,009.44	1.25% 3,513.67	A3/A- NA	2.87 2.67
931142EX7	WALMART INC 3.95 09/09/2027	50,000.00	-- 3.98%	49,921.10 49,953.76	100.69 3.70%	50,344.98 120.69	0.32% 391.22	Aa2/AA AA	2.94 2.67
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	100,000.00	04/24/2023 5.17%	95,493.00 97,223.16	98.92 4.94%	98,918.03 754.18	0.62% 1,694.87	A1/A- AA-	3.31 2.16
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	180,000.00	02/13/2023 4.44%	184,037.40 182,701.35	103.50 3.83%	186,307.94 1,138.50	1.18% 3,606.59	A2/A A	3.38 3.00
57636QAW4	MASTERCARD INC 4.875 03/09/2028	95,000.00	03/06/2023 4.90%	94,907.85 94,936.70	103.30 3.84%	98,137.29 283.02	0.62% 3,200.59	Aa3/A+ NA	3.44 3.07
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	200,000.00	09/06/2023 5.10%	188,558.00 191,180.83	98.71 4.09%	197,421.53 3,083.33	1.25% 6,240.70	A1/A WR	3.59 3.27
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	150,000.00	08/17/2023 5.33%	148,678.50 148,980.32	103.32 4.16%	154,973.71 1,793.75	0.98% 5,993.38	A3/A- A	3.77 3.37
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	110,000.00	08/04/2023 5.27%	108,359.90 108,835.95	101.74 4.84%	111,918.22 978.29	0.71% 3,082.28	A1/A- AA-	3.82 2.59
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	190,000.00	05/28/2024 5.00%	186,112.60 186,399.62	101.84 4.03%	193,488.89 1,781.25	1.22% 7,089.27	A1/A A+	4.30 3.84
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	195,000.00	01/24/2024 4.64%	194,682.15 194,724.60	102.54 3.95%	199,956.11 1,519.92	1.26% 5,231.51	A1/A+ NA	4.34 3.88

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	190,000.00	05/15/2024 5.00%	189,976.50 189,978.30	103.04 4.25%	195,783.54 4,638.87	1.24% 5,805.24	A1/A AA-	4.51 3.92
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	50,000.00	08/26/2024 4.53%	51,043.50 51,016.08	102.79 4.74%	51,393.04 1,154.73	0.32% 376.96	A1/A- A+	4.55 3.16
06406RBD8	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	200,000.00	09/10/2024 3.95%	199,138.00 199,148.21	99.21 4.04%	198,423.46 3,315.28	1.25% (724.75)	A1/A AA-	4.57 4.08
91159HJM3	US BANCORP 5.775 06/12/2029	190,000.00	06/20/2024 5.26%	193,439.00 193,197.42	104.80 4.84%	199,126.62 3,322.23	1.26% 5,929.20	A3/A A	4.70 3.27
437076DC3	HOME DEPOT INC 4.75 06/25/2029	70,000.00	06/17/2024 4.90%	69,548.50 69,572.73	103.07 4.03%	72,149.87 886.67	0.46% 2,577.14	A2/A A	4.73 4.10
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	60,000.00	08/22/2024 4.61%	59,274.60 59,294.38	99.74 4.70%	59,841.90 484.05	0.38% 547.52	A1/A- AA-	4.81 3.45
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	75,000.00	08/26/2024 4.49%	74,241.75 74,260.36	99.63 4.66%	74,720.94 595.43	0.47% 460.58	A1/A- AA-	4.81 3.46
Total Corporate		4,170,000.00	4.02%	4,096,504.70 4,121,230.12	99.64 4.22%	4,151,406.89 36,595.65	26.20% 30,176.77	A1/A A+	3.17 2.69

MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	95,333.87	-- 4.54%	95,333.87 95,333.87	1.00 4.54%	95,333.87 0.00	0.60% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		95,333.87	4.54%	95,333.87 95,333.87	1.00 4.54%	95,333.87 0.00	0.60% 0.00	Aaa/ AAAm AAA	0.00 0.00

SUPRANATIONAL									
459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00	04/15/2020 0.70%	129,496.90 129,944.07	97.95 4.38%	127,337.75 359.43	0.80% (2,606.32)	Aaa/AAA NA	0.56 0.54
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	180,000.00	10/21/2020 0.52%	179,796.60 179,956.34	96.30 4.06%	173,332.30 382.50	1.09% (6,624.03)	Aaa/AAA NA	1.08 1.05
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	160,000.00	11/28/2023 4.55%	153,088.00 154,342.49	99.62 3.61%	159,389.73 1,228.89	1.01% 5,047.24	Aaa/AAA NA	3.78 3.48

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	85,000.00	07/06/2023 4.53%	84,905.65 84,928.68	103.31 3.56%	87,815.22 828.75	0.55% 2,886.54	Aaa/AAA NA	3.79 3.43
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	200,000.00	02/15/2024 4.31%	198,356.00 198,558.12	101.98 3.63%	203,952.40 1,054.17	1.29% 5,394.29	Aaa/AAA NA	4.38 3.96
Total				745,643.15	99.64	751,827.41	4.74%	Aaa/AAA	2.77
Supranational		755,000.00	2.90%	747,729.70	3.84%	3,853.73	4,097.71	NA	2.55
US TREASURY									
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	300,000.00	12/29/2020 0.37%	300,093.75 300,022.18	96.05 3.88%	288,152.34 378.07	1.82% (11,869.84)	Aaa/AA+ AA+	1.17 1.14
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	300,000.00	03/30/2021 0.91%	297,597.66 299,281.67	95.64 3.77%	286,910.16 6.18	1.81% (12,371.51)	Aaa/AA+ AA+	1.50 1.46
91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	150,000.00	04/29/2021 0.88%	149,009.77 149,687.64	95.44 3.75%	143,156.25 470.79	0.90% (6,531.39)	Aaa/AA+ AA+	1.58 1.54
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	125,000.00	08/10/2021 0.82%	123,813.48 124,563.31	94.63 3.68%	118,286.13 131.62	0.75% (6,277.17)	Aaa/AA+ AA+	1.83 1.79
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	-- 0.97%	346,279.30 348,530.37	94.65 3.67%	331,283.20 224.79	2.09% (17,247.17)	Aaa/AA+ AA+	1.92 1.87
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	-- 1.26%	322,884.77 324,101.85	94.98 3.65%	308,686.52 1,530.06	1.95% (15,415.32)	Aaa/AA+ AA+	2.08 2.02
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	200,000.00	02/06/2023 3.92%	187,695.31 192,737.80	96.91 3.62%	193,828.12 574.73	1.22% 1,090.32	Aaa/AA+ AA+	2.38 2.28
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	200,000.00	09/27/2022 4.25%	185,734.38 192,099.71	97.43 3.59%	194,859.38 13.74	1.23% 2,759.67	Aaa/AA+ AA+	2.50 2.39
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	-- 3.26%	332,193.75 335,878.99	97.94 3.59%	333,000.78 3,912.77	2.10% (2,878.21)	Aaa/AA+ AA+	2.58 2.44
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	175,000.00	08/03/2022 2.94%	177,460.94 176,376.81	99.16 3.57%	173,523.44 1,437.33	1.10% (2,853.37)	Aaa/AA+ AA+	2.75 2.58
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	120,000.00	09/08/2022 3.36%	118,692.19 119,234.17	98.76 3.58%	118,514.06 321.13	0.75% (720.11)	Aaa/AA+ AA+	2.92 2.75
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	150,000.00	10/28/2022 4.19%	149,531.25 149,714.31	101.61 3.56%	152,408.20 17.00	0.96% 2,693.89	Aaa/AA+ AA+	3.00 2.80
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	220,000.00	12/15/2022 3.68%	224,357.03 222,753.74	101.58 3.58%	223,480.47 3,797.69	1.41% 726.72	Aaa/AA+ AA+	3.08 2.83

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9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	200,000.00	01/05/2023 3.98%	184,875.00 190,280.44	96.10 3.58%	192,195.31 1,699.73	1.21% 1,914.87	Aaa/AA+ AA+	3.13 2.95
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	180,000.00	01/19/2023 3.48%	183,171.09 182,082.45	100.95 3.56%	181,715.63 1,762.70	1.15% (366.83)	Aaa/AA+ AA+	3.25 3.00
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	220,000.00	02/27/2023 4.21%	213,125.00 215,346.57	99.77 3.57%	219,501.56 1,297.28	1.39% 4,155.00	Aaa/AA+ AA+	3.34 3.10
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	230,000.00	03/08/2023 4.37%	213,639.45 218,826.94	97.38 3.58%	223,962.50 807.81	1.41% 5,135.56	Aaa/AA+ AA+	3.38 3.17
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	200,000.00	06/28/2023 4.05%	196,343.75 197,312.01	100.20 3.56%	200,406.25 19.92	1.26% 3,094.24	Aaa/AA+ AA+	3.50 3.26
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	220,000.00	05/15/2023 3.47%	220,275.00 220,198.47	99.75 3.57%	219,458.59 3,222.28	1.38% (739.87)	Aaa/AA+ AA+	3.58 3.29
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	180,000.00	06/15/2023 3.95%	177,370.31 178,057.14	100.16 3.58%	180,281.25 2,192.83	1.14% 2,224.11	Aaa/AA+ AA+	3.67 3.36
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	220,000.00	09/25/2023 4.62%	215,342.19 216,318.49	101.94 3.58%	224,271.09 1,528.94	1.42% 7,952.61	Aaa/AA+ AA+	3.84 3.50
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	150,000.00	09/28/2023 4.66%	148,160.16 148,536.72	102.89 3.58%	154,330.08 561.98	0.97% 5,793.36	Aaa/AA+ AA+	3.92 3.57
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	250,000.00	09/21/2023 4.66%	211,376.95 219,401.13	91.10 3.58%	227,744.14 240.85	1.44% 8,343.01	Aaa/AA+ AA+	3.92 3.76
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	200,000.00	02/26/2024 4.34%	204,445.31 203,880.54	104.88 3.58%	209,765.62 4,080.16	1.32% 5,885.09	Aaa/AA+ AA+	4.08 3.62
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	275,000.00	12/21/2023 3.82%	281,756.84 280,693.71	103.06 3.58%	283,421.88 4,043.29	1.79% 2,728.16	Aaa/AA+ AA+	4.17 3.74
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	200,000.00	01/17/2024 4.02%	197,554.69 197,902.09	100.67 3.58%	201,343.75 1,895.38	1.27% 3,441.66	Aaa/AA+ AA+	4.25 3.86
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	180,000.00	02/08/2024 4.10%	179,184.38 179,289.81	101.69 3.58%	183,037.50 1,213.04	1.16% 3,747.69	Aaa/AA+ AA+	4.34 3.93
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	200,000.00	02/28/2024 4.29%	199,609.38 199,655.37	102.78 3.56%	205,554.69 727.90	1.30% 5,899.31	Aaa/AA+ AA+	4.41 3.99
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	220,000.00	04/10/2024 4.60%	215,359.38 215,801.71	102.27 3.57%	224,992.97 24.93	1.42% 9,191.26	Aaa/AA+ AA+	4.50 4.08
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	-- 4.65%	224,735.35 224,758.95	104.42 3.57%	234,949.22 4,354.79	1.48% 10,190.26	Aaa/AA+ AA+	4.58 4.04
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	200,000.00	06/26/2024 4.33%	201,468.75 201,390.37	104.00 3.56%	208,000.00 3,024.59	1.31% 6,609.63	Aaa/AA+ AA+	4.67 4.13

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	-- 4.01%	252,595.70 252,518.91	102.92 3.57%	257,304.69 2,685.12	1.62% 4,785.78	Aaa/AA+ AA+	4.75 4.24
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	200,000.00	08/21/2024 3.66%	203,023.44 202,956.40	101.90 3.57%	203,796.88 1,347.83	1.29% 840.47	Aaa/AA+ AA+	4.83 4.34
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	250,000.00	09/27/2024 3.55%	245,244.14 245,246.79	97.92 3.59%	244,794.92 669.03	1.54% (451.87)	Aaa/AA+ AA+	4.92 4.50
Total US Treasury		7,405,000.00	3.38%	7,283,999.84 7,325,437.56	99.33 3.61%	7,346,917.58 50,216.30	46.37% 21,480.02	Aaa/AA+ AA+	3.34 3.08
Total Portfolio		15,942,357.33	3.39%	15,747,954.80 15,806,223.58	98.88 3.89%	15,845,772.29 102,866.59	100.00% 39,548.71	Aa2/AA- AA	2.97 2.60
Total Market Value + Accrued						15,948,638.87			

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	09/03/2024	31846V203	13,962.50	FIRST AMER:GVT OBLG Y	1.000	4.90%	(13,962.50)	0.00	(13,962.50)	0.00
Purchase	09/04/2024	31846V203	380.39	FIRST AMER:GVT OBLG Y	1.000	4.89%	(380.39)	0.00	(380.39)	0.00
Purchase	09/09/2024	31846V203	7,678.13	FIRST AMER:GVT OBLG Y	1.000	4.89%	(7,678.13)	0.00	(7,678.13)	0.00
Purchase	09/10/2024	31846V203	6,187.50	FIRST AMER:GVT OBLG Y	1.000	4.88%	(6,187.50)	0.00	(6,187.50)	0.00
Purchase	09/11/2024	06406RBD8	200,000.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	99.569	3.95%	(199,138.00)	(2,887.50)	(202,025.50)	0.00
Purchase	09/16/2024	31846V203	30,000.47	FIRST AMER:GVT OBLG Y	1.000	4.88%	(30,000.47)	0.00	(30,000.47)	0.00
Purchase	09/16/2024	31846V203	11,371.80	FIRST AMER:GVT OBLG Y	1.000	4.88%	(11,371.80)	0.00	(11,371.80)	0.00
Purchase	09/17/2024	31846V203	157.50	FIRST AMER:GVT OBLG Y	1.000	4.88%	(157.50)	0.00	(157.50)	0.00
Purchase	09/19/2024	31846V203	2,094.40	FIRST AMER:GVT OBLG Y	1.000	4.89%	(2,094.40)	0.00	(2,094.40)	0.00
Purchase	09/23/2024	31846V203	190,850.00	FIRST AMER:GVT OBLG Y	1.000	4.52%	(190,850.00)	0.00	(190,850.00)	0.00
Purchase	09/23/2024	31846V203	1,852.70	FIRST AMER:GVT OBLG Y	1.000	4.52%	(1,852.70)	0.00	(1,852.70)	0.00
Purchase	09/25/2024	31846V203	5,238.57	FIRST AMER:GVT OBLG Y	1.000	4.52%	(5,238.57)	0.00	(5,238.57)	0.00
Purchase	09/30/2024	91282CFJ5	250,000.00	UNITED STATES TREASURY 3.125 08/31/2029	98.098	3.55%	(245,244.14)	(647.44)	(245,891.58)	0.00
Total Purchase			719,773.96				(714,156.10)	(3,534.94)	(717,691.04)	0.00
TOTAL ACQUISITIONS			719,773.96				(714,156.10)	(3,534.94)	(717,691.04)	0.00
OTHER										
Maturity	09/23/2024	4581X0DZ8	(190,000.00)	INTER-AMERICAN DEVELOPMENT BANK 0.5 09/23/2024	100.000	0.50%	190,000.00	0.00	190,000.00	0.00
Total Maturity			(190,000.00)				190,000.00	0.00	190,000.00	0.00
Sale	09/11/2024	747525AF0	(140,000.00)	QUALCOMM INC 3.45 05/20/2025	99.220	0.91%	138,908.00	(1,489.25)	140,397.25	(2,650.28)
Sale	09/11/2024	31846V203	(61,628.25)	FIRST AMER:GVT OBLG Y	1.000	4.88%	61,628.25	0.00	61,628.25	0.00
Sale	09/30/2024	31846V203	(231,010.33)	FIRST AMER:GVT OBLG Y	1.000	4.51%	231,010.33	0.00	231,010.33	0.00
Total Sale			(432,638.58)				431,546.58	(1,489.25)	433,035.83	(2,650.28)

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
TOTAL OTHER TRANSACTIONS			(622,638.58)				621,546.58	(1,489.25)	623,035.83	(2,650.28)
OTHER										
Coupon	09/01/2024	3137FG6X8	0.00	FHMS K-077 A2 3.85 05/25/2028		4.22%	946.46	0.00	946.46	0.00
Coupon	09/03/2024	808513BY0	0.00	CHARLES SCHWAB CORP 2.45 03/03/2027		2.78%	1,837.50	0.00	1,837.50	0.00
Coupon	09/08/2024	3130AWTR1	0.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4.98%	4,375.00	0.00	4,375.00	0.00
Coupon	09/09/2024	931142EX7	0.00	WALMART INC 3.95 09/09/2027		3.98%	987.50	0.00	987.50	0.00
Coupon	09/09/2024	57636QAW4	0.00	MASTERCARD INC 4.875 03/09/2028		4.90%	2,315.63	0.00	2,315.63	0.00
Coupon	09/10/2024	3130ATS57	0.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		3.84%	6,187.50	0.00	6,187.50	0.00
Coupon	09/14/2024	3130A4CH3	0.00	FEDERAL HOME LOAN BANKS 2.375 03/14/2025		1.20%	2,671.88	0.00	2,671.88	0.00
Coupon	09/15/2024	47788UAC6	0.00	JDOT 2021 A3 0.36 09/15/2025		0.40%	0.47	0.00	0.47	0.00
Coupon	09/15/2024	47789QAC4	0.00	JDOT 2021-B A3 0.52 03/16/2026		0.53%	5.14	0.00	5.14	0.00
Coupon	09/15/2024	44934KAC8	0.00	HART 2021-B A3 0.38 01/15/2026		0.64%	3.37	0.00	3.37	0.00
Coupon	09/15/2024	44935FAD6	0.00	HART 2021-C A3 0.74 05/15/2026		0.77%	5.24	0.00	5.24	0.00
Coupon	09/15/2024	43815BAC4	0.00	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	52.12	0.00	52.12	0.00
Coupon	09/15/2024	448977AD0	0.00	HART 2022-A A3 2.22 10/15/2026		2.23%	33.91	0.00	33.91	0.00
Coupon	09/15/2024	084664CZ2	0.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		2.30%	1,322.50	0.00	1,322.50	0.00
Coupon	09/15/2024	47787JAC2	0.00	JDOT 2022 A3 0.36 09/15/2026		2.35%	44.89	0.00	44.89	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	09/15/2024	89238FAD5	0.00	TAOT 2022-B A3 2.93 09/15/2026		2.95%	65.57	0.00	65.57	0.00
Coupon	09/15/2024	47800AAC4	0.00	JDOT 2022-B A3 3.74 02/16/2027		3.78%	123.19	0.00	123.19	0.00
Coupon	09/15/2024	09247XAN1	0.00	BLACKROCK INC 3.2 03/15/2027		4.08%	3,040.00	0.00	3,040.00	0.00
Coupon	09/15/2024	58770AAC7	0.00	MBART 2023-1 A3 4.51 11/15/2027		4.56%	112.75	0.00	112.75	0.00
Coupon	09/15/2024	47800CAC0	0.00	JDOT 2023 A3 5.01 11/15/2027		5.07%	313.13	0.00	313.13	0.00
Coupon	09/15/2024	161571HT4	0.00	CHAIT 2023-1 A 5.16 09/15/2028		5.23%	709.50	0.00	709.50	0.00
Coupon	09/15/2024	477920AC6	0.00	JDOT 2023-B A3 5.18 03/15/2028		5.25%	215.83	0.00	215.83	0.00
Coupon	09/15/2024	58768PAC8	0.00	MBART 2022-1 A3 5.21 08/16/2027		5.28%	479.24	0.00	479.24	0.00
Coupon	09/16/2024	362554AC1	0.00	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	6.21	0.00	6.21	0.00
Coupon	09/16/2024	380146AC4	0.00	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	11.65	0.00	11.65	0.00
Coupon	09/16/2024	362585AC5	0.00	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	67.11	0.00	67.11	0.00
Coupon	09/17/2024	931142ER0	0.00	WALMART INC 1.05 09/17/2026		1.09%	157.50	0.00	157.50	0.00
Coupon	09/19/2024	30231GBH4	0.00	EXXON MOBIL CORP 2.992 03/19/2025		0.74%	2,094.40	0.00	2,094.40	0.00
Coupon	09/21/2024	43815GAC3	0.00	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	9.19	0.00	9.19	0.00
Coupon	09/21/2024	43815JAC7	0.00	HAROT 2023-1 A3 5.04 04/21/2027		5.11%	168.00	0.00	168.00	0.00
Coupon	09/23/2024	3137EAEX3	0.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		0.44%	375.00	0.00	375.00	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	09/23/2024	4581X0DZ8	0.00	INTER-AMERICAN DEVELOPMENT BANK 0.5 09/23/2024		0.50%	475.00	0.00	475.00	0.00
Coupon	09/25/2024	05602RAD3	0.00	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	55.51	0.00	55.51	0.00
Coupon	09/25/2024	05593AAC3	0.00	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	58.94	0.00	58.94	0.00
Coupon	09/25/2024	05592XAD2	0.00	BMWOT 2023-A A3 5.47 02/25/2028		5.54%	136.75	0.00	136.75	0.00
Coupon	09/30/2024	91282CBT7	0.00	UNITED STATES TREASURY 0.75 03/31/2026		0.91%	1,125.00	0.00	1,125.00	0.00
Coupon	09/30/2024	91282CGT2	0.00	UNITED STATES TREASURY 3.625 03/31/2028		4.05%	3,625.00	0.00	3,625.00	0.00
Coupon	09/30/2024	91282CFM8	0.00	UNITED STATES TREASURY 4.125 09/30/2027		4.19%	3,093.75	0.00	3,093.75	0.00
Coupon	09/30/2024	91282CEF4	0.00	UNITED STATES TREASURY 2.5 03/31/2027		4.25%	2,500.00	0.00	2,500.00	0.00
Coupon	09/30/2024	91282CKG5	0.00	UNITED STATES TREASURY 4.125 03/31/2029		4.60%	4,537.50	0.00	4,537.50	0.00
Total Coupon			0.00				44,344.83	0.00	44,344.83	0.00
Dividend	09/30/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.53%	640.79	0.00	640.79	0.00
Total Dividend			0.00				640.79	0.00	640.79	0.00
Principal Paydown	09/15/2024	47788UAC6	1,330.68	JDOT 2021 A3 0.36 09/15/2025		0.41%	1,330.68	--	1,330.68	0.00
Principal Paydown	09/15/2024	47789QAC4	1,260.81	JDOT 2021-B A3 0.52 03/16/2026		0.53%	1,260.81	--	1,260.81	(0.00)
Principal Paydown	09/15/2024	44934KAC8	4,615.67	HART 2021-B A3 0.38 01/15/2026		0.64%	4,615.67	--	4,615.67	(0.00)
Principal Paydown	09/15/2024	44935FAD6	1,438.78	HART 2021-C A3 0.74 05/15/2026		0.77%	1,438.78	--	1,438.78	(0.00)
Principal Paydown	09/15/2024	43815BAC4	3,401.64	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	3,401.64	--	3,401.64	0.01
Principal Paydown	09/15/2024	448977AD0	1,822.17	HART 2022-A A3 2.22 10/15/2026		2.23%	1,822.17	--	1,822.17	(0.00)

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Principal Paydown	09/15/2024	47787JAC2	1,904.61	JDOT 2022 A3 0.36 09/15/2026		2.35%	1,904.61	--	1,904.61	(0.00)
Principal Paydown	09/15/2024	89238FAD5	2,268.33	TAOT 2022-B A3 2.93 09/15/2026		2.95%	2,268.33	--	2,268.33	(0.00)
Principal Paydown	09/15/2024	47800AAC4	2,118.89	JDOT 2022-B A3 3.74 02/16/2027		3.78%	2,118.89	--	2,118.89	(0.00)
Principal Paydown	09/15/2024	58770AAC7	417.90	MBART 2023-1 A3 4.51 11/15/2027		4.56%	417.90	--	417.90	0.00
Principal Paydown	09/15/2024	58768PAC8	7,305.38	MBART 2022-1 A3 5.21 08/16/2027		5.28%	7,305.38	--	7,305.38	(0.00)
Principal Paydown	09/16/2024	362554AC1	1,184.35	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	1,184.35	--	1,184.35	(0.00)
Principal Paydown	09/16/2024	380146AC4	1,106.40	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	1,106.40	--	1,106.40	0.00
Principal Paydown	09/16/2024	362585AC5	1,912.96	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	1,912.96	--	1,912.96	(0.00)
Principal Paydown	09/21/2024	43815GAC3	1,675.51	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	1,675.51	--	1,675.51	(0.00)
Principal Paydown	09/25/2024	05602RAD3	2,053.26	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	2,053.26	--	2,053.26	0.00
Principal Paydown	09/25/2024	05593AAC3	1,987.65	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	1,987.65	--	1,987.65	0.00
Total Principal Paydown			37,804.99				37,804.99	--	37,804.99	(0.01)
TOTAL OTHER TRANSACTIONS			37,804.99				82,790.61	0.00	82,790.61	(0.01)

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	95,333.87	118,198.49 269,773.96 (292,638.58) 95,333.87	0.00 380.39 0.00 380.39	0.00 0.00 0.00 380.39	380.39
CCYUSD	Receivable	640.79	12,505.39 0.00 0.00 640.79	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents		95,974.66	130,703.88 269,773.96 (292,638.58) 95,974.66	0.00 380.39 0.00 380.39	0.00 0.00 0.00 380.39	380.39
FIXED INCOME						
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	109,131.68 0.00 0.00 109,158.99	1,391.50 0.00 1,694.00 302.50	27.31 0.00 27.31 329.81	329.81
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	08/17/2023 08/21/2023 150,000.00	148,958.08 0.00 0.00 148,980.32	1,153.13 0.00 1,793.75 640.63	22.25 0.00 22.25 662.87	662.87
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	07/11/2023 07/18/2023 30,000.00	29,995.98 0.00 0.00 29,996.07	27.35 136.75 27.35 136.75	0.09 0.00 0.09 136.84	136.84
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	02/07/2023 02/15/2023 11,719.28	13,706.78 0.00 (1,987.65) 11,719.16	11.79 58.94 10.08 57.23	0.03 0.00 0.03 57.26	57.26
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	05/10/2022 05/18/2022 18,698.23	20,751.09 0.00 (2,053.26) 18,697.88	11.10 55.51 10.00 54.41	0.05 0.00 0.05 54.47	54.47

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	04/24/2023 04/26/2023 100,000.00	97,124.10 0.00 0.00 97,223.16	435.51 0.00 754.18 318.67	99.05 0.00 99.05 417.72	417.72
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	08/22/2024 08/23/2024 60,000.00	59,279.17 0.00 0.00 59,294.38	270.50 0.00 484.05 213.55	15.22 0.00 15.22 228.77	228.77
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	79,124.18 0.00 0.00 79,214.47	211.04 0.00 298.97 87.93	93.96 (3.67) 90.29 178.22	178.22
06406RBD8	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	09/10/2024 09/11/2024 200,000.00	0.00 199,138.00 0.00 199,148.21	0.00 (2,887.50) 3,315.28 427.78	10.21 0.00 10.21 437.99	437.99
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	03/07/2022 03/15/2022 115,000.00	114,988.93 0.00 0.00 114,989.29	1,219.64 1,322.50 117.56 220.42	0.36 0.00 0.36 220.78	220.78
09247XAN1	BLACKROCK INC 3.2 03/15/2027	01/19/2023 01/23/2023 190,000.00	186,149.08 0.00 0.00 186,273.97	2,803.56 3,040.00 270.22 506.67	124.89 0.00 124.89 631.56	631.56
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	08/22/2022 08/24/2022 95,000.00	94,461.22 0.00 0.00 94,476.26	180.50 0.00 465.50 285.00	15.04 0.00 15.04 300.04	300.04
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	09/07/2023 09/15/2023 165,000.00	164,963.07 0.00 0.00 164,963.82	378.40 709.50 378.40 709.50	0.75 0.00 0.75 710.25	710.25
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	05/28/2024 05/29/2024 190,000.00	186,330.74 0.00 0.00 186,399.62	1,068.75 0.00 1,781.25 712.50	68.88 0.00 68.88 781.38	781.38

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	01/20/2021 01/22/2021 140,000.00	141,462.28 0.00 0.00 141,205.74	1,884.96 2,094.40 139.63 349.07	0.00 (256.54) (256.54) 92.53	92.53
3130A4CH3	FEDERAL HOME LOAN BANKS 2.375 03/14/2025	03/19/2020 03/20/2020 225,000.00	226,385.53 0.00 0.00 226,171.27	2,478.91 2,671.88 252.34 445.32	0.00 (214.26) (214.26) 231.06	231.06
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	06/04/2020 06/05/2020 150,000.00	149,974.73 0.00 0.00 149,978.10	285.42 0.00 347.92 62.50	3.37 0.00 3.37 65.87	65.87
3130ATS57	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	03/20/2023 03/21/2023 275,000.00	280,742.92 0.00 0.00 280,608.95	5,878.13 6,187.50 721.88 1,031.25	0.00 (133.97) (133.97) 897.28	897.28
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	02/08/2023 02/09/2023 300,000.00	301,018.66 0.00 0.00 300,953.22	2,962.50 0.00 4,087.50 1,125.00	0.00 (65.44) (65.44) 1,059.56	1,059.56
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	07/26/2023 07/27/2023 200,000.00	200,696.63 0.00 0.00 200,681.45	1,993.06 0.00 2,722.22 729.17	0.00 (15.18) (15.18) 713.99	713.99
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	10/23/2023 10/24/2023 200,000.00	195,697.38 0.00 0.00 195,785.31	4,204.86 4,375.00 559.03 729.17	87.93 0.00 87.93 817.09	817.09
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	04/22/2020 04/24/2020 105,000.00	104,972.37 0.00 0.00 104,975.93	235.16 0.00 289.84 54.69	3.56 0.00 3.56 58.25	58.25
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	06/17/2020 06/19/2020 260,000.00	259,914.73 0.00 0.00 259,923.58	267.22 0.00 375.56 108.33	8.85 0.00 8.85 117.19	117.19

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3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	08/25/2020 08/27/2020 220,000.00	219,797.92 0.00 0.00 219,814.85	13.75 0.00 82.50 68.75	16.93 0.00 16.93 85.68	85.68
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	11/09/2020 11/12/2020 215,000.00	214,817.40 0.00 0.00 214,830.08	340.42 0.00 430.00 89.58	12.68 0.00 12.68 102.26	102.26
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	07/21/2020 07/23/2020 140,000.00	139,876.54 0.00 0.00 139,888.01	58.33 0.00 102.08 43.75	11.47 0.00 11.47 55.22	55.22
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	09/23/2020 09/25/2020 200,000.00	199,872.27 0.00 0.00 199,882.18	329.17 375.00 16.67 62.50	9.90 0.00 9.90 72.40	72.40
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	05/24/2023 05/30/2023 295,000.00	290,969.61 0.00 0.00 291,059.98	946.46 946.46 946.46 946.46	90.37 0.00 90.37 1,036.83	1,036.83
362554AC1	GM CAR 2021-4 A3 0.68 09/16/2026	10/13/2021 10/21/2021 9,781.48	10,965.76 0.00 (1,184.35) 9,781.42	3.11 6.21 2.77 5.87	0.01 0.00 0.01 5.89	5.89
362585AC5	GM CAR 2022-2 A3 3.1 02/16/2027	04/05/2022 04/13/2022 24,066.23	25,977.02 0.00 (1,912.96) 24,064.28	33.56 67.11 31.09 64.64	0.23 0.00 0.23 64.87	64.87
380146AC4	GM CAR 2022-1 A3 1.26 11/16/2026	01/11/2022 01/19/2022 9,986.51	11,092.59 0.00 (1,106.40) 9,986.24	5.82 11.65 5.24 11.07	0.04 0.00 0.04 11.11	11.11
437076DC3	HOME DEPOT INC 4.75 06/25/2029	06/17/2024 06/25/2024 70,000.00	69,565.31 0.00 0.00 69,572.73	609.58 0.00 886.67 277.08	7.42 0.00 7.42 284.50	284.50

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43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	02/15/2022 02/23/2022 29,865.07	33,264.85 0.00 (3,401.64) 29,863.48	27.80 52.12 24.95 49.28	0.27 0.00 0.27 49.55	49.55
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	11/16/2021 11/24/2021 10,862.73	12,537.45 0.00 (1,675.51) 10,862.08	3.06 9.19 2.66 8.78	0.15 0.00 0.15 8.93	8.93
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	02/16/2023 02/24/2023 40,000.00	39,995.29 0.00 0.00 39,995.44	56.00 168.00 56.00 168.00	0.15 0.00 0.15 168.15	168.15
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	12/15/2022 12/19/2022 180,000.00	173,411.02 0.00 0.00 173,660.92	1,500.00 0.00 1,875.00 375.00	249.90 0.00 249.90 624.90	624.90
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	02/13/2023 02/15/2023 180,000.00	182,768.82 0.00 0.00 182,701.35	396.00 0.00 1,138.50 742.50	0.00 (67.48) (67.48) 675.02	675.02
448977AD0	HART 2022-A A3 2.22 10/15/2026	03/09/2022 03/16/2022 16,509.13	18,331.06 0.00 (1,822.17) 16,508.92	18.09 33.91 16.29 32.11	0.03 0.00 0.03 32.15	32.15
44934KAC8	HART 2021-B A3 0.38 01/15/2026	07/20/2021 07/28/2021 6,031.22	10,646.31 0.00 (4,615.67) 6,030.91	1.80 3.37 1.02 2.59	0.27 0.00 0.27 2.86	2.86
44935FAD6	HART 2021-C A3 0.74 05/15/2026	11/09/2021 11/17/2021 7,054.96	8,493.12 0.00 (1,438.78) 7,054.47	2.79 5.24 2.32 4.77	0.13 0.00 0.13 4.90	4.90
4581X0DZ8	INTER-AMERICAN DEVELOPMENT BANK 0.5 09/23/2024	09/15/2021 09/23/2021 0.00	189,997.18 0.00 (190,000.00) 0.00	416.94 475.00 0.00 58.06	2.82 0.00 2.82 60.88	60.88

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4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	02/15/2024 02/20/2024 200,000.00	198,531.05 0.00 0.00 198,558.12	366.67 0.00 1,054.17 687.50	27.07 0.00 27.07 714.57	714.57
459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	04/15/2020 04/22/2020 130,000.00	129,935.80 0.00 0.00 129,944.07	291.61 0.00 359.43 67.82	8.27 0.00 8.27 76.08	76.08
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	10/21/2020 10/28/2020 180,000.00	179,952.99 0.00 0.00 179,956.34	307.50 0.00 382.50 75.00	3.34 0.00 3.34 78.34	78.34
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	11/28/2023 11/30/2023 160,000.00	154,219.50 0.00 0.00 154,342.49	762.22 0.00 1,228.89 466.67	122.99 0.00 122.99 589.66	589.66
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	07/06/2023 07/13/2023 85,000.00	84,927.13 0.00 0.00 84,928.68	510.00 0.00 828.75 318.75	1.55 0.00 1.55 320.30	320.30
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	08/26/2024 08/27/2024 75,000.00	74,244.41 0.00 0.00 74,260.36	332.74 0.00 595.43 262.69	15.95 0.00 15.95 278.64	278.64
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	09/16/2021 09/20/2021 50,000.00	50,283.60 0.00 0.00 50,247.09	373.20 0.00 460.00 86.79	0.00 (36.52) (36.52) 50.28	50.28
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	08/04/2023 08/08/2023 110,000.00	108,801.94 0.00 0.00 108,835.95	533.61 0.00 978.29 444.68	34.00 0.00 34.00 478.68	478.68
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	03/10/2022 03/16/2022 21,315.15	23,217.58 0.00 (1,904.61) 21,313.23	23.94 44.89 21.98 42.93	0.26 0.00 0.26 43.19	43.19

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47788UAC6	JDOT 2021 A3 0.36 09/15/2025	03/02/2021 03/10/2021 236.22	1,566.84 0.00 (1,330.68) 236.21	0.25 0.47 0.04 0.26	0.05 0.00 0.05 0.31	0.31
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	07/13/2021 07/21/2021 10,605.39	11,865.99 0.00 (1,260.81) 10,605.21	2.74 5.14 2.45 4.85	0.03 0.00 0.03 4.88	4.88
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	06/21/2023 06/28/2023 50,000.00	49,993.75 0.00 0.00 49,993.89	115.11 215.83 115.11 215.83	0.15 0.00 0.15 215.98	215.98
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	07/12/2022 07/20/2022 37,406.01	39,523.13 0.00 (2,118.89) 37,404.39	65.70 123.19 62.18 119.67	0.15 0.00 0.15 119.82	119.82
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	02/22/2023 03/02/2023 75,000.00	74,990.70 0.00 0.00 74,990.94	167.00 313.13 167.00 313.13	0.24 0.00 0.24 313.37	313.37
57636QAW4	MASTERCARD INC 4.875 03/09/2028	03/06/2023 03/09/2023 95,000.00	94,935.19 0.00 0.00 94,936.70	2,212.71 2,315.63 283.02 385.94	1.51 0.00 1.51 387.46	387.46
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	11/15/2022 11/22/2022 103,076.86	110,369.04 0.00 (7,305.38) 103,064.87	255.60 479.24 238.68 462.32	1.22 0.00 1.22 463.54	463.54
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	01/18/2023 01/25/2023 29,582.10	29,997.60 0.00 (417.90) 29,579.80	60.13 112.75 59.30 111.91	0.09 0.00 0.09 112.01	112.01
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	08/26/2024 08/27/2024 50,000.00	51,039.58 0.00 0.00 51,016.08	939.56 0.00 1,154.73 215.17	0.00 (23.50) (23.50) 191.66	191.66

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61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	142,836.35 0.00 0.00 143,188.66	776.59 0.00 975.71 199.13	352.31 0.00 352.31 551.44	551.44
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	01/24/2024 01/31/2024 195,000.00	194,719.38 0.00 0.00 194,724.60	772.42 0.00 1,519.92 747.50	5.22 0.00 5.22 752.72	752.72
74340XBNO	PROLOGIS LP 2.125 04/15/2027	11/09/2022 11/14/2022 160,000.00	148,742.79 0.00 0.00 149,096.05	1,284.44 0.00 1,567.78 283.33	353.26 0.00 353.26 636.59	636.59
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	09/06/2023 09/08/2023 200,000.00	190,978.55 0.00 0.00 191,180.83	2,466.67 0.00 3,083.33 616.67	202.27 0.00 202.27 818.94	818.94
747525AF0	QUALCOMM INC 3.45 05/20/2025	05/27/2020 05/29/2020 0.00	141,654.47 0.00 (141,558.28) 0.00	1,355.08 1,489.25 0.00 134.17	0.00 (96.19) (96.19) 37.98	37.98
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	01/05/2023 01/09/2023 200,000.00	195,126.85 0.00 0.00 195,262.47	351.11 0.00 1,009.44 658.33	135.62 0.00 135.62 793.95	793.95
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	148,840.82 0.00 0.00 148,878.91	1,817.08 1,837.50 285.83 306.25	38.09 0.00 38.09 344.34	344.34
857477BR3	STATE STREET CORP 1.746 02/06/2026	02/02/2022 02/07/2022 40,000.00	40,000.00 0.00 0.00 40,000.00	48.50 0.00 106.70 58.20	0.00 0.00 0.00 58.20	58.20
87612EBM7	TARGET CORP 1.95 01/15/2027	01/19/2022 01/24/2022 70,000.00	69,943.28 0.00 0.00 69,945.25	174.42 0.00 288.17 113.75	1.96 0.00 1.96 115.71	115.71

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89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	05/15/2024 05/17/2024 190,000.00	189,977.91 0.00 0.00 189,978.30	3,848.15 0.00 4,638.87 790.72	0.40 0.00 0.40 791.11	791.11
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	06/15/2021 06/18/2021 130,000.00	129,979.48 0.00 0.00 129,980.42	296.56 0.00 418.44 121.88	0.94 0.00 0.94 122.81	122.81
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	04/07/2022 04/13/2022 24,586.11	26,854.21 0.00 (2,268.33) 24,585.91	34.97 65.57 32.02 62.62	0.03 0.00 0.03 62.64	62.64
91159HJM3	US BANCORP 5.775 06/12/2029	06/20/2024 06/21/2024 190,000.00	193,268.47 0.00 0.00 193,197.42	2,407.85 0.00 3,322.23 914.38	0.00 (71.05) (71.05) 843.32	843.32
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	01/05/2023 01/06/2023 200,000.00	190,024.66 0.00 0.00 190,280.44	1,332.88 0.00 1,699.73 366.85	255.78 0.00 255.78 622.63	622.63
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	03/08/2023 03/09/2023 230,000.00	218,554.87 0.00 0.00 218,826.94	292.19 0.00 807.81 515.63	272.07 0.00 272.07 787.70	787.70
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	02/06/2023 02/07/2023 200,000.00	192,486.52 0.00 0.00 192,737.80	207.88 0.00 574.73 366.85	251.29 0.00 251.29 618.14	618.14
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	12/29/2020 12/30/2020 300,000.00	300,023.75 0.00 0.00 300,022.18	285.86 0.00 378.07 92.21	0.00 (1.57) (1.57) 90.65	90.65
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	03/30/2021 03/31/2021 300,000.00	299,242.20 0.00 0.00 299,281.67	946.72 1,125.00 6.18 184.46	39.47 0.00 39.47 223.93	223.93

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91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	04/29/2021 04/30/2021 150,000.00	149,671.37 0.00 0.00 149,687.64	379.08 0.00 470.79 91.71	16.27 0.00 16.27 107.98	107.98
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	08/10/2021 08/11/2021 125,000.00	124,543.69 0.00 0.00 124,563.31	67.93 0.00 131.62 63.69	19.61 0.00 19.61 83.30	83.30
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	09/21/2023 09/22/2023 250,000.00	218,759.20 0.00 0.00 219,401.13	7.77 1,406.25 240.85 1,639.33	641.93 0.00 641.93 2,281.26	2,281.26
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	348,467.30 0.00 0.00 348,530.37	7.25 1,312.50 224.79 1,530.04	63.07 0.00 63.07 1,593.12	1,593.12
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	324,066.39 0.00 0.00 324,101.85	1,232.00 0.00 1,530.06 298.06	35.45 0.00 35.45 333.52	333.52
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	09/27/2022 09/28/2022 200,000.00	191,839.54 0.00 0.00 192,099.71	2,103.83 2,500.00 13.74 409.91	260.16 0.00 260.16 670.07	670.07
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	335,747.61 0.00 0.00 335,878.99	3,150.54 0.00 3,912.77 762.23	131.38 0.00 131.38 893.61	893.61
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	08/03/2022 08/04/2022 175,000.00	176,418.03 0.00 0.00 176,376.81	973.68 0.00 1,437.33 463.65	0.00 (41.22) (41.22) 422.43	422.43
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	09/08/2022 09/09/2022 120,000.00	119,212.58 0.00 0.00 119,234.17	10.36 1,875.00 321.13 2,185.77	21.59 0.00 21.59 2,207.37	2,207.37

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91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	09/27/2024 09/30/2024 250,000.00	0.00 245,244.14 0.00 245,246.79	0.00 (647.44) 669.03 21.59	2.65 0.00 2.65 24.23	24.23
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	10/28/2022 10/31/2022 150,000.00	149,706.48 0.00 0.00 149,714.31	2,603.48 3,093.75 17.00 507.27	7.83 0.00 7.83 515.10	515.10
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	12/15/2022 12/16/2022 220,000.00	222,827.18 0.00 0.00 222,753.74	3,057.88 0.00 3,797.69 739.81	0.00 (73.43) (73.43) 666.38	666.38
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	01/19/2023 01/20/2023 180,000.00	182,135.13 0.00 0.00 182,082.45	1,194.09 0.00 1,762.70 568.61	0.00 (52.68) (52.68) 515.94	515.94
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	02/27/2023 02/28/2023 220,000.00	215,231.85 0.00 0.00 215,346.57	669.57 0.00 1,297.28 627.72	114.71 0.00 114.71 742.43	742.43
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	06/28/2023 06/29/2023 200,000.00	197,248.87 0.00 0.00 197,312.01	3,050.55 3,625.00 19.92 594.37	63.15 0.00 63.15 657.52	657.52
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	05/15/2023 05/16/2023 220,000.00	220,203.02 0.00 0.00 220,198.47	2,594.57 0.00 3,222.28 627.72	0.00 (4.56) (4.56) 623.16	623.16
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	06/15/2023 06/16/2023 180,000.00	178,013.57 0.00 0.00 178,057.14	1,657.99 0.00 2,192.83 534.84	43.56 0.00 43.56 578.40	578.40
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	09/25/2023 09/26/2023 220,000.00	216,239.54 0.00 0.00 216,318.49	789.13 0.00 1,528.94 739.81	78.95 0.00 78.95 818.76	818.76

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	09/28/2023 09/29/2023 150,000.00	148,506.03 0.00 0.00 148,536.72	18.13 3,281.25 561.98 3,825.10	30.70 0.00 30.70 3,855.80	3,855.80
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	02/26/2024 02/27/2024 200,000.00	203,958.62 0.00 0.00 203,880.54	3,285.33 0.00 4,080.16 794.84	0.00 (78.08) (78.08) 716.76	716.76
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	12/21/2023 12/22/2023 275,000.00	280,806.02 0.00 0.00 280,693.71	3,057.12 0.00 4,043.29 986.17	0.00 (112.30) (112.30) 873.87	873.87
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	01/17/2024 01/18/2024 200,000.00	197,861.54 0.00 0.00 197,902.09	1,283.97 0.00 1,895.38 611.41	40.55 0.00 40.55 651.97	651.97
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	02/08/2024 02/09/2024 180,000.00	179,276.35 0.00 0.00 179,289.81	626.09 0.00 1,213.04 586.96	13.46 0.00 13.46 600.42	600.42
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	02/28/2024 02/29/2024 200,000.00	199,648.96 0.00 0.00 199,655.37	23.48 4,250.00 727.90 4,954.42	6.42 0.00 6.42 4,960.84	4,960.84
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	04/10/2024 04/11/2024 220,000.00	215,725.00 0.00 0.00 215,801.71	3,818.44 4,537.50 24.93 743.99	76.70 0.00 76.70 820.69	820.69
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	224,754.63 0.00 0.00 224,758.95	3,506.45 0.00 4,354.79 848.34	5.78 (1.45) 4.33 852.66	852.66
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	06/26/2024 06/27/2024 200,000.00	201,414.87 0.00 0.00 201,390.37	2,286.89 0.00 3,024.59 737.71	0.00 (24.49) (24.49) 713.21	713.21

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	252,562.51 0.00 0.00 252,518.91	1,818.95 0.00 2,685.12 866.17	0.00 (43.60) (43.60) 822.56	822.56
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	08/21/2024 08/22/2024 200,000.00	203,006.68 0.00 0.00 202,956.40	695.65 0.00 1,347.83 652.17	0.00 (50.28) (50.28) 601.89	601.89
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	174,233.13 0.00 0.00 174,270.10	592.57 0.00 760.28 167.71	38.62 (1.65) 36.97 204.68	204.68
931142ERO	WALMART INC 1.05 09/17/2026	09/08/2021 09/17/2021 30,000.00	29,976.84 0.00 0.00 29,977.77	143.50 157.50 12.25 26.25	0.93 0.00 0.93 27.18	27.18
931142EX7	WALMART INC 3.95 09/09/2027	09/09/2022 50,000.00	49,952.47 0.00 0.00 49,953.76	943.61 987.50 120.69 164.58	1.29 0.00 1.29 165.88	165.88
Total Fixed Income		15,846,382.67	15,631,874.24 444,382.14 (369,363.28) 15,710,248.92	105,785.18 54,424.14 102,866.59 51,505.55	4,824.93 (1,469.11) 3,355.82 54,861.37	54,861.37
TOTAL PORTFOLIO		15,942,357.33	15,762,578.12 714,156.10 (662,001.86) 15,806,223.58	105,785.18 54,804.53 102,866.59 51,885.94	4,824.93 (1,469.11) 3,355.82 55,241.76	55,241.76

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
OCTOBER 2024							
10/01/2024	Dividend	31846V203	0.00		640.79		640.79
10/07/2024	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30
10/15/2024	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
10/15/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
10/15/2024	Coupon	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025		375.00	375.00
10/15/2024	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		46.82	46.82
10/15/2024	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	3,248.66		3,248.66
10/15/2024	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		30.50	30.50
10/15/2024	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,677.96		1,677.96
10/15/2024	Coupon	44934KAC8	6,031.22	HART 2021-B A3 0.38 01/15/2026		3.11	3.11
10/15/2024	Principal Paydown	44934KAC8	6,031.22	HART 2021-B A3 0.38 01/15/2026	4,153.23		4,153.23
10/15/2024	Coupon	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026		4.41	4.41
10/15/2024	Principal Paydown	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026	1,288.34		1,288.34
10/15/2024	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		40.37	40.37
10/15/2024	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	2,365.04		2,365.04
10/15/2024	Coupon	47788UAC6	236.22	JDOT 2021 A3 0.36 09/15/2025		0.07	0.07
10/15/2024	Effective Maturity	47788UAC6	236.22	JDOT 2021 A3 0.36 09/15/2025	236.22		236.22
10/15/2024	Coupon	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026		4.60	4.60
10/15/2024	Principal Paydown	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026	1,373.06		1,373.06
10/15/2024	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
10/15/2024	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		116.58	116.58
10/15/2024	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	2,403.68		2,403.68
10/15/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
10/15/2024	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		450.74	450.74
10/15/2024	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	6,262.32		6,262.32
10/15/2024	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		111.96	111.96
10/15/2024	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,637.37		1,637.37
10/15/2024	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
10/15/2024	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		59.71	59.71
10/15/2024	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	2,309.02		2,309.02
10/16/2024	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		5.72	5.72

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
10/16/2024	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	1,082.11		1,082.11
10/16/2024	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		61.77	61.77
10/16/2024	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,965.85		1,965.85
10/16/2024	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		10.57	10.57
10/16/2024	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	1,026.15		1,026.15
10/21/2024	Coupon	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026		7.97	7.97
10/21/2024	Principal Paydown	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026	1,510.27		1,510.27
10/21/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
10/21/2024	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00
10/22/2024	Coupon	3135G03U5	105,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025		328.13	328.13
10/22/2024	Coupon	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025		406.90	406.90
10/22/2024	Coupon	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026		520.75	520.75
10/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
10/25/2024	Coupon	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025		50.39	50.39
10/25/2024	Principal Paydown	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025	2,461.78		2,461.78
10/25/2024	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		50.02	50.02
10/25/2024	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,889.54		1,889.54
10/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
10/28/2024	Coupon	06406RBD8	200,000.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029		3,850.00	3,850.00
10/28/2024	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00
10/31/2024	Coupon	91282CBW0	150,000.00	UNITED STATES TREASURY 0.75 04/30/2026		562.50	562.50
10/31/2024	Coupon	91282CDG3	325,000.00	UNITED STATES TREASURY 1.125 10/31/2026		1,828.13	1,828.13
10/31/2024	Coupon	91282CEN7	340,000.00	UNITED STATES TREASURY 2.75 04/30/2027		4,675.00	4,675.00
10/31/2024	Coupon	91282CFU0	220,000.00	UNITED STATES TREASURY 4.125 10/31/2027		4,537.50	4,537.50
10/31/2024	Coupon	91282CHA2	220,000.00	UNITED STATES TREASURY 3.5 04/30/2028		3,850.00	3,850.00
10/31/2024	Coupon	91282CJF9	200,000.00	UNITED STATES TREASURY 4.875 10/31/2028		4,875.00	4,875.00
10/31/2024	Coupon	91282CKP5	225,000.00	UNITED STATES TREASURY 4.625 04/30/2029		5,203.13	5,203.13
October 2024 Total					37,531.40	44,557.30	82,088.71

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
NOVEMBER 2024							
11/01/2024	Coupon	438516BL9	180,000.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
11/01/2024	Coupon	74456QBU9	200,000.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
11/04/2024	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
11/07/2024	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
11/15/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
11/15/2024	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		41.73	41.73
11/15/2024	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,979.61		2,979.61
11/15/2024	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		27.40	27.40
11/15/2024	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,629.43		1,629.43
11/15/2024	Coupon	44934KAC8	6,031.22	HART 2021-B A3 0.38 01/15/2026		1.07	1.07
11/15/2024	Effective Maturity	44934KAC8	6,031.22	HART 2021-B A3 0.38 01/15/2026	2,180.74		2,180.74
11/15/2024	Coupon	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026		3.62	3.62
11/15/2024	Principal Paydown	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026	1,254.16		1,254.16
11/15/2024	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		35.80	35.80
11/15/2024	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	2,535.66		2,535.66
11/15/2024	Coupon	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026		4.01	4.01
11/15/2024	Principal Paydown	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026	1,626.91		1,626.91
11/15/2024	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
11/15/2024	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		109.09	109.09
11/15/2024	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	2,513.58		2,513.58
11/15/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
11/15/2024	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		423.55	423.55
11/15/2024	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	6,082.48		6,082.48
11/15/2024	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		105.80	105.80
11/15/2024	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,593.36		1,593.36
11/15/2024	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		54.07	54.07
11/15/2024	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	2,126.12		2,126.12
11/15/2024	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
11/15/2024	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25
11/18/2024	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		5.10	5.10
11/18/2024	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	1,057.28		1,057.28
11/18/2024	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		56.70	56.70
11/18/2024	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,889.18		1,889.18
11/18/2024	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		9.49	9.49
11/18/2024	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	1,002.52		1,002.52
11/21/2024	Coupon	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026		6.86	6.86
11/21/2024	Principal Paydown	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026	1,474.53		1,474.53
11/21/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
11/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
11/25/2024	Coupon	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025		39.81	39.81
11/25/2024	Principal Paydown	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025	2,605.60		2,605.60
11/25/2024	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		44.96	44.96
11/25/2024	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,833.53		1,833.53
11/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
November 2024							
Total					34,384.66	14,397.22	48,781.88
DECEMBER 2024							
12/02/2024	Coupon	91282CAZ4	300,000.00	UNITED STATES TREASURY 0.375 11/30/2025		562.50	562.50
12/02/2024	Coupon	91282CHE4	180,000.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
12/02/2024	Coupon	91282CJN2	275,000.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
12/02/2024	Coupon	91282CKT7	200,000.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
12/09/2024	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
12/12/2024	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
12/12/2024	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
12/16/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
12/16/2024	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		4.51	4.51
12/16/2024	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	1,007.17		1,007.17
12/16/2024	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		51.82	51.82
12/16/2024	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,766.79		1,766.79

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/16/2024	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		8.44	8.44
12/16/2024	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	950.39		950.39
12/16/2024	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		37.06	37.06
12/16/2024	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,838.34		2,838.34
12/16/2024	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		24.39	24.39
12/16/2024	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,539.51		1,539.51
12/16/2024	Coupon	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026		2.84	2.84
12/16/2024	Principal Paydown	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026	1,187.81		1,187.81
12/16/2024	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		30.90	30.90
12/16/2024	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	1,809.03		1,809.03
12/16/2024	Coupon	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026		3.30	3.30
12/16/2024	Principal Paydown	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026	1,157.89		1,157.89
12/16/2024	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
12/16/2024	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		101.26	101.26
12/16/2024	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	2,006.82		2,006.82
12/16/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
12/16/2024	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		397.14	397.14
12/16/2024	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	5,732.20		5,732.20
12/16/2024	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		99.81	99.81
12/16/2024	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,496.82		1,496.82
12/16/2024	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		48.88	48.88
12/16/2024	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	2,023.69		2,023.69
12/17/2024	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
12/18/2024	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
12/19/2024	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
12/23/2024	Coupon	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026		5.78	5.78
12/23/2024	Principal Paydown	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026	1,408.40		1,408.40
12/23/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
12/23/2024	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	1,848.47		1,848.47
12/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/25/2024	Coupon	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025		28.60	28.60
12/25/2024	Principal Paydown	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025	2,680.16		2,680.16
12/25/2024	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		40.06	40.06
12/25/2024	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,737.22		1,737.22
12/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
12/26/2024	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
12/31/2024	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
12/31/2024	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
12/31/2024	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
12/31/2024	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
December 2024 Total					31,190.72	53,291.42	84,482.14
JANUARY 2025							
01/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
01/13/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
01/13/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
01/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
01/15/2025	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		32.61	32.61
01/15/2025	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,765.34		2,765.34
01/15/2025	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		21.54	21.54
01/15/2025	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,502.43		1,502.43
01/15/2025	Coupon	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026		2.11	2.11
01/15/2025	Principal Paydown	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026	1,158.67		1,158.67
01/15/2025	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		27.40	27.40
01/15/2025	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	2,122.11		2,122.11
01/15/2025	Coupon	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026		2.80	2.80
01/15/2025	Principal Paydown	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026	2,089.42		2,089.42
01/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
01/15/2025	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		95.00	95.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/15/2025	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	3,084.85		3,084.85
01/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
01/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	2,581.40		2,581.40
01/15/2025	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		372.26	372.26
01/15/2025	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	5,598.96		5,598.96
01/15/2025	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		94.19	94.19
01/15/2025	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,462.03		1,462.03
01/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50
01/15/2025	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		43.94	43.94
01/15/2025	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	1,978.42		1,978.42
01/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
01/16/2025	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		3.93	3.93
01/16/2025	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	988.10		988.10
01/16/2025	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		47.25	47.25
01/16/2025	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,720.32		1,720.32
01/16/2025	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		7.44	7.44
01/16/2025	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	933.12		933.12
01/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
01/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
01/21/2025	Coupon	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026		4.74	4.74
01/21/2025	Principal Paydown	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026	1,376.25		1,376.25
01/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		160.24	160.24
01/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,582.40		2,582.40
01/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
01/23/2025	Coupon	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		1,576.13	1,576.13
01/27/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
01/27/2025	Coupon	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025		17.08	17.08
01/27/2025	Principal Paydown	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025	2,539.09		2,539.09
01/27/2025	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		35.41	35.41
01/27/2025	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,692.59		1,692.59
01/27/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/27/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
01/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
01/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
01/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
01/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
01/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
01/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
January 2025 Total					36,175.50	45,366.46	81,541.95
FEBRUARY 2025							
02/06/2025	Coupon	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026		349.20	349.20
02/06/2025	Effective Maturity	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026	40,000.00		40,000.00
02/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00
02/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
02/17/2025	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		3.37	3.37
02/17/2025	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	973.95		973.95
02/17/2025	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		42.81	42.81
02/17/2025	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,687.52		1,687.52
02/17/2025	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		6.46	6.46
02/17/2025	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	920.72		920.72
02/17/2025	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		28.28	28.28
02/17/2025	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,706.46		2,706.46
02/17/2025	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		18.76	18.76
02/17/2025	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,475.08		1,475.08
02/17/2025	Coupon	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026		1.40	1.40
02/17/2025	Principal Paydown	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026	1,136.15		1,136.15
02/17/2025	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		23.30	23.30
02/17/2025	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	1,605.31		1,605.31
02/17/2025	Coupon	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026		1.89	1.89
02/17/2025	Principal Paydown	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026	1,852.27		1,852.27
02/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
02/17/2025	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		85.39	85.39

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/17/2025	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	2,566.57		2,566.57
02/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		302.35	302.35
02/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,991.80		3,991.80
02/17/2025	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		347.95	347.95
02/17/2025	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	5,509.02		5,509.02
02/17/2025	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		88.69	88.69
02/17/2025	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,439.19		1,439.19
02/17/2025	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		39.10	39.10
02/17/2025	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	1,863.27		1,863.27
02/18/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00
02/18/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00
02/18/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
02/18/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50
02/18/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
02/21/2025	Coupon	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026		3.74	3.74
02/21/2025	Principal Paydown	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026	1,346.86		1,346.86
02/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		149.39	149.39
02/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,544.23		2,544.23
02/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
02/25/2025	Coupon	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025		6.16	6.16
02/25/2025	Effective Maturity	05593AAC3	11,719.28	BMWLT 2023-1 A3 5.16 11/25/2025	1,432.65		1,432.65
02/25/2025	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		30.88	30.88
02/25/2025	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,550.49		1,550.49
02/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50
02/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
02/28/2025	Coupon	91282CCV1	250,000.00	UNITED STATES TREASURY 1.125 08/31/2028		1,406.25	1,406.25
02/28/2025	Coupon	91282CCW9	350,000.00	UNITED STATES TREASURY 0.75 08/31/2026		1,312.50	1,312.50
02/28/2025	Coupon	91282CFH9	120,000.00	UNITED STATES TREASURY 3.125 08/31/2027		1,875.00	1,875.00
02/28/2025	Coupon	91282CFJ5	250,000.00	UNITED STATES TREASURY 3.125 08/31/2029		3,906.25	3,906.25

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/28/2025	Coupon	91282CHX2	150,000.00	UNITED STATES TREASURY 4.375 08/31/2028		3,281.25	3,281.25
02/28/2025	Coupon	91282CKD2	200,000.00	UNITED STATES TREASURY 4.25 02/28/2029		4,250.00	4,250.00
February 2025 Total					74,601.53	39,633.91	114,235.44
MARCH 2025							
03/03/2025	Coupon	808513BY0	150,000.00	CHARLES SCHWAB CORP 2.45 03/03/2027		1,837.50	1,837.50
03/10/2025	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
03/10/2025	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
03/10/2025	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
03/10/2025	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50
03/14/2025	Coupon	3130A4CH3	225,000.00	FEDERAL HOME LOAN BANKS 2.375 03/14/2025		2,671.88	2,671.88
03/14/2025	Final Maturity	3130A4CH3	225,000.00	FEDERAL HOME LOAN BANKS 2.375 03/14/2025	225,000.00		225,000.00
03/17/2025	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
03/17/2025	Coupon	09247XAN1	190,000.00	BLACKROCK INC 3.2 03/15/2027		3,040.00	3,040.00
03/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
03/17/2025	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		2.82	2.82
03/17/2025	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	948.42		948.42
03/17/2025	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		38.45	38.45
03/17/2025	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,569.61		1,569.61
03/17/2025	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		5.50	5.50
03/17/2025	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	893.48		893.48
03/17/2025	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		24.04	24.04
03/17/2025	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,618.84		2,618.84
03/17/2025	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		16.03	16.03
03/17/2025	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,426.79		1,426.79
03/17/2025	Coupon	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026		0.69	0.69
03/17/2025	Principal Paydown	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026	1,099.77		1,099.77
03/17/2025	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		20.19	20.19
03/17/2025	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	1,311.54		1,311.54

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/17/2025	Coupon	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026		1.09	1.09
03/17/2025	Principal Paydown	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026	1,559.05		1,559.05
03/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
03/17/2025	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		77.39	77.39
03/17/2025	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	2,258.02		2,258.02
03/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		285.68	285.68
03/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,626.39		3,626.39
03/17/2025	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		324.03	324.03
03/17/2025	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	5,322.69		5,322.69
03/17/2025	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		83.28	83.28
03/17/2025	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,389.44		1,389.44
03/17/2025	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		34.56	34.56
03/17/2025	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	1,764.79		1,764.79
03/17/2025	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
03/19/2025	Coupon	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025		2,094.40	2,094.40
03/19/2025	Final Maturity	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00		140,000.00
03/21/2025	Coupon	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026		2.75	2.75
03/21/2025	Principal Paydown	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026	1,305.63		1,305.63
03/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		138.70	138.70
03/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,468.28		2,468.28
03/24/2025	Coupon	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
03/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
03/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	896.46		896.46
03/25/2025	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		26.74	26.74
03/25/2025	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,501.09		1,501.09
03/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
03/31/2025	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
03/31/2025	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
03/31/2025	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
03/31/2025	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
03/31/2025	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
March 2025 Total					396,960.27	43,336.13	440,296.41
APRIL 2025							
04/07/2025	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30
04/14/2025	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
04/14/2025	Coupon	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025		375.00	375.00
04/14/2025	Final Maturity	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00		150,000.00
04/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
04/15/2025	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		19.94	19.94
04/15/2025	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,648.55		2,648.55
04/15/2025	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		13.39	13.39
04/15/2025	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,464.40		1,464.40
04/15/2025	Coupon	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026		0.02	0.02
04/15/2025	Effective Maturity	44935FAD6	7,054.96	HART 2021-C A3 0.74 05/15/2026	26.28		26.28
04/15/2025	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		17.66	17.66
04/15/2025	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	1,667.78		1,667.78
04/15/2025	Coupon	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026		0.42	0.42
04/15/2025	Effective Maturity	47789QAC4	10,605.39	JDOT 2021-B A3 0.52 03/16/2026	960.83		960.83
04/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
04/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	3,074.84		3,074.84
04/15/2025	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		70.35	70.35
04/15/2025	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	3,020.90		3,020.90
04/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		270.54	270.54
04/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,372.18		4,372.18
04/15/2025	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		300.92	300.92
04/15/2025	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	5,531.34		5,531.34
04/15/2025	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		78.06	78.06
04/15/2025	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,450.17		1,450.17
04/15/2025	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
04/15/2025	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		30.25	30.25
04/15/2025	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	1,813.18		1,813.18
04/16/2025	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		2.29	2.29
04/16/2025	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	975.27		975.27

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/16/2025	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		34.39	34.39
04/16/2025	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,612.99		1,612.99
04/16/2025	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		4.56	4.56
04/16/2025	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	923.26		923.26
04/21/2025	Coupon	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026		1.79	1.79
04/21/2025	Principal Paydown	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026	1,310.76		1,310.76
04/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		128.34	128.34
04/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,537.55		2,537.55
04/21/2025	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00
04/22/2025	Coupon	3135G03U5	105,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025		328.13	328.13
04/22/2025	Final Maturity	3135G03U5	105,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	105,000.00		105,000.00
04/22/2025	Coupon	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025		406.90	406.90
04/22/2025	Final Maturity	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00		130,000.00
04/22/2025	Coupon	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026		520.75	520.75
04/22/2025	Effective Maturity	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026	50,000.00		50,000.00
04/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		132.66	132.66
04/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,899.35		1,899.35
04/25/2025	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		22.72	22.72
04/25/2025	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,533.51		1,533.51
04/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
04/28/2025	Coupon	06406RBD8	200,000.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029		3,850.00	3,850.00
04/28/2025	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00
04/30/2025	Coupon	91282CBW0	150,000.00	UNITED STATES TREASURY 0.75 04/30/2026		562.50	562.50
04/30/2025	Coupon	91282CDG3	325,000.00	UNITED STATES TREASURY 1.125 10/31/2026		1,828.13	1,828.13
04/30/2025	Coupon	91282CEN7	340,000.00	UNITED STATES TREASURY 2.75 04/30/2027		4,675.00	4,675.00
04/30/2025	Coupon	91282CFU0	220,000.00	UNITED STATES TREASURY 4.125 10/31/2027		4,537.50	4,537.50
04/30/2025	Coupon	91282CHA2	220,000.00	UNITED STATES TREASURY 3.5 04/30/2028		3,850.00	3,850.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/30/2025	Coupon	91282CJF9	200,000.00	UNITED STATES TREASURY 4.875 10/31/2028		4,875.00	4,875.00
04/30/2025	Coupon	91282CKP5	225,000.00	UNITED STATES TREASURY 4.625 04/30/2029		5,203.13	5,203.13
April 2025 Total					471,823.12	44,012.40	515,835.52
MAY 2025							
05/01/2025	Coupon	438516BL9	180,000.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
05/01/2025	Coupon	74456QBU9	200,000.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
05/05/2025	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
05/07/2025	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
05/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
05/15/2025	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		15.79	15.79
05/15/2025	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,546.64		2,546.64
05/15/2025	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		10.68	10.68
05/15/2025	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,406.23		1,406.23
05/15/2025	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		14.43	14.43
05/15/2025	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	1,530.76		1,530.76
05/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		202.56	202.56
05/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,904.83		2,904.83
05/15/2025	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		60.94	60.94
05/15/2025	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	2,666.73		2,666.73
05/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		252.29	252.29
05/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,223.36		4,223.36
05/15/2025	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		276.90	276.90
05/15/2025	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	5,300.45		5,300.45
05/15/2025	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		72.61	72.61
05/15/2025	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,388.15		1,388.15
05/15/2025	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		25.82	25.82
05/15/2025	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	1,751.41		1,751.41
05/15/2025	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00
05/15/2025	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/16/2025	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		1.73	1.73
05/16/2025	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	943.20		943.20
05/16/2025	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		30.23	30.23
05/16/2025	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,542.17		1,542.17
05/16/2025	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		3.59	3.59
05/16/2025	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	888.68		888.68
05/21/2025	Coupon	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026		0.83	0.83
05/21/2025	Effective Maturity	43815GAC3	10,862.73	HAROT 2021-4 A3 0.88 01/21/2026	1,130.03		1,130.03
05/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		117.68	117.68
05/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,442.06		2,442.06
05/26/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		124.01	124.01
05/26/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,800.01		1,800.01
05/26/2025	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		18.62	18.62
05/26/2025	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,427.32		1,427.32
05/26/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
May 2025 Total					33,892.03	13,823.16	47,715.19
JUNE 2025							
06/02/2025	Coupon	91282CAZ4	300,000.00	UNITED STATES TREASURY 0.375 11/30/2025		562.50	562.50
06/02/2025	Coupon	91282CHE4	180,000.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
06/02/2025	Coupon	91282CJN2	275,000.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
06/02/2025	Coupon	91282CKT7	200,000.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
06/09/2025	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
06/12/2025	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
06/12/2025	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
06/16/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
06/16/2025	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		1.20	1.20
06/16/2025	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	902.08		902.08
06/16/2025	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		26.24	26.24
06/16/2025	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,510.23		1,510.23
06/16/2025	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		2.66	2.66
06/16/2025	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	872.97		872.97

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/16/2025	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		11.80	11.80
06/16/2025	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,483.31		2,483.31
06/16/2025	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		8.08	8.08
06/16/2025	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,376.09		1,376.09
06/16/2025	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		11.47	11.47
06/16/2025	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	1,238.64		1,238.64
06/16/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		190.02	190.02
06/16/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,058.28		2,058.28
06/16/2025	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		52.62	52.62
06/16/2025	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	1,688.92		1,688.92
06/16/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		234.66	234.66
06/16/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,801.07		3,801.07
06/16/2025	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		253.89	253.89
06/16/2025	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	4,694.32		4,694.32
06/16/2025	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		67.40	67.40
06/16/2025	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,362.03		1,362.03
06/16/2025	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		21.54	21.54
06/16/2025	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	1,720.03		1,720.03
06/17/2025	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
06/17/2025	Final Maturity	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00		260,000.00
06/18/2025	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
06/19/2025	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
06/19/2025	Effective Maturity	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00		80,000.00
06/23/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		107.42	107.42
06/23/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,394.66		2,394.66
06/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		115.80	115.80
06/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,669.48		1,669.48
06/25/2025	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		14.80	14.80
06/25/2025	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,361.61		1,361.61

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
06/25/2025	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
06/30/2025	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
06/30/2025	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
06/30/2025	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
06/30/2025	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
June 2025 Total					369,133.74	52,692.53	421,826.27
JULY 2025							
07/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
07/14/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
07/14/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
07/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
07/15/2025	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		7.91	7.91
07/15/2025	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,419.19		2,419.19
07/15/2025	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		5.53	5.53
07/15/2025	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,345.24		1,345.24
07/15/2025	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		9.08	9.08
07/15/2025	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	1,467.22		1,467.22
07/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		181.14	181.14
07/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,313.71		2,313.71
07/15/2025	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		47.36	47.36
07/15/2025	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	1,430.63		1,430.63
07/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		218.79	218.79
07/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,905.67		3,905.67
07/15/2025	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		233.51	233.51
07/15/2025	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	4,565.60		4,565.60
07/15/2025	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		62.28	62.28
07/15/2025	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,334.87		1,334.87
07/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/15/2025	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		17.34	17.34
07/15/2025	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	1,686.84		1,686.84
07/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
07/16/2025	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		0.69	0.69
07/16/2025	Principal Paydown	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	866.63		866.63
07/16/2025	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		22.34	22.34
07/16/2025	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,475.55		1,475.55
07/16/2025	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		1.74	1.74
07/16/2025	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	856.88		856.88
07/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
07/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
07/21/2025	Final Maturity	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00		140,000.00
07/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		97.37	97.37
07/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,346.16		2,346.16
07/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
07/23/2025	Coupon	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		1,576.13	1,576.13
07/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		108.19	108.19
07/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,635.63		1,635.63
07/25/2025	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		11.16	11.16
07/25/2025	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,326.41		1,326.41
07/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
07/25/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
07/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
07/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
07/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
07/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
07/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
07/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
July 2025 Total					168,976.22	44,757.22	213,733.45
AUGUST 2025							

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
08/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00
08/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
08/15/2025	Coupon	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026		4.12	4.12
08/15/2025	Principal Paydown	43815BAC4	29,865.07	HAROT 2022-1 A3 1.88 05/15/2026	2,346.00		2,346.00
08/15/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00
08/15/2025	Coupon	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026		3.04	3.04
08/15/2025	Principal Paydown	448977AD0	16,509.13	HART 2022-A A3 2.22 10/15/2026	1,306.78		1,306.78
08/15/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00
08/15/2025	Coupon	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026		6.24	6.24
08/15/2025	Principal Paydown	47787JAC2	21,315.15	JDOT 2022 A3 0.36 09/15/2026	1,329.40		1,329.40
08/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		171.15	171.15
08/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,258.43		2,258.43
08/15/2025	Coupon	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027		42.90	42.90
08/15/2025	Principal Paydown	47800AAC4	37,406.01	JDOT 2022-B A3 3.74 02/16/2027	1,342.46		1,342.46
08/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		202.48	202.48
08/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,589.58		3,589.58
08/15/2025	Coupon	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027		213.69	213.69
08/15/2025	Principal Paydown	58768PAC8	103,076.86	MBART 2022-1 A3 5.21 08/16/2027	4,437.84		4,437.84
08/15/2025	Coupon	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027		57.26	57.26
08/15/2025	Principal Paydown	58770AAC7	29,582.10	MBART 2023-1 A3 4.51 11/15/2027	1,184.65		1,184.65
08/15/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
08/15/2025	Coupon	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026		13.22	13.22
08/15/2025	Principal Paydown	89238FAD5	24,586.11	TAOT 2022-B A3 2.93 09/15/2026	1,644.77		1,644.77
08/15/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50
08/15/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
08/18/2025	Coupon	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026		0.20	0.20
08/18/2025	Effective Maturity	362554AC1	9,781.48	GMCAR 2021-4 A3 0.68 09/16/2026	345.39		345.39
08/18/2025	Coupon	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027		18.53	18.53
08/18/2025	Principal Paydown	362585AC5	24,066.23	GMCAR 2022-2 A3 3.1 02/16/2027	1,428.44		1,428.44

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
08/18/2025	Coupon	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026		0.84	0.84
08/18/2025	Principal Paydown	380146AC4	9,986.51	GMCAR 2022-1 A3 1.26 11/16/2026	791.75		791.75
08/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		87.51	87.51
08/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,281.95		2,281.95
08/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		100.74	100.74
08/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,587.93		1,587.93
08/25/2025	Coupon	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026		7.61	7.61
08/25/2025	Principal Paydown	05602RAD3	18,698.23	BMWOT 2022-A A3 3.21 08/25/2026	1,284.47		1,284.47
08/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50
08/25/2025	Final Maturity	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00		220,000.00
08/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
August 2025 Total					247,159.84	22,650.48	269,810.33
Grand Total			43,385,042.06		1,901,829.05	418,518.24	2,320,347.30

IMPORTANT DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Chandler Asset Management, Inc. (“Chandler”) is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at www.chandlerasset.com.

Information contained in this monthly statement is confidential and is provided for informational purposes only and should not be construed as specific investment or legal advice. The information contained herein was obtained from sources believed to be reliable as of the date of this statement, but may become outdated or superseded at any time without notice.

Custody: Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

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Index returns assume reinvestment of all distributions. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. It is not possible to invest directly in an index.

Ratings: Ratings information have been provided by Moody’s, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody’s and Fitch respectively.

BENCHMARK INDEX & DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of September 30, 2024

Benchmark	Disclosure
ICE BofA 1-5 Yr US Treasury & Agency Index	The ICE BofA 1-5 Year US Treasury & Agency Index tracks the performance of US dollar denominated US Treasury and nonsubordinated US agency debt issued in the US domestic market. Qualifying securities must have an investment grade rating (based on an average of Moody's, S&P and Fitch). Qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to maturity at time of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for sovereigns and \$250 million for agencies.
ICE BofA 1-5 Year AAA-A Corp/Govt	The ICE BofA US Issuers 1-5 Year AAA-A US Corporate & Government Index tracks the performance of US dollar denominated investment grade debt publicly issued in the US domestic market, including US Treasury, US agency, foreign government, supranational, and corporate securities. Qualifying securities must be issued from US issuers and be rated AAA through A3 (based on an average of Moody's, S&P and Fitch). In addition, qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to final maturity at point of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for US Treasuries and \$250 million for all other securities.

MONTHLY ACCOUNT STATEMENT

SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

Portfolio Characteristics

Average Modified Duration	0.13
Average Coupon	0.36%
Average Purchase YTM	5.21%
Average Market YTM	5.18%
Average Quality	AAA
Average Final Maturity	0.14
Average Life	0.14

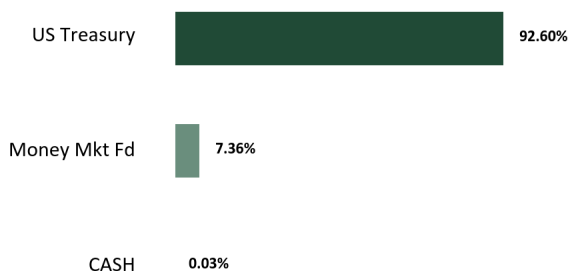
Account Summary

	Beg. Values as of 08/01/2024	End Values as of 08/31/2024
Market Value	2,658,123.51	2,668,935.10
Accrued Interest	0.00	0.00
Total Market Value	2,658,123.51	2,668,935.10
Income Earned	11,250.06	12,745.25
Cont/WD	0.00	0.00
Par	2,678,023.82	2,687,416.15
Book Value	2,658,205.31	2,668,179.68
Cost Value	2,647,116.20	2,657,102.28

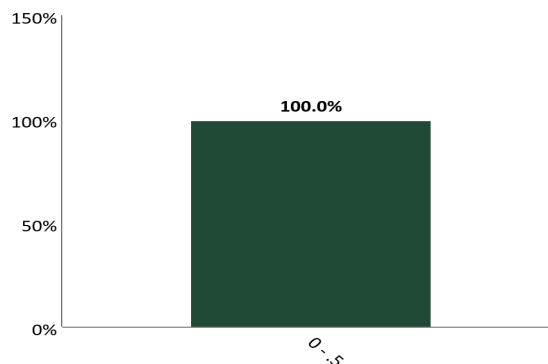
Top Issuers

United States	92.60%
First American Govt Oblig fund	7.36%

Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (05/01/23)
SCORE - Enhanced Cash	0.48%	1.34%	3.62%	5.47%	--	--	--	--	5.40%

*Periods over 1 year are annualized.

Benchmark: NO BENCHMARK REQUIRED

Secondary Benchmark:

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 09/04/2024 01:04:32 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

RECONCILIATION SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

Maturities / Calls

Month to Date	(830,000.00)
Fiscal Year to Date	(1,660,000.00)

Principal Paydowns

Month to Date	0.00
Fiscal Year to Date	0.00

Purchases

Month to Date	1,651,319.03
Fiscal Year to Date	4,122,449.96

Sales

Month to Date	(821,501.24)
Fiscal Year to Date	(2,463,411.43)

Interest Received

Month to Date	1,741.12
Fiscal Year to Date	2,868.00

Purchased / Sold Interest

Month to Date	0.00
Fiscal Year to Date	0.00

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	2,658,205.31	2,648,247.16
Maturities/Calls	(830,000.00)	(1,660,000.00)
Principal Paydowns	0.00	0.00
Purchases	1,651,319.03	4,122,449.96
Sales	(821,501.24)	(2,463,411.43)
Change in Cash, Payables, Receivables	(847.55)	(233.31)
Amortization/Accretion	11,004.13	21,127.30
Realized Gain (Loss)	0.00	0.00
Ending Book Value	2,668,179.68	2,668,179.68

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	2,658,123.51	2,648,252.10
Maturities/Calls	(830,000.00)	(1,660,000.00)
Principal Paydowns	0.00	0.00
Purchases	1,651,319.03	4,122,449.96
Sales	(821,501.24)	(2,463,411.43)
Change in Cash, Payables, Receivables	(847.55)	(233.31)
Amortization/Accretion	11,004.13	21,127.30
Change in Net Unrealized Gain (Loss)	837.23	750.48
Realized Gain (Loss)	0.00	0.00
Ending Market Value	2,668,935.10	2,668,935.10

HOLDINGS REPORT



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
CASH									
CCYUSD	Receivable	893.57	-- 0.00%	893.57 893.57	1.00 0.00%	893.57 0.00	0.03% 0.00	Aaa/AAA AAA	0.00 0.00
Total CASH		893.57	0.00%	893.57 893.57	1.00 0.00%	893.57 0.00	0.03% 0.00	Aaa/AAA AAA	0.00 0.00
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	196,522.58	-- 4.89%	196,522.58 196,522.58	1.00 4.89%	196,522.58 0.00	7.36% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		196,522.58	4.89%	196,522.58 196,522.58	1.00 4.89%	196,522.58 0.00	7.36% 0.00	Aaa/AAAm AAA	0.00 0.00
US TREASURY									
912797LJ4	UNITED STATES TREASURY 09/24/2024	830,000.00	07/03/2024 5.31%	820,324.48 827,252.63	99.70 5.28%	827,488.39 0.00	31.00% 235.76	P-1/A-1+ F1+	0.07 0.06
912797KV8	UNITED STATES TREASURY 10/24/2024	830,000.00	07/29/2024 5.29%	819,783.74 823,703.93	99.28 5.22%	823,989.53 0.00	30.87% 285.60	P-1/A-1+ F1+	0.15 0.14
912797HP5	UNITED STATES TREASURY 11/29/2024	830,000.00	08/29/2024 5.11%	819,577.91 819,806.97	98.80 5.11%	820,041.04 0.00	30.73% 234.07	P-1/A-1+ F1+	0.25 0.23
Total US Treasury		2,490,000.00	5.24%	2,459,686.13 2,470,763.53	99.26 5.20%	2,471,518.95 0.00	92.60% 755.42	P-1/A-1+ F1+	0.15 0.14
Total Portfolio		2,687,416.15	5.21%	2,657,102.28 2,668,179.68	91.99 5.18%	2,668,935.10 0.00	100.00% 755.42	Aaa/AAA AAA	0.14 0.13
Total Market Value + Accrued						2,668,935.10			

TRANSACTION LEDGER



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	08/02/2024	31846V203	1,741.12	FIRST AMER:GVT OBLG Y	1.000	4.91%	(1,741.12)	0.00	(1,741.12)	0.00
Purchase	08/29/2024	31846V203	830,000.00	FIRST AMER:GVT OBLG Y	1.000	4.92%	(830,000.00)	0.00	(830,000.00)	0.00
Purchase	08/30/2024	912797HP5	830,000.00	UNITED STATES TREASURY 11/29/2024	98.744	5.11%	(819,577.91)	0.00	(819,577.91)	0.00
Total Purchase			1,661,741.12				(1,651,319.03)	0.00	(1,651,319.03)	0.00
TOTAL ACQUISITIONS			1,661,741.12				(1,651,319.03)	0.00	(1,651,319.03)	0.00
DISPOSITIONS										
Maturity	08/29/2024	912797KD8	(830,000.00)	UNITED STATES TREASURY 08/29/2024	100.000	0.00%	830,000.00	0.00	830,000.00	0.00
Total Maturity			(830,000.00)				830,000.00	0.00	830,000.00	0.00
Sale	08/16/2024	31846V203	(1,819.16)	FIRST AMER:GVT OBLG Y	1.000	4.90%	1,819.16	0.00	1,819.16	0.00
Sale	08/23/2024	31846V203	(104.17)	FIRST AMER:GVT OBLG Y	1.000	4.90%	104.17	0.00	104.17	0.00
Sale	08/30/2024	31846V203	(819,577.91)	FIRST AMER:GVT OBLG Y	1.000	4.91%	819,577.91	0.00	819,577.91	0.00
Total Sale			(821,501.24)				821,501.24	0.00	821,501.24	0.00
TOTAL DISPOSITIONS			(1,651,501.24)				1,651,501.24	0.00	1,651,501.24	0.00
OTHER										
Custody Fee	08/23/2024	CCYUSD	(104.17)	Cash		0.00%	(104.17)	0.00	(104.17)	0.00
Total Custody Fee			(104.17)				(104.17)	0.00	(104.17)	0.00
Dividend	07/31/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y			1,741.12	0.00	1,741.12	0.00
Total Dividend			0.00				1,741.12	0.00	1,741.12	0.00
Management Fee	08/16/2024	CCYUSD	(1,819.16)	Cash		0.00%	(1,819.16)	0.00	(1,819.16)	0.00
Total Management Fee			(1,819.16)				(1,819.16)	0.00	(1,819.16)	0.00

TRANSACTION LEDGER



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
TOTAL OTHER TRANSACTIONS			(1,923.33)				(182.21)	0.00	(182.21)	0.00

INCOME EARNED



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	196,522.58	186,282.70 831,741.12 (821,501.24) 196,522.58	0.00 1,741.12 0.00 1,741.12	0.00 0.00 0.00 1,741.12	1,741.12
912797KV8	UNITED STATES TREASURY 10/24/2024	07/29/2024 07/30/2024 830,000.00	820,021.33 0.00 0.00 823,703.93	0.00 0.00 0.00 0.00	3,682.61 0.00 3,682.61 3,682.61	3,682.61
912797LJ4	UNITED STATES TREASURY 09/24/2024	07/03/2024 07/05/2024 830,000.00	823,549.65 0.00 0.00 827,252.63	0.00 0.00 0.00 0.00	3,702.98 0.00 3,702.98 3,702.98	3,702.98
CCYUSD	Receivable	893.57	1,741.12 0.00 0.00 893.57	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents			1,831,594.80 831,741.12 (821,501.24) 1,848,372.71	0.00 1,741.12 0.00 1,741.12	7,385.58 0.00 7,385.58 9,126.70	9,126.70
FIXED INCOME						
912797HP5	UNITED STATES TREASURY 11/29/2024	08/29/2024 08/30/2024 830,000.00	0.00 819,577.91 0.00 819,806.97	0.00 0.00 0.00 0.00	229.06 0.00 229.06 229.06	229.06
912797KD8	UNITED STATES TREASURY 08/29/2024	05/30/2024 05/30/2024 0.00	826,610.51 0.00 (830,000.00) 0.00	0.00 0.00 0.00 0.00	3,389.49 0.00 3,389.49 3,389.49	3,389.49
Total Fixed Income			826,610.51 819,577.91 (830,000.00) 819,806.97	0.00 0.00 0.00 0.00	3,618.55 0.00 3,618.55 3,618.55	3,618.55

INCOME EARNED



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
			2,658,205.31	0.00	11,004.13	
			1,651,319.03	1,741.12	0.00	
			(1,651,501.24)	0.00	11,004.13	
TOTAL PORTFOLIO		2,687,416.15	2,668,179.68	1,741.12	12,745.25	12,745.25

CASH FLOW REPORT



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
SEPTEMBER 2024							
09/24/2024	Final Maturity	912797LJ4	830,000.00	UNITED STATES TREASURY 09/24/2024	830,000.00		830,000.00
September 2024 Total					830,000.00		830,000.00
OCTOBER 2024							
10/24/2024	Final Maturity	912797KV8	830,000.00	UNITED STATES TREASURY 10/24/2024	830,000.00		830,000.00
October 2024 Total					830,000.00		830,000.00
NOVEMBER 2024							
11/29/2024	Final Maturity	912797HP5	830,000.00	UNITED STATES TREASURY 11/29/2024	830,000.00		830,000.00
November 2024 Total					830,000.00		830,000.00
Grand Total			2,490,000.00		2,490,000.00		2,490,000.00

IMPORTANT DISCLOSURES



SCORE - Enhanced Cash | Account #11063 | As of August 31, 2024

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Custody: Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

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MONTHLY ACCOUNT STATEMENT

SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

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For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

Portfolio Characteristics

Average Modified Duration	0.14
Average Coupon	1.74%
Average Purchase YTM	6.37%
Average Market YTM	6.12%
Average Quality	AAA
Average Final Maturity	0.14
Average Life	0.15

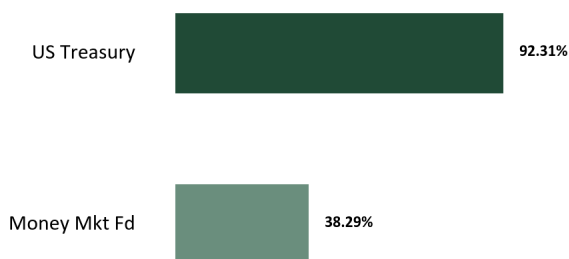
Account Summary

	Beg. Values as of 09/01/2024	End Values as of 09/30/2024
Market Value	2,668,935.10	2,678,076.11
Accrued Interest	0.00	0.00
Total Market Value	2,668,935.10	2,678,076.11
Income Earned	12,745.25	10,640.61
Cont/WD	0.00	0.00
Par	2,687,416.15	2,695,894.16
Book Value	2,668,179.68	2,677,467.36
Cost Value	2,657,102.28	2,666,318.44

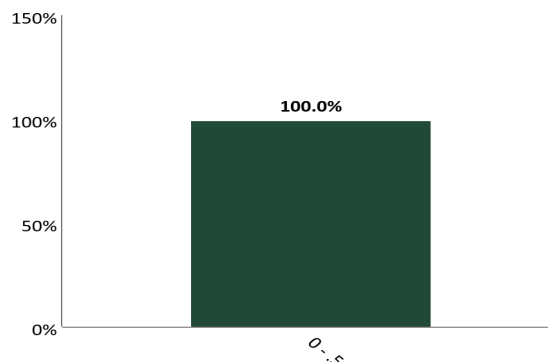
Top Issuers

United States	92.31%
First American Govt Oblig fund	38.29%

Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (05/01/23)
SCORE - Enhanced Cash	0.42%	1.35%	4.05%	5.46%	--	--	--	--	5.38%

*Periods over 1 year are annualized.

Benchmark: NO BENCHMARK REQUIRED

Secondary Benchmark:

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 10/02/2024 02:57:23 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

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RECONCILIATION SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

Maturities / Calls

Month to Date	(830,000.00)
Fiscal Year to Date	(2,490,000.00)

Principal Paydowns

Month to Date	0.00
Fiscal Year to Date	0.00

Purchases

Month to Date	1,651,956.20
Fiscal Year to Date	5,774,406.16

Sales

Month to Date	(1,943.47)
Fiscal Year to Date	(2,465,354.90)

Interest Received

Month to Date	893.57
Fiscal Year to Date	3,761.57

Purchased / Sold Interest

Month to Date	0.00
Fiscal Year to Date	0.00

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	2,668,179.68	2,648,247.16
Maturities/Calls	(830,000.00)	(2,490,000.00)
Principal Paydowns	0.00	0.00
Purchases	1,651,956.20	5,774,406.16
Sales	(1,943.47)	(2,465,354.90)
Change in Cash, Payables, Receivables	(820,472.09)	(820,705.40)
Amortization/Accretion	9,747.04	30,874.34
Realized Gain (Loss)	0.00	0.00
Ending Book Value	2,677,467.36	2,677,467.36

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	2,668,935.10	2,648,252.10
Maturities/Calls	(830,000.00)	(2,490,000.00)
Principal Paydowns	0.00	0.00
Purchases	1,651,956.20	5,774,406.16
Sales	(1,943.47)	(2,465,354.90)
Change in Cash, Payables, Receivables	(820,472.09)	(820,705.40)
Amortization/Accretion	9,747.04	30,874.34
Change in Net Unrealized Gain (Loss)	(146.67)	603.81
Realized Gain (Loss)	0.00	0.00
Ending Market Value	2,678,076.11	2,678,076.11

HOLDINGS REPORT



SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
CASH									
CCYUSD	Payable	(821,062.63)	-- 0.00%	(821,062.63) (821,062.63)	1.00 0.00%	(821,062.63) 0.00	(30.66%) 0.00	Aaa/AAA AAA	0.00 0.00
CCYUSD	Receivable	1,484.11	-- 0.00%	1,484.11 1,484.11	1.00 0.00%	1,484.11 0.00	0.06% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		(819,578.52)	0.00%	(819,578.52)	1.00 0.00%	(819,578.52) 0.00	(30.60%) 0.00	Aaa/AAA AAA	0.00 0.00
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	1,025,472.68	-- 4.54%	1,025,472.68 1,025,472.68	1.00 4.54%	1,025,472.68 0.00	38.29% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		1,025,472.68	4.54%	1,025,472.68 1,025,472.68	1.00 4.54%	1,025,472.68 0.00	38.29% 0.00	Aaa/ AAAm AAA	0.00 0.00
US TREASURY									
912797KV8	UNITED STATES TREASURY 10/24/2024	830,000.00	07/29/2024 5.29%	819,783.74 827,267.74	99.70 4.80%	827,495.77 0.00	30.90% 228.02	P-1/A-1+ F1+	0.07 0.06
912797HP5	UNITED STATES TREASURY 11/29/2024	830,000.00	08/29/2024 5.11%	819,577.91 823,242.82	99.23 4.81%	823,618.59 0.00	30.75% 375.77	P-1/A-1+ F1+	0.16 0.16
912796ZV4	UNITED STATES TREASURY 12/26/2024	830,000.00	09/30/2024 4.63%	821,062.63 821,062.63	98.92 4.63%	821,067.59 0.00	30.66% 4.96	P-1/A-1+ F1+	0.24 0.23
Total US Treasury		2,490,000.00	5.01%	2,460,424.28 2,471,573.20	99.29 4.75%	2,472,181.95 0.00	92.31% 608.75	P-1/A-1+ F1+	0.16 0.15
Total Portfolio		2,695,894.16	6.37%	2,666,318.44 2,677,467.36	91.73 6.12%	2,678,076.11 0.00	100.00% 608.75	Aaa/AAA AAA	0.14 0.14
Total Market Value + Accrued						2,678,076.11			

TRANSACTION LEDGER



SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	09/04/2024	31846V203	893.57	FIRST AMER:GVT OBLG Y	1.000	4.89%	(893.57)	0.00	(893.57)	0.00
Purchase	09/24/2024	31846V203	830,000.00	FIRST AMER:GVT OBLG Y	1.000	4.52%	(830,000.00)	0.00	(830,000.00)	0.00
Purchase	10/01/2024	912796ZV4	830,000.00	UNITED STATES TREASURY 12/26/2024	98.923	4.63%	(821,062.63)	0.00	(821,062.63)	0.00
Total Purchase			1,660,893.57				(1,651,956.20)	0.00	(1,651,956.20)	0.00
TOTAL ACQUISITIONS			1,660,893.57				(1,651,956.20)	0.00	(1,651,956.20)	0.00
OTHER										
Maturity	09/24/2024	912797LJ4	(830,000.00)	UNITED STATES TREASURY 09/24/2024	100.000	0.00%	830,000.00	0.00	830,000.00	0.00
Total Maturity			(830,000.00)				830,000.00	0.00	830,000.00	0.00
Sale	09/17/2024	31846V203	(1,839.30)	FIRST AMER:GVT OBLG Y	1.000	4.88%	1,839.30	0.00	1,839.30	0.00
Sale	09/25/2024	31846V203	(104.17)	FIRST AMER:GVT OBLG Y	1.000	4.52%	104.17	0.00	104.17	0.00
Total Sale			(1,943.47)				1,943.47	0.00	1,943.47	0.00
TOTAL OTHER TRANSACTIONS			(831,943.47)				831,943.47	0.00	831,943.47	0.00
OTHER										
Custody Fee	09/25/2024	CCYUSD	(104.17)	Cash		0.00%	(104.17)	0.00	(104.17)	0.00
Total Custody Fee			(104.17)				(104.17)	0.00	(104.17)	0.00
Dividend	09/30/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.51%	1,484.11	0.00	1,484.11	0.00
Total Dividend			0.00				1,484.11	0.00	1,484.11	0.00
Management Fee	09/17/2024	CCYUSD	(1,839.30)	Cash		0.00%	(1,839.30)	0.00	(1,839.30)	0.00
Total Management Fee			(1,839.30)				(1,839.30)	0.00	(1,839.30)	0.00
TOTAL OTHER TRANSACTIONS			(1,943.47)				(459.36)	0.00	(459.36)	0.00

INCOME EARNED



SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	1,025,472.68	196,522.58 830,893.57 (1,943.47) 1,025,472.68	0.00 893.57 0.00 893.57	0.00 0.00 0.00 893.57	893.57
912796ZV4	UNITED STATES TREASURY 12/26/2024	09/30/2024 10/01/2024 830,000.00	0.00 821,062.63 0.00 821,062.63	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
912797KV8	UNITED STATES TREASURY 10/24/2024	07/29/2024 07/30/2024 830,000.00	823,703.93 0.00 0.00 827,267.74	0.00 0.00 0.00 0.00	3,563.81 0.00 3,563.81 3,563.81	3,563.81
912797LJ4	UNITED STATES TREASURY 09/24/2024	07/03/2024 07/05/2024 0.00	827,252.63 0.00 (830,000.00) 0.00	0.00 0.00 0.00 0.00	2,747.37 0.00 2,747.37 2,747.37	2,747.37
CCYUSD	Payable	(821,062.63)	0.00 0.00 0.00 (821,062.63)	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
CCYUSD	Receivable	1,484.11	893.57 0.00 0.00 1,484.11	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents			1,848,372.71 1,651,956.20 (831,943.47) 1,854,224.53	0.00 893.57 0.00 893.57	6,311.18 0.00 6,311.18 7,204.75	7,204.75
FIXED INCOME						
912797HP5	UNITED STATES TREASURY 11/29/2024	08/29/2024 08/30/2024 830,000.00	819,806.97 0.00 0.00 823,242.82	0.00 0.00 0.00 0.00	3,435.85 0.00 3,435.85 3,435.85	3,435.85

INCOME EARNED



SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
			819,806.97	0.00	3,435.85	
			0.00	0.00	0.00	
			0.00	0.00	3,435.85	
Total Fixed Income		830,000.00	823,242.82	0.00	3,435.85	3,435.85
			2,668,179.68	0.00	9,747.04	
			1,651,956.20	893.57	0.00	
			(831,943.47)	0.00	9,747.04	
TOTAL PORTFOLIO		2,695,894.16	2,677,467.36	893.57	10,640.61	10,640.61

CASH FLOW REPORT



SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
OCTOBER 2024							
10/01/2024	Dividend	31846V203	0.00		1,484.11		1,484.11
10/24/2024	Final Maturity	912797KV8	830,000.00	UNITED STATES TREASURY 10/24/2024	830,000.00		830,000.00
October 2024 Total					831,484.11		831,484.11
NOVEMBER 2024							
11/29/2024	Final Maturity	912797HP5	830,000.00	UNITED STATES TREASURY 11/29/2024	830,000.00		830,000.00
November 2024 Total					830,000.00		830,000.00
DECEMBER 2024							
12/26/2024	Final Maturity	912796ZV4	830,000.00	UNITED STATES TREASURY 12/26/2024	830,000.00		830,000.00
December 2024 Total					830,000.00		830,000.00
Grand Total			2,490,000.00		2,491,484.11		2,491,484.11

IMPORTANT DISCLOSURES



SCORE - Enhanced Cash | Account #11063 | As of September 30, 2024

Chandler Asset Management, Inc. (“Chandler”) is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at www.chandlerasset.com.

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Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

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Ratings: Ratings information have been provided by Moody’s, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody’s and Fitch respectively.



QUESTIONS?

If you have any questions regarding your account or this statement, please contact your Administrator.

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Portfolio Manager:
TS PRT RC #1 - AUTO
CN-OH-W6TC

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from August 1, 2024 to August 31, 2024



000001877 05 SP 000638788321158 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329



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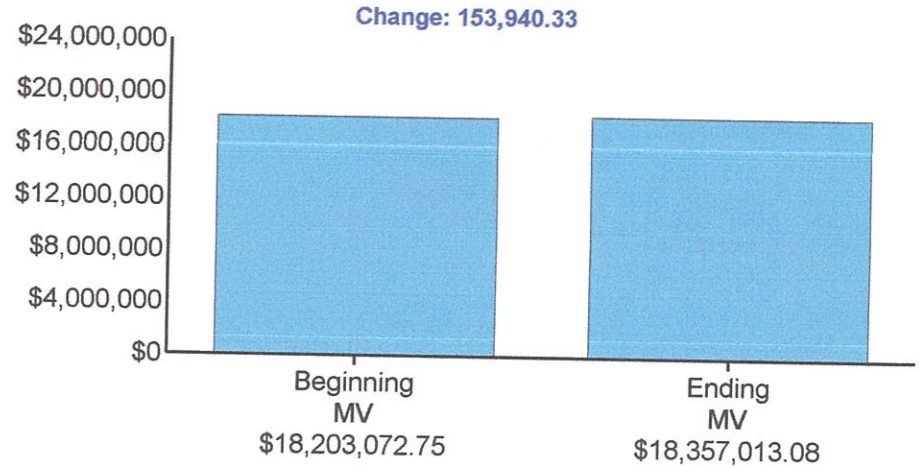
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SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

MARKET VALUE SUMMARY

	Current Period 08/01/24 to 08/31/24
Beginning Market Value	\$18,203,072.75
Taxable Interest	39,245.83
Fees and Expenses	-1,923.33
Long Term Gains/Losses	-18,590.80
Change in Investment Value	135,208.63
Ending Market Value	\$18,357,013.08

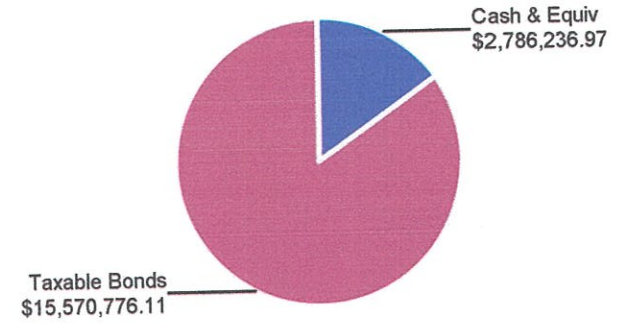




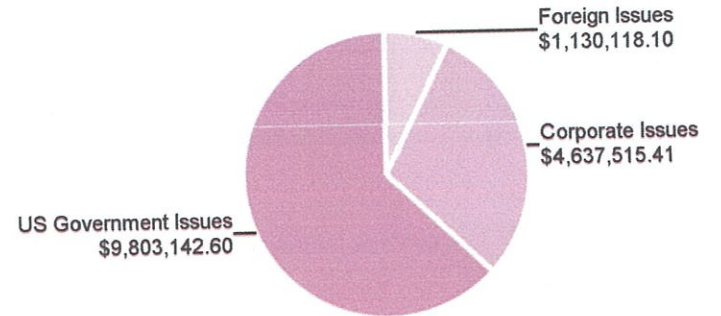
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	2,786,236.97	15.20	143,690.17
Taxable Bonds	15,570,776.11	84.80	475,029.13
Total Market Value	\$18,357,013.08	100.00	\$618,719.30



Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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August 1, 2024 to August 31, 2024

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	39,245.83
Total Current Period Income	\$39,245.83



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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August 1, 2024 to August 31, 2024

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 08/01/2024	-\$2,548,513.26	\$2,548,513.26	\$0.00
Taxable Interest		39,245.83	39,245.83
Fees and Expenses	-1,923.33		-1,923.33
Purchases	-1,258,311.59		-1,258,311.59
Sales	1,281,013.99		1,281,013.99
Net Money Market Activity	-60,024.90		-60,024.90
Ending Cash 08/31/2024	-\$2,587,759.09	\$2,587,759.09	\$0.00



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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August 1, 2024 to August 31, 2024

ASSET DETAIL

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents								
Cash/Money Market								
First American Government - 31846V203 Oblig Fd CI Y #3763	314,721.070	1.0000	314,721.07	314,721.07	0.00	1.7	15,455.16	4.91
U S Treasury Bill - 912797LJ4 09/24/2024	830,000.000	99.6970	827,485.10	820,324.48	7,160.62	4.5	43,637.25	5.27
U S Treasury Bill - 912797KV8 10/24/2024	830,000.000	99.2760	823,990.80	819,783.74	4,207.06	4.5	42,651.63	5.18
U S Treasury Bill - 912797HP5 11/29/2024	830,000.000	98.8000	820,040.00	819,577.91	462.09	4.5	41,946.13	5.11
Total Cash/Money Market			\$2,786,236.97	\$2,774,407.20	\$11,829.77	15.2	\$143,690.17	
Cash								
Principal Cash			-2,587,759.09	-2,587,759.09		-14.1		
Income Cash			2,587,759.09	2,587,759.09		14.1		
Total Cash			\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents			\$2,786,236.97	\$2,774,407.20	\$11,829.77	15.2	\$143,690.17	



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Taxable Bonds								
US Government Issues								
Federal Home Loan Bks - 3130A4CH3 2.375 03/14/2025	225,000.000	98.7260	222,133.50	237,998.25	-15,864.75	1.2	5,343.75	2.41
Federal Home Loan Bks - 3130AJHU6 0.500 04/14/2025	150,000.000	97.5380	146,307.00	149,800.80	-3,493.80	0.8	750.00	0.51
F N M A Deb - 3135G03U5 0.625 04/22/2025	105,000.000	97.5340	102,410.70	104,783.70	-2,373.00	0.6	656.25	0.64
F N M A - 3135G04Z3 0.500 06/17/2025	260,000.000	96.8870	251,906.20	259,461.80	-7,555.60	1.4	1,300.00	0.52
F H L M C M T N - 3137EAEU9 0.375 07/21/2025	140,000.000	96.5220	135,130.80	139,302.80	-4,172.00	0.7	525.00	0.39
F N M A - 3135G05X7 0.375 08/25/2025	220,000.000	96.2010	211,642.20	218,970.40	-7,328.20	1.2	825.00	0.39
F H L M C M T N - 3137EAEX3 0.375 09/23/2025	200,000.000	95.9040	191,808.00	199,398.00	-7,590.00	1.0	750.00	0.39
F N M A - 3135G06G3 0.500 11/07/2025	215,000.000	95.6990	205,752.85	214,230.30	-8,477.45	1.1	1,075.00	0.52
U S Treasury Note - 91282CAZ4 0.375 11/30/2025	300,000.000	95.3590	286,077.00	300,093.75	-14,016.75	1.6	1,125.00	0.39



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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August 1, 2024 to August 31, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Federal Home Loan Bks - 3130ATUC9 4.500 12/12/2025	300,000.000	100.3240	300,972.00	302,262.00	-1,290.00	1.6	13,500.00	4.48
U S Treasury Note - 91282CBT7 0.750 03/31/2026	300,000.000	94.9690	284,907.00	297,597.66	-12,690.66	1.6	2,250.00	0.79
U S Treasury Note - 91282CBW0 0.750 04/30/2026	150,000.000	94.7580	142,137.00	149,009.77	-6,872.77	0.8	1,125.00	0.79
U S Treasury Note - 91282CCP4 0.625 07/31/2026	125,000.000	93.9100	117,387.50	123,813.48	-6,425.98	0.6	781.25	0.67
U S Treasury Note - 91282CCW9 08/31/2026 Var	350,000.000	93.9490	328,821.50	346,279.30	-17,457.80	1.8	2,625.00	0.80
U S Treasury Note - 91282CDG3 1.125 10/31/2026	325,000.000	94.3050	306,491.25	322,884.77	-16,393.52	1.7	3,656.25	1.19
U S Treasury Note - 912828V98 2.250 02/15/2027	200,000.000	96.2620	192,524.00	187,695.31	4,828.69	1.0	4,500.00	2.34
U S Treasury Note - 91282CEF4 2.500 03/31/2027	200,000.000	96.8090	193,618.00	185,734.38	7,883.62	1.1	5,000.00	2.58
U S Treasury Note - 91282CEN7 2.750 04/30/2027	340,000.000	97.3090	330,850.60	332,193.75	-1,343.15	1.8	9,350.00	2.83
U S Treasury Note - 91282CEW7 3.250 06/30/2027	175,000.000	98.5310	172,429.25	177,460.94	-5,031.69	0.9	5,687.50	3.30



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ASSET DETAIL (continued)

Security Description

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CFH9 3.125 08/31/2027	120,000.000	98.1170	117,740.40	118,692.19	-951.79	0.6	3,750.00	3.18
U S Treasury Note - 91282CFM8 4.125 09/30/2027	150,000.000	101.0160	151,524.00	149,531.25	1,992.75	0.8	6,187.50	4.08
U S Treasury Note - 91282CFU0 4.125 10/31/2027	220,000.000	100.9730	222,140.60	224,357.03	-2,216.43	1.2	9,075.00	4.08
U S Treasury Note - 9128283F5 2.250 11/15/2027	200,000.000	95.3790	190,758.00	184,875.00	5,883.00	1.0	4,500.00	2.36
U S Treasury Note - 91282CGC9 3.875 12/31/2027	180,000.000	100.3200	180,576.00	183,171.09	-2,595.09	1.0	6,975.00	3.86
U S Treasury Note - 91282CGH8 3.500 01/31/2028	220,000.000	99.1020	218,024.40	213,125.00	4,899.40	1.2	7,700.00	3.53
U S Treasury Note - 9128283W8 2.750 02/15/2028	230,000.000	96.6480	222,290.40	213,639.45	8,650.95	1.2	6,325.00	2.84
Federal Home Loan Bks - 3130ATS57 4.500 03/10/2028	275,000.000	102.1190	280,827.25	283,109.75	-2,282.50	1.5	12,375.00	4.41
U S Treasury Note - 91282CGT2 3.625 03/31/2028	200,000.000	99.5550	199,110.00	196,343.75	2,766.25	1.1	7,250.00	3.64
U S Treasury Note - 91282CHA2 3.500 04/30/2028	220,000.000	99.1060	218,033.20	220,275.00	-2,241.80	1.2	7,700.00	3.53



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F H L M C Multiclass Mtg Partn - 3137FG6X8 C M O Ser K077 CI A2 05/25/2028 Var	295,000.000	98.9320	291,849.40	289,583.98	2,265.42	1.6	11,357.50	3.89
U S Treasury Note - 91282CHE4 3.625 05/31/2028	180,000.000	99.5080	179,114.40	177,370.31	1,744.09	1.0	6,525.00	3.64
Federal Home Loan Bks - 3130AWMN7 4.375 06/09/2028	200,000.000	102.0060	204,012.00	200,900.00	3,112.00	1.1	8,750.00	4.29
U S Treasury Note - 91282CHQ7 4.125 07/31/2028	220,000.000	101.3050	222,871.00	215,342.19	7,528.81	1.2	9,075.00	4.07
U S Treasury Note - 91282CCV1 1.125 08/31/2028	250,000.000	90.3090	225,772.50	211,376.95	14,395.55	1.2	2,812.50	1.25
U S Treasury Note - 91282CHX2 4.375 08/31/2028	150,000.000	102.2620	153,393.00	148,160.16	5,232.84	0.8	6,562.50	4.28
Federal Home Loan Bks - 3130AWTR1 4.375 09/08/2028	200,000.000	102.1250	204,250.00	194,780.00	9,470.00	1.1	8,750.00	4.28
U S Treasury Note - 91282CJF9 4.875 10/31/2028	200,000.000	104.2540	208,508.00	204,445.31	4,062.69	1.1	9,750.00	4.68
U S Treasury Note - 91282CJN2 4.375 11/30/2028	275,000.000	102.4100	281,627.50	281,756.84	-129.34	1.5	12,031.25	4.27
U S Treasury Note - 91282CJR3 3.750 12/31/2028	200,000.000	99.9880	199,976.00	197,554.69	2,421.31	1.1	7,500.00	3.75



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CJW2 4.000 01/31/2029	180,000.000	101.0120	181,821.60	179,184.38	2,637.22	1.0	7,200.00	3.96
U S Treasury Note - 91282CKD2 4.250 02/28/2029	200,000.000	102.1170	204,234.00	199,609.38	4,624.62	1.1	8,500.00	4.16
U S Treasury Note - 91282CKG5 4.125 03/31/2029	220,000.000	101.5780	223,471.60	215,359.38	8,112.22	1.2	9,075.00	4.06
U S Treasury Note - 91282CKP5 4.625 04/30/2029	225,000.000	103.7340	233,401.50	224,735.35	8,666.15	1.3	10,406.25	4.46
U S Treasury Note - 91282CKT7 4.500 05/31/2029	200,000.000	103.3010	206,602.00	201,468.75	5,133.25	1.1	9,000.00	4.36
U S Treasury Note - 91282CKX8 4.250 06/30/2029	250,000.000	102.2190	255,547.50	252,595.70	2,951.80	1.4	10,625.00	4.16
U S Treasury Note - 91282CLC3 4.000 07/31/2029	200,000.000	101.1800	202,360.00	203,023.44	-663.44	1.1	8,000.00	3.95
Total US Government Issues			\$9,803,142.60	\$9,833,337.48	-\$30,194.88	53.4	\$278,582.50	

Corporate Issues

Exxon Mobil Corporation - 30231GBH4 2.992 03/19/2025	140,000.000	98.9460	138,524.40	152,733.00	-14,208.60	0.8	4,188.80	3.02
Qualcomm Inc - 747525AF0 3.450 05/20/2025	140,000.000	99.0770	138,707.80	155,689.80	-16,982.00	0.8	4,830.00	3.48



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Security Description

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
John Deere Owner Trust - 47788UAC6 C M O Ser 2021 A CI A3 0.360 09/15/2025	1,566.900	99.7880	1,563.58	1,566.60	-3.02	0.0	5.64	0.36
Bmw Vehicle Lease - 05593AAC3 A B S Ser 2023 1 CI A 3 5.160 11/25/2025	13,706.930	99.9720	13,703.09	13,706.60	-3.51	0.1	707.28	5.16
Htundai Auto Rec Tr - 44934KAC8 A B S Ser 2021 B CI A 3 0.380 01/15/2026	10,646.890	99.4950	10,593.12	10,644.54	-51.42	0.1	40.46	0.38
Honda Auto Rec Ownr Tr 2021 4 - 43815GAC3 A B S Ser 2021 4 CI A3 01/21/2026 Var	12,538.240	98.3910	12,336.50	12,535.60	-199.10	0.1	110.34	0.89
State Str Corp - 857477BR3 1.746 02/06/2026	40,000.000	98.4650	39,386.00	40,000.00	-614.00	0.2	698.40	1.77
John Deere Own - 47789QAC4 A B S Ser 2021 B CI A 3 03/16/2026 Var	11,866.180	98.4850	11,686.41	11,865.11	-178.70	0.1	61.70	0.53
Jpmorgan Chase Co - 46647PBK1 2.083 04/22/2026	50,000.000	98.0990	49,049.50	51,594.50	-2,545.00	0.3	1,041.50	2.12
Honda Auto Rec Ownr Tr - 43815BAC4 A B S Ser 2022 1 CI A 3 1.880 05/15/2026	33,266.710	98.4430	32,748.75	33,261.71	-512.96	0.2	625.41	1.91
Hyundai Auto Rec Tr - 44935FAD6 A B S Ser 2021 C CI A3 0.740 05/15/2026	8,493.740	98.8010	8,391.90	8,491.84	-99.94	0.0	62.85	0.75



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Unitedhealth Group Inc - 91324PEC2 1.150 05/15/2026	175,000.000	94.8770	166,034.75	173,020.70	-6,985.95	0.9	2,012.50	1.21
Toyota Mtr Cr Corp - 89236TJK2 Medium Term Note 1.125 06/18/2026	130,000.000	94.5330	122,892.90	129,942.80	-7,049.90	0.7	1,462.50	1.19
Bank Amer Corp Sr - 06051GJD2 Medium Term Note 1.319 06/19/2026	80,000.000	97.0480	77,638.40	77,319.60	318.80	0.4	1,055.20	1.36
Bmw Veh Owner Tr - 05602RAD3 A B S Ser 2022 A Cl A 3 08/25/2026 Var	20,751.480	99.0670	20,557.87	20,750.41	-192.54	0.1	666.12	3.24
John Deere Owner Tr - 47787JAC2 A B S Ser 2022 Cl A 3 09/15/2026 Var	23,219.770	98.5470	22,882.39	23,214.62	-332.23	0.1	538.70	2.35
Toyota At Rec Own Tr - 89238FAD5 A B S Ser 2022 B Cl A 3 09/15/2026 Var	26,854.440	98.7710	26,524.40	26,853.82	-329.42	0.1	786.83	2.97
Gm Fin Cons Auto Rec Tr - 362554AC1 A B S Ser 2021 4 Cl A 3 0.680 09/16/2026	10,965.840	98.1710	10,765.27	10,965.55	-200.28	0.1	74.57	0.69
Walmart Inc - 931142ER0 1.050 09/17/2026	30,000.000	94.2050	28,261.50	29,943.30	-1,681.80	0.2	315.00	1.11
Hyundai Auto Rec Tr - 448977AD0 A B S Ser 2022 A Cl A 3 10/15/2026 Var	18,331.310	98.5060	18,057.44	18,330.61	-273.17	0.1	406.96	2.25



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honeywell International - 438516BL9 2.500 11/01/2026	180,000.000	96.5320	173,757.60	168,229.80	5,527.80	0.9	4,500.00	2.59
Gm Fin Cons Auto Rec - 380146AC4 A B S Ser 2022 1 CI A3 1.260 11/16/2026	11,092.900	98.3090	10,905.32	11,091.94	-186.62	0.1	139.77	1.28
Target Corp - 87612EBM7 1.950 01/15/2027	70,000.000	95.4870	66,840.90	69,881.00	-3,040.10	0.4	1,365.00	2.04
Gm Fin Cons Aut Rec Tr - 362585AC5 A B S Ser 2022 2 CI A 3 02/16/2027 Var	25,979.190	98.7750	25,660.94	25,973.76	-312.82	0.1	805.36	3.14
John Deere Ownr Tr - 47800AAC4 A B S Ser 2022 B CI A3 02/16/2027 Var	39,524.900	99.1360	39,183.40	39,521.13	-337.73	0.2	1,478.23	3.77
Charles Schwab Corp - 808513BY0 2.450 03/03/2027	150,000.000	95.2290	142,843.50	147,699.00	-4,855.50	0.8	3,675.00	2.57
Berkshire Hathaway Fin - 084664CZ2 2.300 03/15/2027	115,000.000	95.9500	110,342.50	114,978.15	-4,635.65	0.6	2,645.00	2.40
Blackrock Inc - 09247XAN1 3.200 03/15/2027	190,000.000	97.8650	185,943.50	183,705.30	2,238.20	1.0	6,080.00	3.27
Amazon Com Inc - 023135CF1 3.300 04/13/2027	110,000.000	98.0290	107,831.90	108,548.65	-716.75	0.6	3,630.00	3.37
Prologis LP L P - 74340XBN0 2.125 04/15/2027	160,000.000	94.6400	151,422.40	141,006.40	10,417.60	0.8	3,400.00	2.24



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honda Auto Rec Own - 43815JAC7 A B S Ser 2023 1 CI A 3 04/21/2027 Var	40,000.000	100.1990	40,079.60	39,992.57	87.03	0.2	2,016.00	5.03
Morgan Stanley - 61772BAB9 Medium Term Note 1.593 05/04/2027	150,000.000	95.0030	142,504.50	133,989.30	8,515.20	0.8	2,389.50	1.68
Caterpillar Finl Svcs - 14913R3A3 Medium Term Note 3.600 08/12/2027	95,000.000	98.6710	93,737.45	94,090.85	-353.40	0.5	3,420.00	3.65
Realty Income Corp - 756109BG8 3.950 08/15/2027	200,000.000	98.6250	197,250.00	192,410.00	4,840.00	1.1	7,900.00	4.00
Mercedes Benz Auto - 58768PAC8 A B S Ser 2022 1 CI A3 5.210 08/16/2027	110,382.240	100.2060	110,609.63	110,360.41	249.22	0.6	5,750.91	5.20
Walmart Inc - 931142EX7 3.950 09/09/2027	50,000.000	100.1700	50,085.00	49,921.10	163.90	0.3	1,975.00	3.94
John Deere Owner Trust - 47800CAC0 A B S Ser 2023 A CI A3 5.010 11/15/2027	75,000.000	100.2810	75,210.75	74,986.34	224.41	0.4	3,757.50	5.00
Mercedes Benz Auto - 58770AAC7 A B S Ser 2023 1 CI A3 4.510 11/15/2027	30,000.000	99.6910	29,907.30	29,996.40	-89.10	0.2	1,353.00	4.52
Bank Of America Corp - 06051GGF0 Medium Term Note 3.824 01/20/2028	100,000.000	98.2560	98,256.00	95,493.00	2,763.00	0.5	3,824.00	3.89



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honeywell Intl Inc Sr Nt - 438516CJ3 4.950 02/15/2028	180,000.000	102.9940	185,389.20	184,037.40	1,351.80	1.0	8,910.00	4.81
Bmw Veh Owner Tr 2023 A - 05592XAD2 C M O Ser 2023 A Cl A3 02/25/2028 Var	30,000.000	100.9940	30,298.20	29,994.68	303.52	0.2	1,641.00	5.42
Mastercard Incorporated - 57636QAW4 4.875 03/09/2028	95,000.000	102.7270	97,590.65	94,907.85	2,682.80	0.5	4,631.25	4.75
John Deere Owner Tr - 477920AC6 A B S Ser 2023 B Cl A 3 5.180 03/15/2028	50,000.000	100.6810	50,340.50	49,991.66	348.84	0.3	2,590.00	5.14
Public Service Electric - 74456QBU9 Medium Term Note 3.700 05/01/2028	200,000.000	97.7700	195,540.00	188,558.00	6,982.00	1.1	7,400.00	3.78
American Honda Fin Corp - 02665WEM9 Medium Term Note 5.125 07/07/2028	150,000.000	102.6230	153,934.50	148,678.50	5,256.00	0.8	7,687.50	4.99
Jpmorgan Chase Co - 46647PDG8 4.851 07/25/2028	110,000.000	100.8990	110,988.90	108,359.90	2,629.00	0.6	5,336.10	4.81
Chase Issuance Trust - 161571HT4 C M O Ser 2023 A1 Cl A 5.160 09/15/2028	165,000.000	101.6750	167,763.75	164,954.26	2,809.49	0.9	8,514.00	5.07
John Deere Capital Corporation - 24422EXH7 Medium Term Note 4.500 01/16/2029	190,000.000	101.0280	191,953.20	186,112.60	5,840.60	1.0	8,550.00	4.45



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Paccar Financial Corp - 69371RS80 Medium Term Note 4.600 01/31/2029	195,000.000	101.4400	197,808.00	194,682.15	3,125.85	1.1	8,970.00	4.53
Morgan Stanley - 61747YFD2 Medium Term Note 5.164 04/20/2029	50,000.000	101.8830	50,941.50	51,043.50	-102.00	0.3	2,582.00	5.07
US Bancorp - 91159HJM3 Medium Term Note 5.775 06/12/2029	190,000.000	103.8340	197,284.60	193,439.00	3,845.60	1.1	10,972.50	5.56
Home Depot Inc - 437076DC3 4.750 06/25/2029	70,000.000	102.2390	71,567.30	69,548.50	2,018.80	0.4	3,325.00	4.65
Bank Of America Corp - 06051GHM4 4.271 07/23/2029	60,000.000	98.9360	59,361.60	59,274.60	87.00	0.3	2,562.60	4.32
Jpmorgan Chase Co - 46647PAV8 4.203 07/23/2029	75,000.000	98.7650	74,073.75	74,241.75	-168.00	0.4	3,152.25	4.26
Total Corporate Issues			\$4,637,515.41	\$4,632,130.16	\$5,385.25	25.3	\$166,619.23	

Foreign Issues

Inter American Devel Bk - 4581X0DZ8 Medium Term Note 0.500 09/23/2024	190,000.000	99.7320	189,490.80	189,859.40	-368.60	1.0	950.00	0.50
International Bank M T N - 459058JB0 0.625 04/22/2025	130,000.000	97.4640	126,703.20	129,496.90	-2,793.70	0.7	813.80	0.64



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
International Bank M T N - 459058JL8 0.500 10/28/2025	180,000.000	95.7270	172,308.60	179,796.60	-7,488.00	0.9	900.00	0.52
International Bank M T N - 459058KT9 3.500 07/12/2028	160,000.000	98.9250	158,280.00	153,088.00	5,192.00	0.9	5,600.00	3.54
International Finance Corp - 45950KDD9 Medium Term Note 4.500 07/13/2028	85,000.000	102.5680	87,182.80	84,905.65	2,277.15	0.5	3,825.00	4.39
Inter American Devel Bk - 4581X0EN4 Medium Term Note 4.125 02/15/2029	200,000.000	101.2970	202,594.00	198,356.00	4,238.00	1.1	8,250.00	4.07
Toronto Dominion Bank - 89115A2Y7 Medium Term Note 4.994 04/05/2029	190,000.000	101.8730	193,558.70	188,869.50	4,689.20	1.1	9,488.60	4.90
Total Foreign Issues			\$1,130,118.10	\$1,124,372.05	\$5,746.05	6.2	\$29,827.40	
Total Taxable Bonds			\$15,570,776.11	\$15,589,839.69	-\$19,063.58	84.8	\$475,029.13	
Total Assets			\$18,357,013.08	\$18,364,246.89	-\$7,233.81	100.0	\$618,719.30	
Estimated Current Yield								3.37



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ASSET DETAIL MESSAGES

Time of trade execution and trading party (if not disclosed) will be provided upon request.

Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available may be reflected at a previous value or as not valued, at par value, or at a nominal value. Values shown do not necessarily reflect prices at which assets could be bought or sold. Values are updated based on internal policy and may be updated less frequently than statement generation.



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TRANSACTION DETAIL

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
Beginning Balance 08/01/2024			\$2,548,513.26	-\$2,548,513.26	\$18,345,515.19
08/01/24	Asset Income	Interest Earned On First Am Govt Ob Fd Cl Y Interest From 7/1/24 To 7/31/24	2,604.82		
08/06/24	Asset Income	Interest Earned On State Str Corp 1.746% 2/06/26 0.00873 USD/\$1 Pv On 40,000 Par Value Due 8/6/24	349.20		
08/12/24	Asset Income	Interest Earned On Caterpillar Finl Mtn 3.600% 8/12/27 0.018 USD/\$1 Pv On 95,000 Par Value Due 8/12/24	1,710.00		
08/15/24	Asset Income	Interest Earned On Inter Amer Bk M T N 4.125% 2/15/29 0.022344 USD/\$1 Pv On 200,000 Par Value Due 8/15/24	4,468.75		
08/15/24	Asset Income	Interest Earned On Chase Issuance Trust 5.160% 9/15/28 \$0.00430/Pv On 165,000.00 Pv Due 8/15/24	709.50		
08/15/24	Asset Income	Interest Earned On Honda Auto Rec Own 1.880% 5/15/26 \$0.00157/Pv On 36,831.82 Pv Due 8/15/24	57.70		
08/15/24	Sale	Paid Down 3,565.11 Par Value Of Honda Auto Rec Own 1.880% 5/15/26 Trade Date 8/15/24		3,565.11	-3,564.57
08/15/24	Asset Income	Interest Earned On Hyundai Auto Rec 2.220% 10/15/26 \$0.00185/Pv On 20,165.71 Pv Due 8/15/24	37.31		
08/15/24	Sale	Paid Down 1,834.4 Par Value Of Hyundai Auto Rec 2.220% 10/15/26 Trade Date 8/15/24		1,834.40	-1,834.33
08/15/24	Asset Income	Interest Earned On Htundai Auto Rec Tr 0.380% 1/15/26 \$0.00032/Pv On 15,230.93 Pv Due 8/15/24	4.82		
08/15/24	Sale	Paid Down 4,584.04 Par Value Of Htundai Auto Rec Tr 0.380% 1/15/26 Trade Date 8/15/24		4,584.04	-4,583.03



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/15/24	Asset Income	Interest Earned On Hyundai Auto Rec Tr 0.740% 5/15/26 \$0.00062/Pv On 9,912.37 Pv Due 8/15/24	6.11		
08/15/24	Sale	Paid Down 1,418.63 Par Value Of Hyundai Auto Rec Tr 0.740% 5/15/26 Trade Date 8/15/24		1,418.63	-1,418.31
08/15/24	Asset Income	Interest Earned On John Deere Owner 2.320% 9/15/26 \$0.00193/Pv On 25,714.01 Pv Due 8/15/24	49.71		
08/15/24	Sale	Paid Down 2,494.24 Par Value Of John Deere Owner 2.320% 9/15/26 Trade Date 8/15/24		2,494.24	-2,493.69
08/15/24	Asset Income	Interest Earned On John Deere Owner 0.360% 9/15/25 \$0.00030/Pv On 2,981.73 Pv Due 8/15/24	0.89		
08/15/24	Sale	Paid Down 1,414.83 Par Value Of John Deere Owner 0.360% 9/15/25 Trade Date 8/15/24		1,414.83	-1,414.56
08/15/24	Asset Income	Interest Earned On John Deere Own 0.520% 3/16/26 \$0.00043/Pv On 13,465.62 Pv Due 8/15/24	5.84		
08/15/24	Sale	Paid Down 1,599.44 Par Value Of John Deere Own 0.520% 3/16/26 Trade Date 8/15/24		1,599.44	-1,599.30
08/15/24	Asset Income	Interest Earned On John Deere Owner Tr 5.180% 3/15/28 \$0.00432/Pv On 50,000.00 Pv Due 8/15/24	215.83		
08/15/24	Asset Income	Interest Earned On John Deere Ownr Tr 3.740% 2/16/27 \$0.00312/Pv On 41,964.00 Pv Due 8/15/24	130.79		
08/15/24	Sale	Paid Down 2,439.1 Par Value Of John Deere Ownr Tr 3.740% 2/16/27 Trade Date 8/15/24		2,439.10	-2,438.87



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/15/24	Asset Income	Interest Earned On John Deere Owner 5.010% 11/15/27 \$0.00418/Pv On 75,000.00 Pv Due 8/15/24	313.13		
08/15/24	Asset Income	Interest Earned On Mercedes Benz Auto 5.210% 8/16/27 \$0.00434/Pv On 117,794.59 Pv Due 8/15/24	511.42		
08/15/24	Sale	Paid Down 7,412.35 Par Value Of Mercedes Benz Auto 5.210% 8/16/27 Trade Date 8/15/24		7,412.35	-7,410.88
08/15/24	Asset Income	Interest Earned On Mercedes Benz Auto 4.510% 11/15/27 \$0.00376/Pv On 30,000.00 Pv Due 8/15/24	112.75		
08/15/24	Asset Income	Interest Earned On Toyota At Rec Own 2.930% 9/15/26 \$0.00244/Pv On 29,235.57 Pv Due 8/15/24	71.38		
08/15/24	Sale	Paid Down 2,381.13 Par Value Of Toyota At Rec Own 2.930% 9/15/26 Trade Date 8/15/24		2,381.13	-2,381.07
08/15/24	Asset Income	Interest Earned On Honeywell Intl Inc 4.950% 2/15/28 0.02475 USD/\$1 Pv On 180,000 Par Value Due 8/15/24	4,455.00		
08/15/24	Asset Income	Interest Earned On Realty Income Corp 3.950% 8/15/27 0.01975 USD/\$1 Pv On 200,000 Par Value Due 8/15/24	3,950.00		
08/15/24	Asset Income	Interest Earned On U S Treasury Nt 2.250% 2/15/27 0.01125 USD/\$1 Pv On 200,000 Par Value Due 8/15/24	2,250.00		
08/15/24	Asset Income	Interest Earned On U S Treasury Nt 2.750% 2/15/28 0.01375 USD/\$1 Pv On 230,000 Par Value Due 8/15/24	3,162.50		
08/16/24	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management, Inc. Investment Counsel Fee For Pe Ending 07/31/2024		-1,819.16	



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/16/24	Asset Income	Interest Earned On Gm Fin Cons Auto 0.680% 9/16/26 \$0.00057/Pv On 12,202.22 Pv Due 8/16/24	6.91		
08/16/24	Sale	Paid Down 1,236.38 Par Value Of Gm Fin Cons Auto 0.680% 9/16/26 Trade Date 8/16/24		1,236.38	-1,236.35
08/16/24	Asset Income	Interest Earned On Gm Fin Cons Aut 3.100% 2/16/27 \$0.00258/Pv On 28,025.84 Pv Due 8/16/24	72.40		
08/16/24	Sale	Paid Down 2,046.65 Par Value Of Gm Fin Cons Aut 3.100% 2/16/27 Trade Date 8/16/24		2,046.65	-2,046.22
08/16/24	Asset Income	Interest Earned On Gm Fin Cons Auto 1.260% 11/16/26 \$0.00105/Pv On 12,266.95 Pv Due 8/16/24	12.88		
08/16/24	Sale	Paid Down 1,174.05 Par Value Of Gm Fin Cons Auto 1.260% 11/16/26 Trade Date 8/16/24		1,174.05	-1,173.95
08/21/24	Asset Income	Interest Earned On Honda Auto Rec 0.880% 1/21/26 \$0.00073/Pv On 14,290.81 Pv Due 8/21/24	10.48		
08/21/24	Sale	Paid Down 1,752.57 Par Value Of Honda Auto Rec 0.880% 1/21/26 Trade Date 8/21/24		1,752.57	-1,752.20
08/21/24	Asset Income	Interest Earned On Honda Auto Rec Own 5.040% 4/21/27 0.0042 USD/\$1 Pv On 40,000 Par Value Due 8/21/24	168.00		
08/22/24	Purchase	Purchased 200,000 Par Value Of U S Treasury Nt 4.000% 7/31/29 Trade Date 8/21/24 Purchased Through J.P. Morgan Securities LLC Purchased On The Offexchange Transactions List Swift External Ref#: 8423403133821696 200,000 Par Value At 101.51172 %		-203,023.44	203,023.44



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/22/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of U S Treasury Nt 4.000% 7/31/29 Income Debit 478.26- USD	-478.26		
08/22/24	Sale	Sold 85,000 Par Value Of National Rural Mtn 3.450% 6/15/25 Trade Date 8/21/24 Sold Through BofA Securities, Inc./Fxd Inc Sold On The Marketaxess Corporation Swift External Ref#: 8423403133821798 85,000 Par Value At 98.772 %		83,956.20	-84,750.55
08/22/24	Sell Accrued Interest	Received Accrued Interest On Sale Of National Rural Mtn 3.450% 6/15/25 Income Credit 545.77 USD	545.77		
08/23/24	Purchase	Purchased 60,000 Par Value Of Bank Of America Corp 4.271% 7/23/29 Trade Date 8/22/24 Purchased Through Marketaxess Corp Purchased On The Marketaxess Corporation Swift External Ref#: 8423503133825528 60,000 Par Value At 98.791 %		-59,274.60	59,274.60
08/23/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of Bank Of America Corp 4.271% 7/23/29 Income Debit 213.55- USD	-213.55		
08/23/24	Purchase	Purchased 50,000 Par Value Of U S Treasury Nt 4.250% 6/30/29 Trade Date 8/22/24 Purchased Through Nomura Securities Internationa Purchased On The Offexchange Transactions List Swift External Ref#: 8423503133825550 50,000 Par Value At 102.30078 %		-51,150.39	51,150.39
08/23/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of U S Treasury Nt 4.250% 6/30/29 Income Debit 311.82- USD	-311.82		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/23/24	Sale	Sold 55,000 Par Value Of Caterpillar Finl Mtn 3.400% 5/13/25 Trade Date 8/22/24 Sold Through BofA Securities, Inc. Sold On The Marketaxess Corporation Swift External Ref#: 8423503133825504 55,000 Par Value At 98.961 %		54,428.55	-54,930.15
08/23/24	Sell Accrued Interest	Received Accrued Interest On Sale Of Caterpillar Finl Mtn 3.400% 5/13/25 Income Credit 519.44 USD	519.44		
08/23/24	Sale	Sold 140,000 Par Value Of Ace Ina Holding 3.150% 3/15/25 Trade Date 8/22/24 Sold Through BofA Securities, Inc. Sold On The Marketaxess Corporation Swift External Ref#: 8423503133825507 140,000 Par Value At 98.92 %		138,488.00	-152,899.60
08/23/24	Sell Accrued Interest	Received Accrued Interest On Sale Of Ace Ina Holding 3.150% 3/15/25 Income Credit 1,935.50 USD	1,935.50		
08/23/24	Fee	Trust Fees Collected Charged For Period 07/01/2024 Thru 07/31/2024		-104.17	
08/26/24	Asset Income	Interest Earned On Bmw Vehicle Lease 5.160% 11/25/25 \$0.00430/Pv On 15,719.82 Pv Due 8/25/24	67.60		
08/26/24	Sale	Paid Down 2,012.89 Par Value Of Bmw Vehicle Lease 5.160% 11/25/25 Trade Date 8/25/24		2,012.89	-2,012.84
08/26/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 3.210% 8/25/26 \$0.00267/Pv On 22,841.75 Pv Due 8/25/24	61.10		
08/26/24	Sale	Paid Down 2,090.27 Par Value Of Bmw Veh Owner Tr 3.210% 8/25/26 Trade Date 8/25/24		2,090.27	-2,090.16



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/26/24	Asset Income	Interest Earned On F H L M C Mltcl Mt 3.850% 5/25/28 \$0.00321/Pv On 295,000.00 Pv Due 8/25/24	946.46		
08/26/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 5.470% 2/25/28 \$0.00456/Pv On 30,000.00 Pv Due 8/25/24	136.75		
08/26/24	Asset Income	Interest Earned On F N M A 0.375% 8/25/25 0.001875 USD/\$1 Pv On 220,000 Par Value Due 8/25/24	412.50		
08/27/24	Purchase	Purchased 75,000 Par Value Of Jpmorgan Chase Co 4.203% 7/23/29 Trade Date 8/26/24 Purchased Through BofA Securities, Inc. Purchased On The Marketaxess Corporation Swift External Ref#: 8423903133832522 75,000 Par Value At 98.989 %		-74,241.75	74,241.75
08/27/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of Jpmorgan Chase Co 4.203% 7/23/29 Income Debit 297.71- USD	-297.71		
08/27/24	Purchase	Purchased 50,000 Par Value Of Morgan Stanley Mtn 5.164% 4/20/29 Trade Date 8/26/24 Purchased Through Marketaxess Corp Purchased On The Marketaxess Corporation Swift External Ref#: 8423903133832527 50,000 Par Value At 102.087 %		-51,043.50	51,043.50
08/27/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of Morgan Stanley Mtn 5.164% 4/20/29 Income Debit 910.87- USD	-910.87		
08/27/24	Sale	Sold 150,000 Par Value Of Royal Bank Of Mtn 1.150% 6/10/25 Trade Date 8/26/24 Sold Through Marketaxess Corp Sold On The Marketaxess Corporation Swift External Ref#: 8423903133832254 150,000 Par Value At 97.134 %		145,701.00	-148,590.00



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/27/24	Sell Accrued Interest	Received Accrued Interest On Sale Of Royal Bank Of Mtn 1.150% 6/10/25 Income Credit 368.96 USD	368.96		
08/29/24	Sale	Matured 830,000 Par Value Of U S Treasury Bill 8/29/24 Trade Date 8/29/24 830,000 Par Value At 100 %		818,984.16	-818,984.16
08/29/24	Asset Income	Interest Earned On U S Treasury Bill 8/29/24 830,000 Par Value At 100 %	11,015.84		
08/30/24	Purchase	Purchased 830,000 Par Value Of U S Treasury Bill 11/29/24 Trade Date 8/29/24 Purchased Through BofA Securities, Inc. Purchased On The Offexchange Transactions List Swift External Ref#: 8424203133845543 830,000 Par Value At 98.74432651 %		-819,577.91	819,577.91
	Purchase	Combined Purchases For The Period 8/ 1/24 - 8/31/24 Of First Am Govt Ob Fd Cl Y		-1,000,421.70	1,000,421.70
	Sale	Combined Sales For The Period 8/ 1/24 - 8/31/24 Of First Am Govt Ob Fd Cl Y		940,396.80	-940,396.80
Ending Balance 08/31/2024			\$2,587,759.09	-\$2,587,759.09	\$18,364,246.89



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SALE/MATURITY SUMMARY

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Cash and Equivalents				
U S Treasury Bill 08/29/2024 912797KD8				
08/29/24	Matured 830,000 Par Value Trade Date 8/29/24 830,000 Par Value At 100 %	-818,984.16	818,984.16	
Total Cash and Equivalents		-\$818,984.16	\$818,984.16	\$0.00
Taxable Bonds				
Ace Ina Holding 3.150 03/15/2025 00440EAS6				
08/23/24	Sold 140,000 Par Value Trade Date 8/22/24 Sold Through BofA Securities, Inc. Sold On The Marketaxess Corporation Swift External Ref#: 8423503133825507 140,000 Par Value At 98.92 %	-152,899.60	138,488.00	-14,411.60
Bmw Veh Owner Tr A B S Ser 2022 A C I A 3 08/25/2026 Var BVO3226				
08/26/24	Paid Down 2,090.27 Par Value Trade Date 8/25/24	-2,090.16	2,090.27	0.11



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
08/26/24	Bmw Vehicle Lease A B S Ser 2023 1 Cl A 3 5.160 11/25/2025 05593AAC3 Paid Down 2,012.89 Par Value Trade Date 8/25/24	-2,012.84	2,012.89	0.05
08/23/24	Caterpillar Finl Service Medium Term Note 3.400 05/13/2025 14913R2V8 Sold 55,000 Par Value Trade Date 8/22/24 Sold Through BofA Securities, Inc. Sold On The Marketaxess Corporation Swift External Ref#: 8423503133825504 55,000 Par Value At 98.961 %	-54,930.15	54,428.55	-501.60
08/16/24	Gm Fin Cons Aut Rec Tr A B S Ser 2022 2 Cl A 3 02/16/2027 Var GFC3427 Paid Down 2,046.65 Par Value Trade Date 8/16/24	-2,046.22	2,046.65	0.43
08/16/24	Gm Fin Cons Auto Rec A B S Ser 2022 1 Cl A3 1.260 11/16/2026 GFC1226 Paid Down 1,174.05 Par Value Trade Date 8/16/24	-1,173.95	1,174.05	0.10



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Gm Fin Cons Auto Rec Tr A B S Ser 2021 4 CI A 3 0.680 09/16/2026 GFC0626				
08/16/24	Paid Down 1,236.38 Par Value Trade Date 8/16/24	-1,236.35	1,236.38	0.03
Honda Auto Rec Ownr Tr A B S Ser 2022 1 CI A 3 1.880 05/15/2026 HAR1826				
08/15/24	Paid Down 3,565.11 Par Value Trade Date 8/15/24	-3,564.57	3,565.11	0.54
Honda Auto Rec Ownr Tr 2021 4 A B S Ser 2021 4 CI A3 01/21/2026 Var HAR0826				
08/21/24	Paid Down 1,752.57 Par Value Trade Date 8/21/24	-1,752.20	1,752.57	0.37
Htundai Auto Rec Tr A B S Ser 2021 B CI A 3 0.380 01/15/2026 HAR0326				
08/15/24	Paid Down 4,584.04 Par Value Trade Date 8/15/24	-4,583.03	4,584.04	1.01



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SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Hyundai Auto Rec Tr A B S Ser 2021 C CI A3 0.740 05/15/2026 HAR0726	08/15/24	Paid Down 1,418.63 Par Value Trade Date 8/15/24	-1,418.31	1,418.63	0.32
Hyundai Auto Rec Tr A B S Ser 2022 A CI A3 10/15/2026 Var HAR2226	08/15/24	Paid Down 1,834.4 Par Value Trade Date 8/15/24	-1,834.33	1,834.40	0.07
John Deere Own A B S Ser 2021 B CI A 3 03/16/2026 Var JDO0926	08/15/24	Paid Down 1,599.44 Par Value Trade Date 8/15/24	-1,599.30	1,599.44	0.14
John Deere Owner Tr A B S Ser 2022 CI A 3 09/15/2026 Var JDO2326	08/15/24	Paid Down 2,494.24 Par Value Trade Date 8/15/24	-2,493.69	2,494.24	0.55



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
John Deere Owner Trust C M O Ser 2021 A CI A3 0.360 09/15/2025 JDO0425	08/15/24 Paid Down 1,414.83 Par Value Trade Date 8/15/24	-1,414.56	1,414.83	0.27
John Deere Ownr Tr A B S Ser 2022 B CI A3 02/16/2027 Var JDO6827	08/15/24 Paid Down 2,439.1 Par Value Trade Date 8/15/24	-2,438.87	2,439.10	0.23
Mercedes Benz Auto A B S Ser 2022 1 CI A3 5.210 08/16/2027 MBA5227	08/15/24 Paid Down 7,412.35 Par Value Trade Date 8/15/24	-7,410.88	7,412.35	1.47
National Rural Utils Coop Fin Medium Term Note 3.450 06/15/2025 63743HFE7	08/22/24 Sold 85,000 Par Value Trade Date 8/21/24 Sold Through BofA Securities, Inc./Fxd Inc Sold On The Marketaxess Corporation Swift External Ref#: 8423403133821798 85,000 Par Value At 98.772 %	-84,750.55	83,956.20	-794.35



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Royal Bank Of Canada Medium Term Note 1.150 06/10/2025 78015K7H1	08/27/24 Sold 150,000 Par Value Trade Date 8/26/24 Sold Through Marketaxess Corp Sold On The Marketaxess Corporation Swift External Ref#: 8423903133832254 150,000 Par Value At 97.134 %	-148,590.00	145,701.00	-2,889.00
Toyota At Rec Own Tr A B S Ser 2022 B CI A 3 09/15/2026 Var TAR3126	08/15/24 Paid Down 2,381.13 Par Value Trade Date 8/15/24	-2,381.07	2,381.13	0.06
Total Taxable Bonds		-\$480,620.63	\$462,029.83	-\$18,590.80
Total Sales & Maturities		-\$1,299,604.79	\$1,281,013.99	-\$18,590.80

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$10,375.00

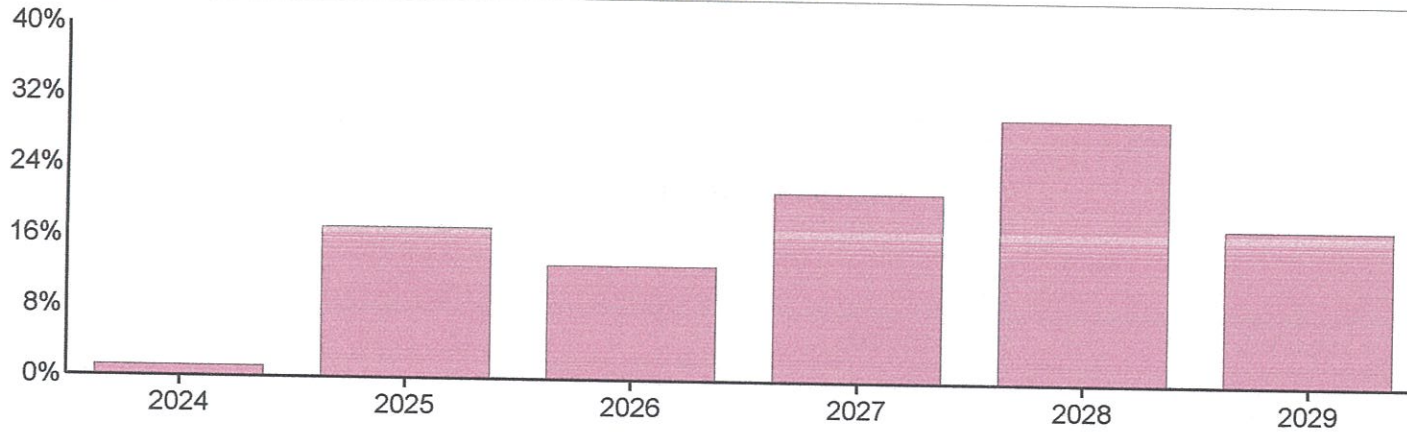
Estimated Year-To-Date Long-Term Gain (Loss): (\$82,406.85)

Estimates should not be used for tax purposes



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BOND SUMMARY



MATURITY	Par Value	Market Value	Percentage of Category
2024			
2025	190,000.00	189,490.80	1.22
2026	2,720,273.83	2,645,650.92	17.00
2027	2,123,027.50	2,022,214.27	12.99
2028	3,395,886.33	3,321,615.72	21.33
2029	4,640,000.00	4,645,223.55	29.83
	2,695,000.00	2,746,580.85	17.63
Total of Category	\$15,764,187.66	\$15,570,776.11	100.00

MOODY'S RATING

Aaa			
Aa2	10,760,622.82	10,635,214.43	68.31
Aa3	335,000.00	327,213.40	2.10
A1	285,000.00	283,534.15	1.82
A2	1,730,000.00	1,711,784.85	10.99
A3	1,060,000.00	1,038,878.50	6.67
N/R	700,000.00	699,893.10	4.49
	165,000.00	167,763.75	1.08



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BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	728,564.84	706,493.93	4.54
Total of Category	\$15,764,187.66	\$15,570,776.11	100.00

S&P RATING

AAA	1,460,471.67	1,453,046.38	9.33
AA+	2,490,000.00	2,457,152.50	15.78
AA	305,000.00	296,520.90	1.90
AA-	330,000.00	324,467.90	2.08
A+	595,000.00	584,326.30	3.76
A	1,705,000.00	1,699,146.75	10.92
A-	1,175,000.00	1,156,842.15	7.43
N/A	7,703,715.99	7,599,273.23	48.80
Total of Category	\$15,764,187.66	\$15,570,776.11	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.

Glossary

Accretion - The accumulation of the value of a discounted bond until maturity.

Adjusted Prior Market Realized Gain/Loss - The difference between the proceeds and the Prior Market Value of the transaction.

Adjusted Prior Market Unrealized Gain/Loss - The difference between the Market Value and the Adjusted Prior Market Value.

Adjusted Prior Market Value - A figure calculated using the beginning Market Value for the fiscal year, adjusted for all asset related transactions during the period, employing an average cost methodology.

Amortization - The decrease in value of a premium bond until maturity.

Asset - Anything owned that has commercial exchange value. Assets may consist of specific property or of claims against others, in contrast to obligations due to others (liabilities).

Bond Rating - A measurement of a bond's quality based upon the issuer's financial condition. Ratings are assigned by independent rating services, such as Moody's, or S&P, and reflect their opinion of the issuer's ability to meet the scheduled interest and principal repayments for the bond.

Cash - Cash activity that includes both income and principal cash categories.

Change in Unrealized Gain/Loss - Also reported as Gain/Loss in Period in the Asset Detail section. This figure shows the market appreciation (depreciation) for the current period.

Cost Basis (Book Value) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Book Value method maintains an average cost for each asset.

Cost Basis (Tax Basis) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Tax Basis uses client determined methods such as Last-In-First-Out (LIFO), First-In-First-Out (FIFO), Average, Minimum Gain, and Maximum Gain.

Ending Accrual - (Also reported as Accrued Income) Income earned but not yet received, or expenses incurred but not yet paid, as of the end of the reporting period.

Estimated Annual Income - The amount of income a particular asset is anticipated to earn over the next year. The shares multiplied by annual income rate.

Estimated Current Yield - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by taking the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

Ex-Dividend Date - (Also reported as Ex-Date) For stock trades, the person who owns the security on the ex-dividend date will earn the dividend, regardless of who currently owns the stock.

Income Cash - A category of cash comprised of ordinary earnings derived from investments, usually dividends and interest.

Market Value - The price per unit multiplied by the number of units.

Maturity Date - The date on which an obligation or note matures.

Payable Date - The date on which a dividend, mutual fund distribution, or interest on a bond will be made.

Principal Cash - A category of cash comprised of cash, deposits, cash withdrawals and the cash flows generated from purchases or sales of investments.

Realized Gain/Loss Calculation - The Proceeds less the Cost Basis of a transaction.

Settlement Date - The date on which a trade settles and cash or securities are credited or debited to the account.

Trade Date - The date a trade is legally entered into.

Unrealized Gain/Loss - The difference between the Market Value and Cost Basis at the end of the current period.

Yield on/at Market - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

The terms defined in this glossary are only for use when reviewing your account statement. Please contact your Relationship Manager with any questions.



QUESTIONS?

If you have any questions regarding your account or this statement, please contact your Administrator.

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CN-OH-W5IT
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Portfolio Manager:
TS PRT RC #1 - AUTO
CN-OH-W6TC

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from September 1, 2024 to September 30, 2024

000003340 05 SP 000638811151467 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329



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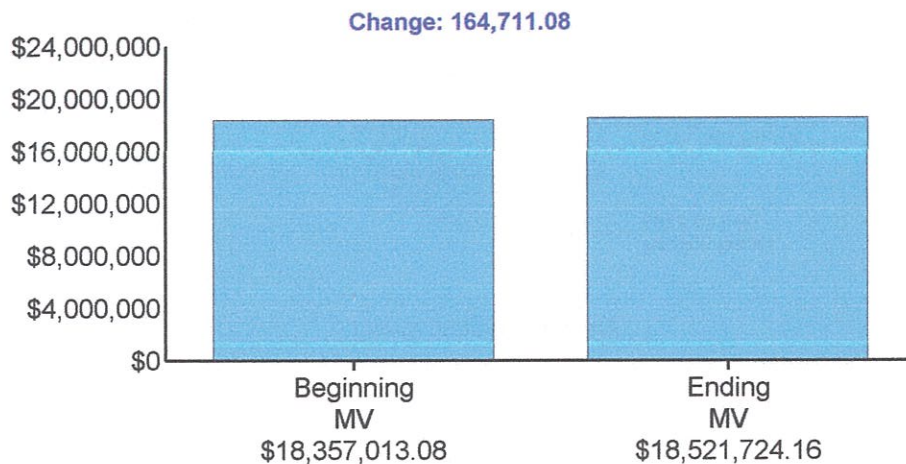


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

MARKET VALUE SUMMARY

	Current Period 09/01/24 to 09/30/24
Beginning Market Value	\$18,357,013.08
Taxable Interest	65,373.62
Fees and Expenses	-1,943.47
Long Term Gains/Losses	-16,635.72
Change in Investment Value	117,916.65
Ending Market Value	\$18,521,724.16



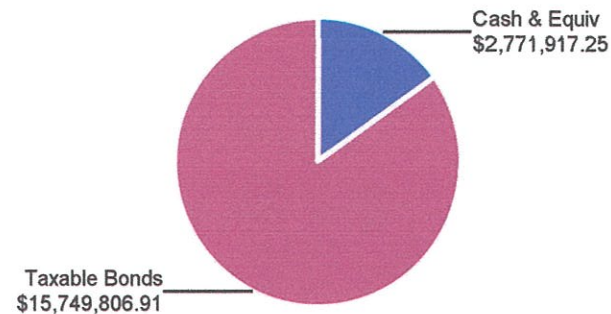


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

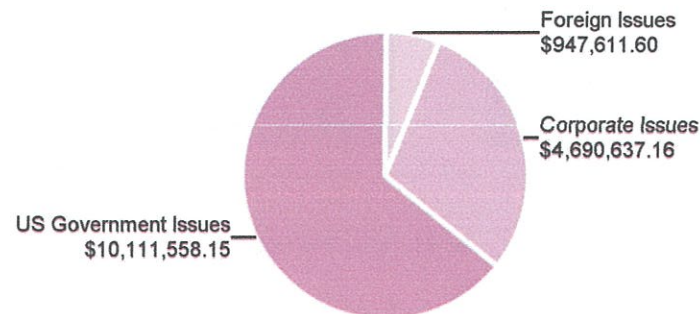
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ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	2,771,917.25	15.00	134,239.29
Taxable Bonds	15,749,806.91	85.00	483,763.80
Total Market Value	\$18,521,724.16	100.00	\$618,003.09



Fixed Income Summary





SMALL CITIES ORGANIZED
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September 1, 2024 to September 30, 2024

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	65,373.62
Total Current Period Income	\$65,373.62

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 4 of 34
September 1, 2024 to September 30, 2024**CASH SUMMARY**

	Principal Cash	Income Cash	Total Cash
Beginning Cash 09/01/2024	-\$2,587,759.09	\$2,587,759.09	\$0.00
Taxable Interest		65,373.62	65,373.62
Fees and Expenses	-1,943.47		-1,943.47
Purchases	-444,382.14		-444,382.14
Sales	1,187,037.47		1,187,037.47
Net Money Market Activity	-806,085.48		-806,085.48
Ending Cash 09/30/2024	-\$2,653,132.71	\$2,653,132.71	\$0.00



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ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

ASSET DETAIL

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents								
Cash/Money Market								
First American Government - 31846V203 Oblig Fd Cl Y #3763	1,120,806.550	1.0000	1,120,806.55	1,120,806.55	0.00	6.1	50,533.79	4.51
U S Treasury Bill - 912797KV8 10/24/2024	830,000.000	99.6980	827,493.40	819,783.74	7,709.66	4.5	42,433.75	5.13
U S Treasury Bill - 912797HP5 11/29/2024	830,000.000	99.2310	823,617.30	819,577.91	4,039.39	4.4	41,271.75	5.01
Total Cash/Money Market			\$2,771,917.25	\$2,760,168.20	\$11,749.05	15.0	\$134,239.29	
Cash								
Principal Cash			-2,653,132.71	-2,653,132.71		-14.3		
Income Cash			2,653,132.71	2,653,132.71		14.3		
Total Cash			\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents			\$2,771,917.25	\$2,760,168.20	\$11,749.05	15.0	\$134,239.29	

Taxable Bonds

US Government Issues

Federal Home Loan Bks - 3130A4CH3 2.375 03/14/2025	225,000.000	99.0410	222,842.25	237,998.25	-15,156.00	1.2	5,343.75	2.40
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SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Federal Home Loan Bks - 3130AJHU6 0.500 04/14/2025	150,000.000	97.9780	146,967.00	149,800.80	-2,833.80	0.8	750.00	0.51
F N M A Deb - 3135G03U5 0.625 04/22/2025	105,000.000	97.9780	102,876.90	104,783.70	-1,906.80	0.6	656.25	0.64
F N M A - 3135G04Z3 0.500 06/17/2025	260,000.000	97.4330	253,325.80	259,461.80	-6,136.00	1.4	1,300.00	0.51
F H L M C M T N - 3137EAEU9 0.375 07/21/2025	140,000.000	97.1250	135,975.00	139,302.80	-3,327.80	0.7	525.00	0.39
F N M A - 3135G05X7 0.375 08/25/2025	220,000.000	96.8650	213,103.00	218,970.40	-5,867.40	1.2	825.00	0.39
F H L M C M T N - 3137EAEX3 0.375 09/23/2025	200,000.000	96.5330	193,066.00	199,398.00	-6,332.00	1.0	750.00	0.39
F N M A - 3135G06G3 0.500 11/07/2025	215,000.000	96.2270	206,888.05	214,230.30	-7,342.25	1.1	1,075.00	0.52
U S Treasury Note - 91282CAZ4 0.375 11/30/2025	300,000.000	96.0510	288,153.00	300,093.75	-11,940.75	1.6	1,125.00	0.39
Federal Home Loan Bks - 3130ATUC9 4.500 12/12/2025	300,000.000	100.7330	302,199.00	302,262.00	-63.00	1.6	13,500.00	4.47
U S Treasury Note - 91282CBT7 0.750 03/31/2026	300,000.000	95.6370	286,911.00	297,597.66	-10,686.66	1.5	2,250.00	0.78



SMALL CITIES ORGANIZED
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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CBW0 0.750 04/30/2026	150,000.000	95.4380	143,157.00	149,009.77	-5,852.77	0.8	1,125.00	0.79
U S Treasury Note - 91282CCP4 0.625 07/31/2026	125,000.000	94.6290	118,286.25	123,813.48	-5,527.23	0.6	781.25	0.66
U S Treasury Note - 91282CCW9 08/31/2026 Var	350,000.000	94.6520	331,282.00	346,279.30	-14,997.30	1.8	2,625.00	0.79
U S Treasury Note - 91282CDG3 1.125 10/31/2026	325,000.000	94.9810	308,688.25	322,884.77	-14,196.52	1.7	3,656.25	1.18
U S Treasury Note - 912828V98 2.250 02/15/2027	200,000.000	96.9140	193,828.00	187,695.31	6,132.69	1.0	4,500.00	2.32
U S Treasury Note - 91282CEF4 2.500 03/31/2027	200,000.000	97.4300	194,860.00	185,734.38	9,125.62	1.1	5,000.00	2.57
U S Treasury Note - 91282CEN7 2.750 04/30/2027	340,000.000	97.9410	332,999.40	332,193.75	805.65	1.8	9,350.00	2.81
U S Treasury Note - 91282CEW7 3.250 06/30/2027	175,000.000	99.1560	173,523.00	177,460.94	-3,937.94	0.9	5,687.50	3.28
U S Treasury Note - 91282CFH9 3.125 08/31/2027	120,000.000	98.7620	118,514.40	118,692.19	-177.79	0.6	3,750.00	3.16
U S Treasury Note - 91282CFM8 4.125 09/30/2027	150,000.000	101.6060	152,409.00	149,531.25	2,877.75	0.8	6,187.50	4.06



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CFU0 4.125 10/31/2027	220,000.000	101.5820	223,480.40	224,357.03	-876.63	1.2	9,075.00	4.06
U S Treasury Note - 9128283F5 2.250 11/15/2027	200,000.000	96.0980	192,196.00	184,875.00	7,321.00	1.0	4,500.00	2.34
U S Treasury Note - 91282CGC9 3.875 12/31/2027	180,000.000	100.9530	181,715.40	183,171.09	-1,455.69	1.0	6,975.00	3.84
U S Treasury Note - 91282CGH8 3.500 01/31/2028	220,000.000	99.7730	219,500.60	213,125.00	6,375.60	1.2	7,700.00	3.51
U S Treasury Note - 9128283W8 2.750 02/15/2028	230,000.000	97.3750	223,962.50	213,639.45	10,323.05	1.2	6,325.00	2.82
Federal Home Loan Bks - 3130ATS57 4.500 03/10/2028	275,000.000	102.9130	283,010.75	283,109.75	-99.00	1.5	12,375.00	4.37
U S Treasury Note - 91282CGT2 3.625 03/31/2028	200,000.000	100.2030	200,406.00	196,343.75	4,062.25	1.1	7,250.00	3.62
U S Treasury Note - 91282CHA2 3.500 04/30/2028	220,000.000	99.7540	219,458.80	220,275.00	-816.20	1.2	7,700.00	3.51
F H L M C Multiclass Mtg Partn - 3137FG6X8 C M O Ser K077 Cl A2 05/25/2028 Var	295,000.000	99.5850	293,775.75	289,583.98	4,191.77	1.6	11,357.50	3.87
U S Treasury Note - 91282CHE4 3.625 05/31/2028	180,000.000	100.1560	180,280.80	177,370.31	2,910.49	1.0	6,525.00	3.62



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Federal Home Loan Bks - 3130AWMN7 4.375 06/09/2028	200,000.000	102.5680	205,136.00	200,900.00	4,236.00	1.1	8,750.00	4.26
U S Treasury Note - 91282CHQ7 4.125 07/31/2028	220,000.000	101.9410	224,270.20	215,342.19	8,928.01	1.2	9,075.00	4.05
U S Treasury Note - 91282CCV1 1.125 08/31/2028	250,000.000	91.0980	227,745.00	211,376.95	16,368.05	1.2	2,812.50	1.23
U S Treasury Note - 91282CHX2 4.375 08/31/2028	150,000.000	102.8870	154,330.50	148,160.16	6,170.34	0.8	6,562.50	4.25
Federal Home Loan Bks - 3130AWTR1 4.375 09/08/2028	200,000.000	102.7350	205,470.00	194,780.00	10,690.00	1.1	8,750.00	4.26
U S Treasury Note - 91282CJF9 4.875 10/31/2028	200,000.000	104.8830	209,766.00	204,445.31	5,320.69	1.1	9,750.00	4.65
U S Treasury Note - 91282CJN2 4.375 11/30/2028	275,000.000	103.0630	283,423.25	281,756.84	1,666.41	1.5	12,031.25	4.24
U S Treasury Note - 91282CJR3 3.750 12/31/2028	200,000.000	100.6720	201,344.00	197,554.69	3,789.31	1.1	7,500.00	3.72
U S Treasury Note - 91282CJW2 4.000 01/31/2029	180,000.000	101.6880	183,038.40	179,184.38	3,854.02	1.0	7,200.00	3.93
U S Treasury Note - 91282CKD2 4.250 02/28/2029	200,000.000	102.7770	205,554.00	199,609.38	5,944.62	1.1	8,500.00	4.13



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CKG5 4.125 03/31/2029	220,000.000	102.2700	224,994.00	215,359.38	9,634.62	1.2	9,075.00	4.03
U S Treasury Note - 91282CKP5 4.625 04/30/2029	225,000.000	104.4220	234,949.50	224,735.35	10,214.15	1.3	10,406.25	4.43
U S Treasury Note - 91282CKT7 4.500 05/31/2029	200,000.000	104.0000	208,000.00	201,468.75	6,531.25	1.1	9,000.00	4.33
U S Treasury Note - 91282CKX8 4.250 06/30/2029	250,000.000	102.9220	257,305.00	252,595.70	4,709.30	1.4	10,625.00	4.13
U S Treasury Note - 91282CLC3 4.000 07/31/2029	200,000.000	101.8980	203,796.00	203,023.44	772.56	1.1	8,000.00	3.92
U S Treasury Note - 91282CFJ5 3.125 08/31/2029	250,000.000	97.9180	244,795.00	245,244.14	-449.14	1.3	7,812.50	3.19
Total US Government Issues			\$10,111,558.15	\$10,078,581.62	\$32,976.53	54.6	\$286,395.00	
Corporate Issues								
Exxon Mobil Corporation - 30231GBH4 2.992 03/19/2025	140,000.000	99.2420	138,938.80	152,733.00	-13,794.20	0.8	4,188.80	3.01
John Deere Owner Trust - 47788UAC6 C M O Ser 2021 A CI A3 0.360 09/15/2025	236.220	99.8060	235.76	236.17	-0.41	0.0	0.85	0.36



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Bmw Vehicle Lease - 05593AAC3 A B S Ser 2023 1 CI A 3 5.160 11/25/2025	11,719.280	100.0830	11,729.01	11,719.00	10.01	0.1	604.71	5.16
Htundai Auto Rec Tr - 44934KAC8 A B S Ser 2021 B CI A 3 0.380 01/15/2026	6,031.220	99.7090	6,013.67	6,029.89	-16.22	0.0	22.92	0.38
Honda Auto Rec Ownr Tr 2021 4 - 43815GAC3 A B S Ser 2021 4 CI A3 01/21/2026 Var	10,862.730	98.6980	10,721.30	10,860.44	-139.14	0.1	95.59	0.89
State Str Corp - 857477BR3 1.746 02/06/2026	40,000.000	98.8210	39,528.40	40,000.00	-471.60	0.2	698.40	1.77
John Deere Own - 47789QAC4 A B S Ser 2021 B CI A 3 03/16/2026 Var	10,605.370	98.8290	10,481.18	10,604.41	-123.23	0.1	55.15	0.53
Jpmorgan Chase Co - 46647PBK1 2.083 04/22/2026	50,000.000	98.4040	49,202.00	51,594.50	-2,392.50	0.3	1,041.50	2.12
Honda Auto Rec Ownr Tr - 43815BAC4 A B S Ser 2022 1 CI A 3 1.880 05/15/2026	29,865.070	98.8080	29,509.08	29,860.58	-351.50	0.2	561.46	1.90
Hyundai Auto Rec Tr - 44935FAD6 A B S Ser 2021 C CI A3 0.740 05/15/2026	7,054.960	99.0790	6,989.98	7,053.38	-63.40	0.0	52.21	0.75
Unitedhealth Group Inc - 91324PEC2 1.150 05/15/2026	175,000.000	95.6040	167,307.00	173,020.70	-5,713.70	0.9	2,012.50	1.20



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Toyota Mtr Cr Corp - 89236TJK2 Medium Term Note 1.125 06/18/2026	130,000.000	95.3400	123,942.00	129,942.80	-6,000.80	0.7	1,462.50	1.18
Bank Amer Corp Sr - 06051GJD2 Medium Term Note 1.319 06/19/2026	80,000.000	97.5370	78,029.60	77,319.60	710.00	0.4	1,055.20	1.35
Bmw Veh Owner Tr - 05602RAD3 A B S Ser 2022 A CI A 3 08/25/2026 Var	18,698.220	99.3280	18,572.57	18,697.26	-124.69	0.1	600.21	3.23
John Deere Owner Tr - 47787JAC2 A B S Ser 2022 CI A 3 09/15/2026 Var	21,315.160	98.8500	21,070.04	21,310.43	-240.39	0.1	494.51	2.35
Toyota At Rec Own Tr - 89238FAD5 A B S Ser 2022 B CI A 3 09/15/2026 Var	24,586.110	99.1830	24,385.24	24,585.54	-200.30	0.1	720.37	2.95
Gm Fin Cons Auto Rec Tr - 362554AC1 A B S Ser 2021 4 CI A 3 0.680 09/16/2026	9,781.490	98.5230	9,637.02	9,781.23	-144.21	0.1	66.51	0.69
Walmart Inc - 931142ER0 1.050 09/17/2026	30,000.000	94.9660	28,489.80	29,943.30	-1,453.50	0.2	315.00	1.11
Hyundai Auto Rec Tr - 448977AD0 A B S Ser 2022 A CI A3 10/15/2026 Var	16,509.140	98.9000	16,327.54	16,508.51	-180.97	0.1	366.50	2.24
Honeywell International - 438516BL9 2.500 11/01/2026	180,000.000	97.4070	175,332.60	168,229.80	7,102.80	0.9	4,500.00	2.57



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Gm Fin Cons Auto Rec - 380146AC4 A B S Ser 2022 1 CI A3 1.260 11/16/2026	9,986.500	98.6420	9,850.88	9,985.64	-134.76	0.1	125.83	1.28
Target Corp - 87612EBM7 1.950 01/15/2027	70,000.000	96.0600	67,242.00	69,881.00	-2,639.00	0.4	1,365.00	2.03
Gm Fin Cons Aut Rec Tr - 362585AC5 A B S Ser 2022 2 CI A 3 02/16/2027 Var	24,066.230	99.1540	23,862.63	24,061.20	-198.57	0.1	746.05	3.13
John Deere Ownr Tr - 47800AAC4 A B S Ser 2022 B CI A3 02/16/2027 Var	37,406.010	99.4420	37,197.28	37,402.44	-205.16	0.2	1,398.98	3.76
Charles Schwab Corp - 808513BY0 2.450 03/03/2027	150,000.000	96.0380	144,057.00	147,699.00	-3,642.00	0.8	3,675.00	2.55
Berkshire Hathaway Fin - 084664CZ2 2.300 03/15/2027	115,000.000	96.7910	111,309.65	114,978.15	-3,668.50	0.6	2,645.00	2.38
Blackrock Inc - 09247XAN1 3.200 03/15/2027	190,000.000	98.5540	187,252.60	183,705.30	3,547.30	1.0	6,080.00	3.25
Amazon Com Inc - 023135CF1 3.300 04/13/2027	110,000.000	98.7230	108,595.30	108,548.65	46.65	0.6	3,630.00	3.34
Prologis LP L P - 74340XBN0 2.125 04/15/2027	160,000.000	95.3490	152,558.40	141,006.40	11,552.00	0.8	3,400.00	2.23



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September 1, 2024 to September 30, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honda Auto Rec Own - 43815JAC7 A B S Ser 2023 1 CI A 3 04/21/2027 Var	40,000.000	100.5060	40,202.40	39,992.57	209.83	0.2	2,016.00	5.01
Morgan Stanley - 61772BAB9 Medium Term Note 1.593 05/04/2027	150,000.000	95.6890	143,533.50	133,989.30	9,544.20	0.8	2,389.50	1.66
Caterpillar Finl Svcs - 14913R3A3 Medium Term Note 3.600 08/12/2027	95,000.000	99.3760	94,407.20	94,090.85	316.35	0.5	3,420.00	3.62
Realty Income Corp - 756109BG8 3.950 08/15/2027	200,000.000	99.3880	198,776.00	192,410.00	6,366.00	1.1	7,900.00	3.97
Mercedes Benz Auto - 58768PAC8 A B S Ser 2022 1 CI A3 5.210 08/16/2027	103,076.860	100.5010	103,593.28	103,056.47	536.81	0.6	5,370.30	5.18
Walmart Inc - 931142EX7 3.950 09/09/2027	50,000.000	100.6900	50,345.00	49,921.10	423.90	0.3	1,975.00	3.92
John Deere Owner Trust - 47800CAC0 A B S Ser 2023 A CI A3 5.010 11/15/2027	75,000.000	100.6860	75,514.50	74,986.34	528.16	0.4	3,757.50	4.98
Mercedes Benz Auto - 58770AAC7 A B S Ser 2023 1 CI A3 4.510 11/15/2027	29,582.100	100.0120	29,585.65	29,578.55	7.10	0.2	1,334.15	4.51
Bank Of America Corp - 06051GGF0 Medium Term Note 3.824 01/20/2028	100,000.000	98.9180	98,918.00	95,493.00	3,425.00	0.5	3,824.00	3.87



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honeywell Intl Inc Sr Nt - 438516CJ3 4.950 02/15/2028	180,000.000	103.5040	186,307.20	184,037.40	2,269.80	1.0	8,910.00	4.78
Bmw Veh Owner Tr 2023 A - 05592XAD2 C M O Ser 2023 A Cl A3 02/25/2028 Var	30,000.000	101.2400	30,372.00	29,994.68	377.32	0.2	1,641.00	5.40
Mastercard Incorporated - 57636QAW4 4.875 03/09/2028	95,000.000	103.3020	98,136.90	94,907.85	3,229.05	0.5	4,631.25	4.72
John Deere Owner Tr - 477920AC6 A B S Ser 2023 B Cl A 3 5.180 03/15/2028	50,000.000	101.1590	50,579.50	49,991.66	587.84	0.3	2,590.00	5.12
Public Service Electric - 74456QBU9 Medium Term Note 3.700 05/01/2028	200,000.000	98.7110	197,422.00	188,558.00	8,864.00	1.1	7,400.00	3.75
American Honda Fin Corp - 02665WEM9 Medium Term Note 5.125 07/07/2028	150,000.000	103.3160	154,974.00	148,678.50	6,295.50	0.8	7,687.50	4.96
Jpmorgan Chase Co - 46647PDG8 4.851 07/25/2028	110,000.000	101.7440	111,918.40	108,359.90	3,558.50	0.6	5,336.10	4.77
Chase Issuance Trust - 161571HT4 C M O Ser 2023 A1 Cl A 5.160 09/15/2028	165,000.000	102.1700	168,580.50	164,954.26	3,626.24	0.9	8,514.00	5.05
John Deere Capital Corporation - 24422EXH7 Medium Term Note 4.500 01/16/2029	190,000.000	101.8360	193,488.40	186,112.60	7,375.80	1.0	8,550.00	4.42

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September 1, 2024 to September 30, 2024**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Paccar Financial Corp - 69371RS80 Medium Term Note 4.600 01/31/2029	195,000.000	102.5420	199,956.90	194,682.15	5,274.75	1.1	8,970.00	4.49
Morgan Stanley - 61747YFD2 Medium Term Note 5.164 04/20/2029	50,000.000	102.7860	51,393.00	51,043.50	349.50	0.3	2,582.00	5.02
Bank New York Mellon Corp - 06406RBD8 Medium Term Note 3.850 04/26/2029	200,000.000	99.2120	198,424.00	199,138.00	-714.00	1.1	7,700.00	3.88
US Bancorp - 91159HJM3 Medium Term Note 5.775 06/12/2029	190,000.000	104.8040	199,127.60	193,439.00	5,688.60	1.1	10,972.50	5.51
Home Depot Inc - 437076DC3 4.750 06/25/2029	70,000.000	103.0710	72,149.70	69,548.50	2,601.20	0.4	3,325.00	4.61
Bank Of America Corp - 06051GHM4 4.271 07/23/2029	60,000.000	99.7370	59,842.20	59,274.60	567.60	0.3	2,562.60	4.28
Jpmorgan Chase Co - 46647PAV8 4.203 07/23/2029	75,000.000	99.6280	74,721.00	74,241.75	479.25	0.4	3,152.25	4.22
Total Corporate Issues			\$4,690,637.16	\$4,637,778.85	\$52,858.31	25.3	\$168,491.40	

Foreign Issues

International Bank M T N - 459058JB0 0.625 04/22/2025	130,000.000	97.9520	127,337.60	129,496.90	-2,159.30	0.7	813.80	0.64
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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
International Bank M T N - 459058JL8 0.500 10/28/2025	180,000.000	96.2960	173,332.80	179,796.60	-6,463.80	0.9	900.00	0.52
International Bank M T N - 459058KT9 3.500 07/12/2028	160,000.000	99.6190	159,390.40	153,088.00	6,302.40	0.9	5,600.00	3.51
International Finance Corp - 45950KDD9 Medium Term Note 4.500 07/13/2028	85,000.000	103.3120	87,815.20	84,905.65	2,909.55	0.5	3,825.00	4.36
Inter American Devel Bk - 4581X0EN4 Medium Term Note 4.125 02/15/2029	200,000.000	101.9760	203,952.00	198,356.00	5,596.00	1.1	8,250.00	4.04
Toronto Dominion Bank - 89115A2Y7 Medium Term Note 4.994 04/05/2029	190,000.000	103.0440	195,783.60	188,869.50	6,914.10	1.1	9,488.60	4.85
Total Foreign Issues			\$947,611.60	\$934,512.65	\$13,098.95	5.1	\$28,877.40	
Total Taxable Bonds			\$15,749,806.91	\$15,650,873.12	\$98,933.79	85.0	\$483,763.80	
Total Assets			\$18,521,724.16	\$18,411,041.32	\$110,682.84	100.0	\$618,003.09	
Estimated Current Yield								3.33



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ASSET DETAIL MESSAGES

Time of trade execution and trading party (if not disclosed) will be provided upon request.

Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available may be reflected at a previous value or as not valued, at par value, or at a nominal value. Values shown do not necessarily reflect prices at which assets could be bought or sold. Values are updated based on internal policy and may be updated less frequently than statement generation.



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TRANSACTION DETAIL

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
Beginning Balance 09/01/2024			\$2,587,759.09	-\$2,587,759.09	\$18,364,246.89
09/03/24	Asset Income	Interest Earned On U S Treasury Nt 0.750% 8/31/26 0.00375 USD/\$1 Pv On 350,000 Par Value Due 8/31/24	1,312.50		
09/03/24	Asset Income	Interest Earned On U S Treasury Nt 1.125% 8/31/28 0.005625 USD/\$1 Pv On 250,000 Par Value Due 8/31/24	1,406.25		
09/03/24	Asset Income	Interest Earned On U S Treasury Nt 3.125% 8/31/27 0.015625 USD/\$1 Pv On 120,000 Par Value Due 8/31/24	1,875.00		
09/03/24	Asset Income	Interest Earned On U S Treasury Nt 4.250% 2/28/29 0.02125 USD/\$1 Pv On 200,000 Par Value Due 8/31/24	4,250.00		
09/03/24	Asset Income	Interest Earned On U S Treasury Nt 4.375% 8/31/28 0.021875 USD/\$1 Pv On 150,000 Par Value Due 8/31/24	3,281.25		
09/03/24	Asset Income	Interest Earned On Charles Schwab Corp 2.450% 3/03/27 0.01225 USD/\$1 Pv On 150,000 Par Value Due 9/3/24	1,837.50		
09/03/24	Asset Income	Interest Earned On First Am Govt Ob Fd Cl Y Interest From 8/1/24 To 8/31/24	1,273.96		
09/09/24	Asset Income	Interest Earned On F H L B Deb 4.375% 9/08/28 0.021875 USD/\$1 Pv On 200,000 Par Value Due 9/8/24	4,375.00		
09/09/24	Asset Income	Interest Earned On Mastercard 4.875% 3/09/28 0.024375 USD/\$1 Pv On 95,000 Par Value Due 9/9/24	2,315.63		
09/09/24	Asset Income	Interest Earned On Walmart Inc 3.950% 9/09/27 0.01975 USD/\$1 Pv On 50,000 Par Value Due 9/9/24	987.50		
09/10/24	Asset Income	Interest Earned On F H L B Deb 4.500% 3/10/28 0.0225 USD/\$1 Pv On 275,000 Par Value Due 9/10/24	6,187.50		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
09/11/24	Purchase	Purchased 200,000 Par Value Of Bank New York Mtn 3.850% 4/26/29 Trade Date 9/10/24 Purchased Through Deutsche Bank Securities, Inc. Purchased On The Marketaxess Corporation Swift External Ref#: 8425403133866881 200,000 Par Value At 99.569 %		-199,138.00	199,138.00
09/11/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of Bank New York Mtn 3.850% 4/26/29 Income Debit 2,887.50- USD	-2,887.50		
09/11/24	Sale	Sold 140,000 Par Value Of Qualcomm Inc 3.450% 5/20/25 Trade Date 9/10/24 Sold Through Morgan Stanley & Co. LLC Sold On The Marketaxess Corporation Swift External Ref#: 8425403133866698 140,000 Par Value At 99.22 %		138,908.00	-155,689.80
09/11/24	Sell Accrued Interest	Received Accrued Interest On Sale Of Qualcomm Inc 3.450% 5/20/25 Income Credit 1,489.25 USD	1,489.25		
09/16/24	Asset Income	Interest Earned On Chase Issuance Trust 5.160% 9/15/28 \$0.00430/Pv On 165,000.00 Pv Due 9/15/24	709.50		
09/16/24	Asset Income	Interest Earned On Gm Fin Cons Auto 0.680% 9/16/26 \$0.00057/Pv On 10,965.84 Pv Due 9/16/24	6.21		
09/16/24	Sale	Paid Down 1,184.35 Par Value Of Gm Fin Cons Auto 0.680% 9/16/26 Trade Date 9/16/24		1,184.35	-1,184.32
09/16/24	Asset Income	Interest Earned On Gm Fin Cons Aut 3.100% 2/16/27 \$0.00258/Pv On 25,979.19 Pv Due 9/16/24	67.11		
09/16/24	Sale	Paid Down 1,912.96 Par Value Of Gm Fin Cons Aut 3.100% 2/16/27 Trade Date 9/16/24		1,912.96	-1,912.56



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
09/16/24	Asset Income	Interest Earned On Hyundai Auto Rec 2.220% 10/15/26 \$0.00185/Pv On 18,331.31 Pv Due 9/15/24	33.91		
09/16/24	Sale	Paid Down 1,822.17 Par Value Of Hyundai Auto Rec 2.220% 10/15/26 Trade Date 9/15/24		1,822.17	-1,822.10
09/16/24	Asset Income	Interest Earned On John Deere Owner Tr 5.180% 3/15/28 \$0.00432/Pv On 50,000.00 Pv Due 9/15/24	215.83		
09/16/24	Asset Income	Interest Earned On John Deere Ownr Tr 3.740% 2/16/27 \$0.00312/Pv On 39,524.90 Pv Due 9/15/24	123.19		
09/16/24	Sale	Paid Down 2,118.89 Par Value Of John Deere Ownr Tr 3.740% 2/16/27 Trade Date 9/15/24		2,118.89	-2,118.69
09/16/24	Asset Income	Interest Earned On John Deere Owner 5.010% 11/15/27 \$0.00418/Pv On 75,000.00 Pv Due 9/15/24	313.13		
09/16/24	Asset Income	Interest Earned On Mercedes Benz Auto 4.510% 11/15/27 \$0.00376/Pv On 30,000.00 Pv Due 9/15/24	112.75		
09/16/24	Sale	Paid Down 417.9 Par Value Of Mercedes Benz Auto 4.510% 11/15/27 Trade Date 9/15/24		417.90	-417.85
09/16/24	Asset Income	Interest Earned On Toyota At Rec Own 2.930% 9/15/26 \$0.00244/Pv On 26,854.44 Pv Due 9/15/24	65.57		
09/16/24	Sale	Paid Down 2,268.33 Par Value Of Toyota At Rec Own 2.930% 9/15/26 Trade Date 9/15/24		2,268.33	-2,268.28
09/16/24	Asset Income	Interest Earned On Gm Fin Cons Auto 1.260% 11/16/26 \$0.00105/Pv On 11,092.90 Pv Due 9/16/24	11.65		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
09/16/24	Sale	Paid Down 1,106.4 Par Value Of Gm Fin Cons Auto 1.260% 11/16/26 Trade Date 9/16/24		1,106.40	-1,106.30
09/16/24	Asset Income	Interest Earned On Honda Auto Rec Own 1.880% 5/15/26 \$0.00157/Pv On 33,266.71 Pv Due 9/15/24	52.12		
09/16/24	Sale	Paid Down 3,401.64 Par Value Of Honda Auto Rec Own 1.880% 5/15/26 Trade Date 9/15/24		3,401.64	-3,401.13
09/16/24	Asset Income	Interest Earned On Htundai Auto Rec Tr 0.380% 1/15/26 \$0.00032/Pv On 10,646.89 Pv Due 9/15/24	3.37		
09/16/24	Sale	Paid Down 4,615.67 Par Value Of Htundai Auto Rec Tr 0.380% 1/15/26 Trade Date 9/15/24		4,615.67	-4,614.65
09/16/24	Asset Income	Interest Earned On Hyundai Auto Rec Tr 0.740% 5/15/26 \$0.00062/Pv On 8,493.74 Pv Due 9/15/24	5.24		
09/16/24	Sale	Paid Down 1,438.78 Par Value Of Hyundai Auto Rec Tr 0.740% 5/15/26 Trade Date 9/15/24		1,438.78	-1,438.46
09/16/24	Asset Income	Interest Earned On John Deere Owner 2.320% 9/15/26 \$0.00193/Pv On 23,219.77 Pv Due 9/15/24	44.89		
09/16/24	Sale	Paid Down 1,904.61 Par Value Of John Deere Owner 2.320% 9/15/26 Trade Date 9/15/24		1,904.61	-1,904.19
09/16/24	Asset Income	Interest Earned On John Deere Owner 0.360% 9/15/25 \$0.00030/Pv On 1,566.90 Pv Due 9/15/24	0.47		
09/16/24	Sale	Paid Down 1,330.68 Par Value Of John Deere Owner 0.360% 9/15/25 Trade Date 9/15/24		1,330.68	-1,330.43



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
09/16/24	Asset Income	Interest Earned On John Deere Own 0.520% 3/16/26 \$0.00043/Pv On 11,866.18 Pv Due 9/15/24	5.14		
09/16/24	Sale	Paid Down 1,260.81 Par Value Of John Deere Own 0.520% 3/16/26 Trade Date 9/15/24		1,260.81	-1,260.70
09/16/24	Asset Income	Interest Earned On Mercedes Benz Auto 5.210% 8/16/27 \$0.00434/Pv On 110,382.24 Pv Due 9/15/24	479.24		
09/16/24	Sale	Paid Down 7,305.38 Par Value Of Mercedes Benz Auto 5.210% 8/16/27 Trade Date 9/15/24		7,305.38	-7,303.94
09/16/24	Asset Income	Interest Earned On F H L B Deb 2.375% 3/14/25 0.011875 USD/\$1 Pv On 225,000 Par Value Due 9/14/24	2,671.88		
09/16/24	Asset Income	Interest Earned On Berkshire Hathaway 2.300% 3/15/27 0.0115 USD/\$1 Pv On 115,000 Par Value Due 9/15/24	1,322.50		
09/16/24	Asset Income	Interest Earned On Blackrock Inc 3.200% 3/15/27 0.016 USD/\$1 Pv On 190,000 Par Value Due 9/15/24	3,040.00		
09/17/24	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management, Inc. Investment Counsel Fee For Pe Ending 08/31/2024		-1,839.30	
09/17/24	Asset Income	Interest Earned On Walmart Inc 1.050% 9/17/26 0.00525 USD/\$1 Pv On 30,000 Par Value Due 9/17/24	157.50		
09/19/24	Asset Income	Interest Earned On Exxon Mobil Corp 2.992% 3/19/25 0.01496 USD/\$1 Pv On 140,000 Par Value Due 9/19/24	2,094.40		
09/23/24	Asset Income	Interest Earned On Honda Auto Rec 0.880% 1/21/26 \$0.00073/Pv On 12,538.24 Pv Due 9/21/24	9.19		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
09/23/24	Sale	Paid Down 1,675.51 Par Value Of Honda Auto Rec 0.880% 1/21/26 Trade Date 9/21/24		1,675.51	-1,675.16
09/23/24	Asset Income	Interest Earned On Honda Auto Rec Own 5.040% 4/21/27 \$0.00420/Pv On 40,000.00 Pv Due 9/21/24	168.00		
09/23/24	Sale	Matured 190,000 Par Value Of Inter Amer Bk M T N 0.500% 9/23/24 Trade Date 9/23/24 190,000 Par Value At 100 %		190,000.00	-189,859.40
09/23/24	Asset Income	Interest Earned On F H L M C M T N 0.375% 9/23/25 0.001875 USD/\$1 Pv On 200,000 Par Value Due 9/23/24	375.00		
09/23/24	Asset Income	Interest Earned On Inter Amer Bk M T N 0.500% 9/23/24 0.0025 USD/\$1 Pv On 190,000 Par Value Due 9/23/24	475.00		
09/24/24	Sale	Matured 830,000 Par Value Of U S Treasury Bill 9/24/24 Trade Date 9/24/24 830,000 Par Value At 100 %		820,324.48	-820,324.48
09/24/24	Asset Income	Interest Earned On U S Treasury Bill 9/24/24 830,000 Par Value At 100 %	9,675.52		
09/25/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 5.470% 2/25/28 \$0.00456/Pv On 30,000.00 Pv Due 9/25/24	136.75		
09/25/24	Asset Income	Interest Earned On F H L M C Mtcl Mt 3.850% 5/25/28 \$0.00321/Pv On 295,000.00 Pv Due 9/25/24	946.46		
09/25/24	Asset Income	Interest Earned On Bmw Vehicle Lease 5.160% 11/25/25 \$0.00430/Pv On 13,706.93 Pv Due 9/25/24	58.94		
09/25/24	Sale	Paid Down 1,987.65 Par Value Of Bmw Vehicle Lease 5.160% 11/25/25 Trade Date 9/25/24		1,987.65	-1,987.60



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
09/25/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 3.210% 8/25/26 \$0.00268/Pv On 20,751.48 Pv Due 9/25/24	55.51		
09/25/24	Sale	Paid Down 2,053.26 Par Value Of Bmw Veh Owner Tr 3.210% 8/25/26 Trade Date 9/25/24		2,053.26	-2,053.15
09/25/24	Fee	Trust Fees Collected Charged For Period 08/01/2024 Thru 08/31/2024		-104.17	
09/30/24	Purchase	Purchased 250,000 Par Value Of U S Treasury Nt 3.125% 8/31/29 Trade Date 9/27/24 Purchased Through Nomura Securities Internationa Purchased On The Offexchange Transactions List Swift External Ref#: 8427103133919548 250,000 Par Value At 98.097656 %		-245,244.14	245,244.14
09/30/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of U S Treasury Nt 3.125% 8/31/29 Income Debit 647.44- USD	-647.44		
09/30/24	Asset Income	Interest Earned On U S Treasury Nt 0.750% 3/31/26 0.00375 USD/\$1 Pv On 300,000 Par Value Due 9/30/24	1,125.00		
09/30/24	Asset Income	Interest Earned On U S Treasury Nt 2.500% 3/31/27 0.0125 USD/\$1 Pv On 200,000 Par Value Due 9/30/24	2,500.00		
09/30/24	Asset Income	Interest Earned On U S Treasury Nt 3.625% 3/31/28 0.018125 USD/\$1 Pv On 200,000 Par Value Due 9/30/24	3,625.00		
09/30/24	Asset Income	Interest Earned On U S Treasury Nt 4.125% 3/31/29 0.020625 USD/\$1 Pv On 220,000 Par Value Due 9/30/24	4,537.50		
09/30/24	Asset Income	Interest Earned On U S Treasury Nt 4.125% 9/30/27 0.020625 USD/\$1 Pv On 150,000 Par Value Due 9/30/24	3,093.75		
	Purchase	Combined Purchases For The Period 9/ 1/24 - 9/30/24 Of First Am Govt Ob Fd Cl Y		-1,100,563.36	1,100,563.36



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
	Sale	Combined Sales For The Period 9/ 1/24 - 9/30/24 Of First Am Govt Ob Fd Cl Y		294,477.88	-294,477.88
Ending Balance 09/30/2024			\$2,653,132.71	-\$2,653,132.71	\$18,411,041.32



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

SALE/MATURITY SUMMARY

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Cash and Equivalents					
U S Treasury Bill 09/24/2024 92424					
	09/24/24	Matured 830,000 Par Value Trade Date 9/24/24 830,000 Par Value At 100 %	-820,324.48	820,324.48	
Total Cash and Equivalents			-\$820,324.48	\$820,324.48	\$0.00
Taxable Bonds					
Bmw Veh Owner Tr A B S Ser 2022 A Cl A 3 08/25/2026 Var BVO3226					
	09/25/24	Paid Down 2,053.26 Par Value Trade Date 9/25/24	-2,053.15	2,053.26	0.11
Bmw Vehicle Lease A B S Ser 2023 1 Cl A 3 5.160 11/25/2025 05593AAC3					
	09/25/24	Paid Down 1,987.65 Par Value Trade Date 9/25/24	-1,987.60	1,987.65	0.05



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Gm Fin Cons Aut Rec Tr A B S Ser 2022 2 CI A 3 02/16/2027 Var GFC3427	09/16/24	Paid Down 1,912.96 Par Value Trade Date 9/16/24	-1,912.56	1,912.96	0.40
Gm Fin Cons Auto Rec A B S Ser 2022 1 CI A3 1.260 11/16/2026 GFC1226	09/16/24	Paid Down 1,106.4 Par Value Trade Date 9/16/24	-1,106.30	1,106.40	0.10
Gm Fin Cons Auto Rec Tr A B S Ser 2021 4 CI A 3 0.680 09/16/2026 GFC0626	09/16/24	Paid Down 1,184.35 Par Value Trade Date 9/16/24	-1,184.32	1,184.35	0.03
Honda Auto Rec Ownr Tr A B S Ser 2022 1 CI A 3 1.880 05/15/2026 HAR1826	09/16/24	Paid Down 3,401.64 Par Value Trade Date 9/15/24	-3,401.13	3,401.64	0.51



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Honda Auto Rec Ownr Tr 2021 4 A B S Ser 2021 4 CI A3 01/21/2026 Var HAR0826				
09/23/24	Paid Down 1,675.51 Par Value Trade Date 9/21/24	-1,675.16	1,675.51	0.35
Htundai Auto Rec Tr A B S Ser 2021 B CI A 3 0.380 01/15/2026 HAR0326				
09/16/24	Paid Down 4,615.67 Par Value Trade Date 9/15/24	-4,614.65	4,615.67	1.02
Hyundai Auto Rec Tr A B S Ser 2021 C CI A3 0.740 05/15/2026 HAR0726				
09/16/24	Paid Down 1,438.78 Par Value Trade Date 9/15/24	-1,438.46	1,438.78	0.32
Hyundai Auto Rec Tr A B S Ser 2022 A CI A3 10/15/2026 Var HAR2226				
09/16/24	Paid Down 1,822.17 Par Value Trade Date 9/15/24	-1,822.10	1,822.17	0.07



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Inter American Devel Bk Medium Term Note 0.500 09/23/2024 4581X0DZ8	09/23/24	Matured 190,000 Par Value Trade Date 9/23/24 190,000 Par Value At 100 %	-189,859.40	190,000.00	140.60
John Deere Own A B S Ser 2021 B CI A 3 03/16/2026 Var JDO0926	09/16/24	Paid Down 1,260.81 Par Value Trade Date 9/15/24	-1,260.70	1,260.81	0.11
John Deere Owner Tr A B S Ser 2022 CI A 3 09/15/2026 Var JDO2326	09/16/24	Paid Down 1,904.61 Par Value Trade Date 9/15/24	-1,904.19	1,904.61	0.42
John Deere Owner Trust C M O Ser 2021 A CI A3 0.360 09/15/2025 JDO0425	09/16/24	Paid Down 1,330.68 Par Value Trade Date 9/15/24	-1,330.43	1,330.68	0.25



SMALL CITIES ORGANIZED
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September 1, 2024 to September 30, 2024

SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
John Deere Owrn Tr A B S Ser 2022 B CI A3 02/16/2027 Var JDO6827	09/16/24	Paid Down 2,118.89 Par Value Trade Date 9/15/24	-2,118.69	2,118.89	0.20
Mercedes Benz Auto A B S Ser 2022 1 CI A3 5.210 08/16/2027 MBA5227	09/16/24	Paid Down 7,305.38 Par Value Trade Date 9/15/24	-7,303.94	7,305.38	1.44
Mercedes Benz Auto A B S Ser 2023 1 CI A3 4.510 11/15/2027 MBA4527	09/16/24	Paid Down 417.9 Par Value Trade Date 9/15/24	-417.85	417.90	0.05
Qualcomm Inc 3.450 05/20/2025 747525AF0	09/11/24	Sold 140,000 Par Value Trade Date 9/10/24 Sold Through Morgan Stanley & Co. LLC Sold On The Marketaxess Corporation Swift External Ref#: 8425403133866698 140,000 Par Value At 99.22 %	-155,689.80	138,908.00	-16,781.80



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
09/15/2026	Toyota At Rec Own Tr A B S Ser 2022 B Cl A 3 TAR3126			
09/16/24	Paid Down 2,268.33 Par Value Trade Date 9/15/24	-2,268.28	2,268.33	0.05
Total Taxable Bonds		-\$383,348.71	\$366,712.99	-\$16,635.72
Total Sales & Maturities		-\$1,203,673.19	\$1,187,037.47	-\$16,635.72

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$10,375.00

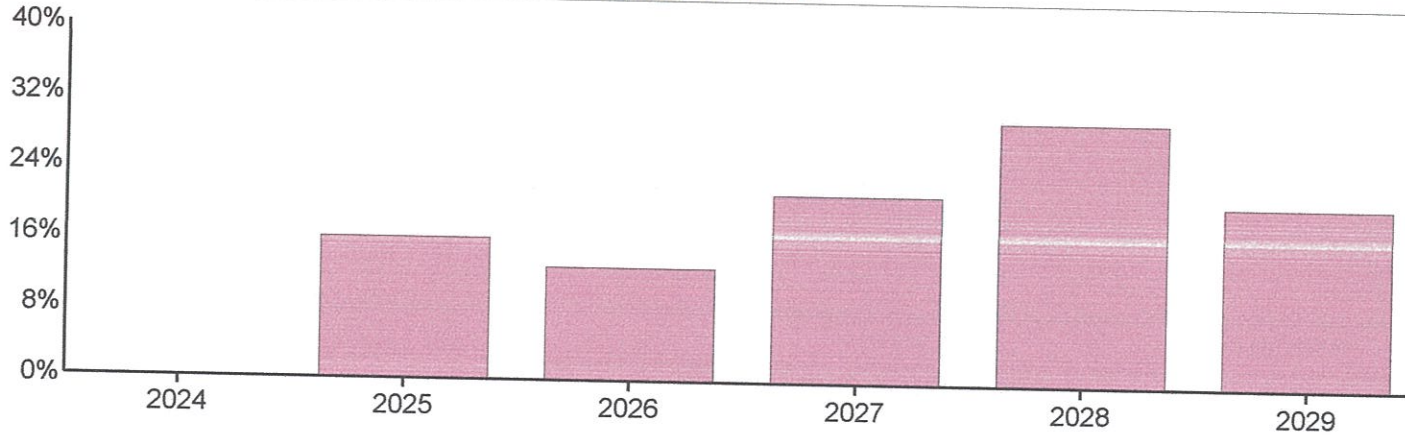
Estimated Year-To-Date Long-Term Gain (Loss): (\$99,042.57)

Estimates should not be used for tax purposes



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

BOND SUMMARY



MATURITY	Par Value	Market Value	Percentage of Category
2024	0.00	0.00	0.00
2025	2,576,955.50	2,516,969.97	15.99
2026	2,100,295.97	2,013,714.40	12.79
2027	3,384,131.20	3,331,557.99	21.15
2028	4,640,000.00	4,676,294.25	29.69
2029	3,145,000.00	3,211,270.30	20.38
Total of Category	\$15,846,382.67	\$15,749,806.91	100.00

MOODY'S RATING

Aaa	10,792,218.75	10,728,212.94	68.12
Aa2	335,000.00	329,083.25	2.09
Aa3	285,000.00	285,389.50	1.81
A1	1,930,000.00	1,924,698.30	12.22
A2	920,000.00	906,802.70	5.76
A3	700,000.00	705,436.00	4.48
N/R	165,000.00	168,580.50	1.07



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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September 1, 2024 to September 30, 2024

BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	719,163.92	701,603.72	4.45
Total of Category	\$15,846,382.67	\$15,749,806.91	100.00

S&P RATING

AAA	1,240,957.18	1,240,837.05	7.88
AA+	2,490,000.00	2,470,859.75	15.69
AA	305,000.00	298,739.75	1.90
AA-	330,000.00	326,191.40	2.07
A+	595,000.00	589,342.80	3.74
A	1,765,000.00	1,771,771.10	11.25
A-	1,175,000.00	1,165,364.70	7.40
N/A	7,945,425.49	7,886,700.36	50.07
Total of Category	\$15,846,382.67	\$15,749,806.91	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.

Glossary

Accretion - The accumulation of the value of a discounted bond until maturity.

Adjusted Prior Market Realized Gain/Loss - The difference between the proceeds and the Prior Market Value of the transaction.

Adjusted Prior Market Unrealized Gain/Loss - The difference between the Market Value and the Adjusted Prior Market Value.

Adjusted Prior Market Value - A figure calculated using the beginning Market Value for the fiscal year, adjusted for all asset related transactions during the period, employing an average cost methodology.

Amortization - The decrease in value of a premium bond until maturity.

Asset - Anything owned that has commercial exchange value. Assets may consist of specific property or of claims against others, in contrast to obligations due to others (liabilities).

Bond Rating - A measurement of a bond's quality based upon the issuer's financial condition. Ratings are assigned by independent rating services, such as Moody's, or S&P, and reflect their opinion of the issuer's ability to meet the scheduled interest and principal repayments for the bond.

Cash - Cash activity that includes both income and principal cash categories.

Change in Unrealized Gain/Loss - Also reported as Gain/Loss in Period in the Asset Detail section. This figure shows the market appreciation (depreciation) for the current period.

Cost Basis (Book Value) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Book Value method maintains an average cost for each asset.

Cost Basis (Tax Basis) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Tax Basis uses client determined methods such as Last-In-First-Out (LIFO), First-In-First-Out (FIFO), Average, Minimum Gain, and Maximum Gain.

Ending Accrual - (Also reported as Accrued Income) Income earned but not yet received, or expenses incurred but not yet paid, as of the end of the reporting period.

Estimated Annual Income - The amount of income a particular asset is anticipated to earn over the next year. The shares multiplied by annual income rate.

Estimated Current Yield - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by taking the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

Ex-Dividend Date - (Also reported as Ex-Date) For stock trades, the person who owns the security on the ex-dividend date will earn the dividend, regardless of who currently owns the stock.

Income Cash - A category of cash comprised of ordinary earnings derived from investments, usually dividends and interest.

Market Value - The price per unit multiplied by the number of units.

Maturity Date - The date on which an obligation or note matures.

Payable Date - The date on which a dividend, mutual fund distribution, or interest on a bond will be made.

Principal Cash - A category of cash comprised of cash, deposits, cash withdrawals and the cash flows generated from purchases or sales of investments.

Realized Gain/Loss Calculation - The Proceeds less the Cost Basis of a transaction.

Settlement Date - The date on which a trade settles and cash or securities are credited or debited to the account.

Trade Date - The date a trade is legally entered into.

Unrealized Gain/Loss - The difference between the Market Value and Cost Basis at the end of the current period.

Yield on/at Market - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

The terms defined in this glossary are only for use when reviewing your account statement. Please contact your Relationship Manager with any questions.



MALIA M. COHEN
 California State Controller

LOCAL AGENCY INVESTMENT FUND
 REMITTANCE ADVICE

Agency Name	S.C.O.R.E.
Account Number	40-04-001

As of 10/15/2024, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2024.

Earnings Ratio		.00012912073474208
Interest Rate		4.71%
Dollar Day Total	\$	81,313,825.28
Quarter End Principal Balance	\$	1,816,277.46
Quarterly Interest Earned	\$	10,499.30



Small Cities Organized Risk Effort
A Joint Powers Authority

**SCORE TREASURER INVESTMENT REPORT
FOR THE QUARTER ENDING SEPTEMBER 30, 2024**

	MARKET VALUE
CASH:	
(1) Wells Fargo	\$2,134,648.75
(2) Local Agency Inv Fund (LAIF)	\$1,816,277.46
TOTAL CASH	\$3,950,926.21
 INVESTMENTS (Unrestricted):	
(3) Chandler Investments (see attached)	
Account no. 590	\$15,845,772.29
Account no. 11063	\$2,678,076.11
TOTAL UNRESTRICTED INVESTMENTS	\$18,523,848.40
 TOTAL CASH AND INVESTMENTS	\$22,474,774.61

- (1) This consists of one checking account and does not include the two pass-thru accounts (Liability and Workers' Compensation claims).
- (2) The LAIF rate of return as of quarter ended September 30, 2024 4.71%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH SCORE'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.



Blake Michaelson, SCORE Treasurer

10/17/24

Date



1. A listing of individual securities held at the end of the reporting period by authorized investment category. (**Attaching the 9/30/24 Chandler report to the email met this criteria via the “Holdings Report” on pages 4-10**)
2. Average life and final maturity of all investments listed. (**Average life can be found on page 1 of the Chandler report in the “Portfolio Characteristics” section. Final Maturity is noted for each security in the Security Descriptions in the Holdings Report**)
3. Coupon, discount or earnings rate. (**Coupon rate is noted in the Security Descriptions, and Book Yield (assumed to be the earnings rate) are presented in the Holdings Report of the Chandler report**)
4. Par value, amortized book value and market value. (**All noted in the Holdings Report of the Chandler report**)
5. Percentage of the portfolio represented by each investment category. (**Noted on Page 1 of the Chandler report, in the Sector Allocation graph**)
6. A description of the funds, investments, and programs (including lending programs) managed by contracted parties (i.e. LAIF, investment pools, outside money managers, and securities lending agents). (**LAIF listed in the Treasurer’s Investment Report**)
7. A statement of compliance with the investment policy or an explanation for non-compliance. (**Noted in all caps above signature line on Treasurer’s Investment Report**)
8. A statement of the local agency’s ability to meet its pool’s expenditure requirements for the next six months, as well as an explanation of why sufficient money will not be available if that is the case. (**Noted in all caps above signature line on Treasurer’s Investment Report**)

SMALL CITIES ORGANIZED RISK EFFORT

Internal Controls and Guidelines

Amended – October 27, 2023

1. Delegation of Authority

The Board of Directors hereby delegates its authority to invest funds of the Authority for a one-year period to the Treasurer who shall thereafter assume full responsibility for those transactions until the delegation of authority is revoked or expires. Subject to review, the Board of Directors may renew the delegation of authority each year. The Treasurer has chosen to delegate with the Board's approval the day-to-day placement of investments to an investment adviser, Chandler Asset Management (hereinafter "Adviser"), via a written agreement between the Authority and the Adviser. The Adviser shall make all investment decisions and transactions in strict accordance with state law and the Authority's Investment Policy.

The Treasurer shall also be responsible for ensuring that all investment transactions comply with the Authority's Investment Policy and for establishing internal controls. The internal controls shall be designed to regulate the Authority's investment activities, including the activities of any subordinate officials and the Adviser acting on behalf of the Authority, and to prevent losses of public funds arising from fraud, error, misrepresentations of third parties, unanticipated changes in financial markets, or imprudent actions by employees and officers of the Authority. The most important controls are: control of collusion; separation of duties; separation of transaction authority from accounting and bookkeeping; custodial safekeeping; delegation of authority; limitations regarding securities losses and remedial action; written confirmation of telephone transactions; minimizing the number of authorized investment officials; documentation of transactions and strategies; and annual review of controls by the Treasurer.

2. Separation of Duties

When broker confirmations and monthly custodian bank statements are received, they shall be reconciled to internal documentation quarterly. The staff member or service provider who performs the reconciliation shall not be the same as the Treasurer or Advisor who executes investment transactions.

The Adviser's portfolio manager shall review investment transactions on a daily basis for consistency between trading activity and compliance with Investment Policy constraints. The Authority's Treasurer will review these transactions on a monthly basis.

3. Custodial Safekeeping and Trade Settlement

Safekeeping

All securities purchased shall be delivered to the Authority's custodial bank. All securities sold shall be delivered directly from the Authority's custodial bank to the counter party's custodial bank.

Trade Settlement

All investment transactions will be settled "delivery-vs.-payment" (DVP) in accordance with industry standards. Staff members or service providers acting in a staff capacity shall not handle cash or securities in conjunction with the investment of Authority's funds.

The Adviser shall coordinate the settlement of all transactions with the Authority's custodian bank, Union Bank of California, and send all necessary paperwork to:

Samir Somerville
U.S. Bank
425 Walnut Street
PO BOX 1118
Cincinnati, OH 45202
Direct: (513) 629-8204
samir.somervillepowell@usbank.com

Transfer Funds or Invest Proceeds

If the Authority is purchasing a security, it may be necessary to transfer funds from another bank account or a LAIF account. If the Authority is selling a security or a security matures, it may be necessary to invest the proceeds in another security, to transfer funds to another bank account or to a LAIF account. The Authority's Treasurer or the Adviser will initiate necessary transfer of funds for trade settlements.

4. Competitive Bid

- It is preferred that all trades are executed competitively with a minimum of three price quotes to insure best execution of the transaction.
- Competitive quotes, however, are not necessary for new issues when they are offered during the initial (primary) selling period and quoted at the same price (usually par) by all brokers.
- These guidelines recognize that it is not always possible to locate three brokers who offer exactly the same security. This is particularly true in the case of secondary market agency securities, corporate bonds, and some money market securities. In those situations, comparable securities will be used to determine the current value for a security being considered for purchase.

5. Trade Documentation

SCORE's Treasurer shall reconcile the monthly investment transaction report of the adviser with the transaction report received from the Custodian.

Trade Ticket

The Adviser will prepare a trade ticket with all of the information pertinent to the purchase or sale of the investment and fax or e-mail it to the Authority's Treasurer and to Alliant Insurance, the Pool Administrator.

Broker Confirmation

A confirmation will be issued by the broker/dealer for each purchase or sale transaction. The information on the confirmation will be checked and reconciled to the trade ticket from the Adviser, and the Authority's copy of the confirmation should be attached to the trade ticket.

Monthly Custody Statement

Union Bank will issue a Monthly Custody Statement for all of the securities purchased and delivered to and held in the Authority's custody account. The information on the Monthly Custody Statement will be checked and reconciled to the Authority's Transaction and Holdings Report from Adviser.

Verify the Documentation of the Transaction

In order to assure internal controls, the documentation of investment transactions must be carefully checked. The transaction and security information on the Adviser's Trade ticket, the broker's Trade Confirmation, and Union Bank's Monthly Custody Statement should be carefully cross checked to be sure that all information reconciles. If any trade document does not reconcile with what is known as the correct information regarding a trade, then the party who issued that document must be contacted to correct the erroneous information.

All trade documentation will be distributed to the following people:

Mr. Blake Michaelsen
Treasurer
Small Cities Organized Risk Effort
c/o City of Dunsmuir
5915 Dunsmuir Avenue
Dunsmuir, CA 96025
Direct: (530) 235-4822
bmichaelsen@ci.dunsmuir.ca.us

Mr. Marcus Beverly
Pool Administrator
Small Cities Organized Risk Effort
c/o Alliant Insurance Services, Inc.
2180 Harvard St. Suite 460
Sacramento, CA 95815
(916) 643-2704
Fax: (916) 643-2750
Marcus.Beverly@alliant.com

6. Authorized Financial Dealers and Institutions

1. The Authority's Treasurer shall determine which financial institutions are authorized to provide investment services to the Authority. Institutions eligible to transact investment business with the Authority include:
 - a. Primary government dealers as designated by the Federal Reserve Bank;
 - b. Non-primary and regional dealers;
 - c. Nationally or state-chartered banks;
 - d. The Federal Reserve Bank; and
 - e. Direct issuers of securities eligible for purchase by the Authority.
2. Selection of financial institutions and broker/dealers authorized to engage in transactions with the Authority shall be at the sole discretion of the Authority.
3. All financial institutions which desire to become qualified bidders for investment transactions (and which are not dealing only with the investment adviser) must supply the Authority Treasurer with a statement certifying that the institution has reviewed the California Government Code Section 53600 et seq. and the Authority's Investment Policy and that all securities offered to the Authority shall comply fully and in every instance with all provisions of the Code and with this Investment Policy.
4. Public deposits shall be made only in qualified public depositories within the State of California as established by State law. Deposits shall be insured by the Federal Deposit Insurance Corporation, or, to the extent the amount exceeds the insured maximum, shall be collateralized with securities in accordance with State law.
5. Selection of broker/dealers used by the Adviser retained by the Authority shall be at the sole discretion of the Advisers.

7. Mitigating Credit and Market Risk in the Portfolio

The Authority will mitigate credit risk in the portfolio by following the guidelines described in the Investment Policy regarding diversification, maximum percentages of any single issuer and procedures for credit rating downgrades. Market risk will be mitigated by following the guidelines also described in the Investment Policy regarding maximum maturity, liquidity and the duration of the portfolio.

8. Annual Review

The Treasurer will review these investment procedures and guidelines annually and recommend any necessary revisions to the Board for approval.

Prepared by: _____
Blake Michaelson, Treasurer
Small Cities Organized Risk Effort

Date: _____

Approved by: _____
Wes Heathcock, President
Board of Directors
Small Cities Organized Risk Effort

Date: _____



SCORE

Early budget estimates have been prepared to aid you in budgeting for the 2025/26 fiscal year. It is important to keep in mind it is early on in the process of determining each Program's total cost with most Program's renewing almost nine months from now. At this time, your entity's exposure and loss experience have not been updated in any of the allocation models as PRISM is in the process of collecting and analyzing the data. Further, PRISM has not contemplated any credits from the prior year into this round of budget estimates. At the direction of the Board of Directors, the estimates provided are intended to be conservative; however, final premiums may be in excess of these estimates. Since PRISM does not have renewal rates for any of the programs, we recommend you budget towards the upper end of the range plus any differences in exposure or loss experience which have not yet been considered. PRISM is planning to distribute another round of estimates to the membership that reflect updated loss and exposure data, including pool rates, in the middle of January 2025. Final estimates will be provided the first week of June 2025.

If you are aware of any substantial changes over the past 12 months, please contact Sarah Bishop and a better estimate can be developed for you.

Pollution Program

Premium

23/24 Premium:	\$23,649
24/25 Premium:	\$19,899
25/26 Estimated Premium:	\$20,900 to \$23,900

For the 2024-25 renewal, it is our goal to begin negotiations early with Ironshore and negotiate for a flat rate. In 2024, the program experienced a 5% rate increase. At this time, we recommend that members with no paid losses budget an increase of 5% - 20%. In the event losses are reported over the next ten months, we would anticipate rates up to a 50 - 120% increase. In response to significant losses, Ironshore may opt to reduce their overall limits (as low as \$5M) and Alliant will look to restructure the program by seeking alternative markets to provide primary and/or excess limits over Ironshore's primary. If this were the case, we would anticipate rates to increase up to 200%. If the losses are significant the increases may be even higher. Note that changes in exposure will impact the premium. Alliant's goal is to begin negotiations early with Ironshore for much better terms if there are no losses in the program.

SCORE Loss Control Grant Fund Member Utilization FY 2024/25 as of 10/18/24

Member Entity	TOTAL Grant Fund FY 24/25 Allocation	Amount requested during FY 24-25	Remaining amount available in FY 24-25	Sumbitted Invoices for Reimbursement?? (Yes/No)	Notes
Biggs *	\$1,995.71	\$1,482.97	\$512.74	NO	*Request made 9/3/24 by Josh Cook for purchase of cameras (\$1,482.97).
Colfax	\$5,476.73		\$5,476.73		*Request made 6/12/24 by Shanna Stahl to rollover all funds (\$2,849.53) into FY 24/25 Funds.
Dunsmuir	\$3,972.40		\$3,972.40		
Etna	\$2,553.97		\$2,553.97		
Isleton	\$3,157.50		\$3,157.50		
Live Oak	\$7,182.94		\$7,182.94		
Loomis	\$5,270.52		\$5,270.52		
Loyalton *	\$1,187.76		\$1,187.76		
Montague	\$4,662.76		\$4,662.76		*Request made 6/5/24 by David Dunn for purchase of work boots and signs (\$2,383.10) and to rollover \$2,211.45 into FY 24/25 Loss Control Grant Funds.
Mt. Shasta	\$9,216.89		\$9,216.89		
Portola	\$12,640.01	\$2,877.32	\$9,762.69	YES (\$2,877.32)	*Request made 5/24/23 by Susan Scarlett to rollover all funds (\$6,239.26) into FY 23/24 Funds. *Request made 6/13/24 by Susan Scarlett to rollover all funds (\$9,334.12) into FY 24/25 Funds. *Request made 8/2/24 by Susan Scarlett for purchase of lock system for employee access (\$2,877.32).
Rio Dell	\$4,379.53		\$4,379.53		
Shasta Lake	\$14,162.16	\$2,406.74	\$11,755.42	Yes (\$2,406.74)	*Request made 5/23/24 by Jason Peterson for Concrete Pad at Park (\$12,800) \$10,393.26 to be paid from FY 23/24 Loss Control Grant Funds and \$2,406.74 to be paid from FY 24/25 Loss Control Grant Funds
Susanville	\$50,110.56		\$50,110.56		*Request made 6/21/24 by Chandra Jabbs to rollover all funds (\$38,007.11) into FY 24/25 Funds for PD Body Cam Cloud Storage.
Tulelake*	\$4,577.37		\$4,577.37		*Request made 6/13/24 by Jenny Coelho to rollover all funds (\$2,207.26) into FY 24/25 Funds.
Weed	\$8,641.22		\$8,641.22		
Yreka	\$26,986.58	\$4,777.57	\$22,209.01	YES \$4,777.57	*Request made 7/11/24 by John Elsnab for purchase of 3 AED (\$4,777.57) *Request made 8/20/24 by John Elsnab for purchase of confined spaces training (\$10,575)
Total:	\$166,174.61				

* Mini-Cities



**Small Cities Organized Risk Effort
Board of Directors Meeting
October 25, 2024**

Agenda Item G.1.

FINANCIAL AUDIT FOR YEAR ENDED JUNE 30, 2024

ACTION ITEM

ISSUE: Maze & Associates will present the Draft Financial Audit for Fiscal Year Ending June 30, 2023, to the Board for their review and consideration of acceptance.

RECOMMENDATION: Review, accept and file the FY 23/24 Financial Audit as presented or modified.

FISCAL IMPACT: No direct financial impact is expected.

BACKGROUND: SCORE is required to have a financial audit conducted annually. The audit is filed with the California State Controller's Office and the County in which its primary office is located.

ATTACHMENT(S):

1. Financial Statements for Years Ended June 30, 2024 and 2023
2. Memorandum on Internal Control
3. Required Communications

**SMALL CITIES ORGANIZED RISK EFFORT
FINANCIAL STATEMENTS
FOR THE YEARS ENDED JUNE 30, 2024 AND 2023**

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**SMALL CITIES ORGANIZED RISK EFFORT
FINANCIAL STATEMENTS
FOR THE YEARS ENDED JUNE 30, 2024 AND 2023**

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INDEPENDENT AUDITOR'S REPORT

Board of Directors
Small Cities Organized Risk Effort
Sacramento, California

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the of the Small Cities Organized Risk Effort (SCORE), as of and for the years ended June 30, 2024 and 2023, and the related notes to the financial statements, which collectively comprise the SCORE's basic financial statements as listed in the Table of Contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the SCORE as of June 30, 2024 and 2023, and the respective changes in its financial position and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the SCORE and to meet our other ethical responsibilities, in accordance with the relevant ethical requirement relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the SCORE's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the SCORE's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the SCORE's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that Management's Discussion and Analysis and other Required Supplementary Information as listed in the table of contents be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic or historical context. We have applied certain limited procedures to the Required Supplementary Information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audits were conducted for the purpose of forming opinions on the financial statements that collectively comprise the SCORE's basic financial statements. The accompanying Supplementary Information, as listed in the Table of Contents, is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audits of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the Supplementary Information is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated October 25, 2024 on our consideration of the SCORE's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the SCORE's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the SCORE's internal control over financial reporting and compliance.

Pleasant Hill, California
October 25, 2024

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MANAGEMENT'S DISCUSSION AND ANALYSIS

SMALL CITIES ORGANIZED RISK EFFORT

**MANAGEMENT’S DISCUSSION AND ANALYSIS
JUNE 30, 2024**

The following narrative provides an overview and analysis of the financial activities of Small Cities Organized Risk Effort (SCORE) for the fiscal year ending June 30, 2024. It is provided in order to enhance the information in the financial audit and should be reviewed in concert with that report. To facilitate comparative data, three years of financial data is presented.

PROGRAM COVERAGE

The Liability program of SCORE provides coverage to its members with a self-funded banking and shared risk layer, providing total limits of coverage of \$750,000. Excess liability coverage is provided through California Joint Powers Risk Management Authority (CJPRMA) with limits up to \$40,000,000 inclusive of SCORE’s \$750,000 retained limit. The Banking Layer is self-funded by SCORE members and utilized for claim payments up to \$25,000 per occurrence. The Shared Risk Layer is utilized for claims that exceed the Banking layer’s \$25,000 per occurrence limit, to the extent the claims are retained by SCORE.

The optional Workers’ Compensation program of SCORE provides coverage with a self-funded banking and shared risk layer, providing total limits of coverage of \$250,000. Excess workers’ compensation coverage is provided through Local Agency Workers’ Compensation Excess Joint Powers Authority (LAWCX) with statutory limits excess of the \$250,000 SCORE Self Insured Retention.

Other programs consist of group purchase or participation in another joint powers authority.

The structure of the various programs can be depicted by the following schedule.

Liability (Provided)	EPL (Provided)	Property (Optional)	EPLI (Optional)	Workers’ Compensation (Optional)
CJPRMA \$39,250,000 excess of \$750,000 SCORE Retained Limit	CJPRMA \$12,500,000 Excess of \$750,000 Covered Party Retained Limit	PEPIP \$500,000,000 XS SCORE \$25,000 Deductible	ERMA \$750,000 inclusive of a \$25,000 or as-selected deductible	LAWCX Statutory limits XS \$250,000 SCORE Retained Limit
	For SCORE members who do not purchase optional coverage up to \$750,000 through ERMA		\$25,000 Covered Party Retained Limit for ERMA \$750,000 Covered Party Retained Limit for CJPRMA	

SMALL CITIES ORGANIZED RISK EFFORT

MANAGEMENT'S DISCUSSION AND ANALYSIS JUNE 30, 2024

DESCRIPTION OF THE BASIC FINANCIAL STATEMENTS

SCORE's financial statements are prepared in conformity with generally accepted accounting principles and necessarily include amounts based upon reliable estimates and judgments. The Statement of Net Position, Statement of Revenues, Expenses and Changes in Net Position, and the Statement of Cash Flows are included along with Notes to Financial Statements to clarify unique accounting policies and financial information.

The *Statement of Net Position* provides information on all SCORE's program assets and liabilities, with the difference reported as Net Position. Net Position may be an indicator of the overall pool financial changes across years.

The *Statement of Revenues, Expenses and Changes in Net Position* presents information showing total revenues versus total expenses and the resulting effect on Net Position.

The *Statement of Cash Flows* presents information about the cash receipts and cash payments during the year and reconciles operating income to operating cash flows.

Combined statements are provided with the supplementary information and reflect financial information separated by the specific program to which it relates. SCORE's accounting system is organized so that each program can be accounted for and evaluated independently. Separate funds are operated for: Workers' Compensation (Banking Layer and Shared Risk Layer), Liability (Banking Layer and Shared Risk Layer), Other Programs. The assets, liabilities, revenues and expenses for all funds are reported on a full accrual basis. There were no significant accounting changes during the year.

Maze & Associates, Certified Public Accountants, performed an independent audit of SCORE's financial statements and found them to be in accordance to generally accepted accounting principles.

CONDENSED FINANCIAL INFORMATION

Total Assets at June 30, 2024 were \$22,197,385, an increase of \$2,611,880 (13%) over the prior year. Total Assets at June 30, 2023 were \$19,585,505, an increase of \$792,477 (4%) over the prior year. The following chart reflects a comparison of Total Assets the years ending June 30, 2024, 2023 and 2022:

	ASSETS		
	June 30, 2024	June 30, 2023	June 30, 2022
Cash & Investments	\$ 21,612,582	\$ 19,335,139	\$ 18,362,001
Other Assets	584,803	250,366	431,027
TOTAL ASSETS	\$ 22,197,385	\$ 19,585,505	\$ 18,793,028

SMALL CITIES ORGANIZED RISK EFFORT

MANAGEMENT'S DISCUSSION AND ANALYSIS JUNE 30, 2024

Total Liabilities at June 30, 2024 were \$8,723,920, an increase of \$414,257 (5%) over the prior year. Total Liabilities at June 30, 2023 were \$8,309,663, an increase of \$144,739 (2%) over the prior year. The following chart reflects a comparison of Total Liabilities for the years ending June 30, 2024, 2023 and 2022:

LIABILITIES			
	June 30, 2024	June 30, 2023	June 30, 2022
Long-term Liabilities	\$ 6,559,701	\$ 6,490,421	\$ 6,074,020
Other Liabilities	2,164,219	1,819,242	2,090,904
TOTAL LIABILITIES	\$ 8,723,920	\$ 8,309,663	\$ 8,164,924

Net Position at June 30, 2024 was \$13,473,465, an increase of \$2,197,623 (19%) from the prior year. Net Position at June 30, 2023 was \$11,275,842, an increase of \$647,738 (6%) from the prior year. SCORE's Net Position is Unrestricted, however the Board designates a portion of Net Position to retain a minimum level of equity for self-insured programs. Net Position by category was as follows:

NET POSITION			
	June 30, 2024	June 30, 2023	June 30, 2022
Minimum Equity Designation	\$ 3,750,000	\$ 3,750,000	\$ 3,750,000
Undesignated	9,723,465	7,525,842	6,878,104
TOTAL NET POSITION	\$ 13,473,465	\$ 11,275,842	\$ 10,628,104

For the year ended June 30, 2024 Total Revenues were \$8,918,029, an increase of \$1,814,324 over the prior year. For the year ended June 30, 2023 Total Revenues were \$7,103,705, an increase of \$1,865,097 from the prior year. For the year ended June 30, 2024, Total Expenses were \$6,720,406, an increase of \$264,439 over the prior year. For the year ended June 30, 2023, Total Expenses were \$6,455,967, an increase of \$1,105,268 from the prior year.

REVENUES AND EXPENSES			
	June 30, 2024	June 30, 2023	June 30, 2022
Member Contributions	\$ 7,880,012	\$ 6,656,110	\$ 5,749,773
Investment/Other Income	1,038,017	447,595	(511,165)
TOTAL REVENUES	\$ 8,918,029	\$ 7,103,705	\$ 5,238,608
Claims and Claim Adjustment Expenses	\$ 1,481,396	\$ 2,132,979	\$ 1,586,521
Insurance Premiums	3,560,192	2,601,888	2,219,657
Member Dividends	664,217	757,481	630,618
Gen & Admin Expenses	1,014,601	963,619	913,903
TOTAL EXPENSES	\$ 6,720,406	\$ 6,455,967	\$ 5,350,699
CHANGE IN NET POSITION	\$ 2,197,623	\$ 647,738	\$ (112,091)
ENDING NET POSITION	\$ 13,473,465	\$ 11,275,842	\$ 10,628,104

SMALL CITIES ORGANIZED RISK EFFORT**MANAGEMENT'S DISCUSSION AND ANALYSIS
JUNE 30, 2024****ANALYSIS**

As illustrated on the Statement of Net Position, SCORE's total assets are more than twice its total liabilities at June 30, 2024 and 2023. The vast majority (approximately 97%) of SCORE's assets were Cash and Investments, which represents a high level of liquid assets available to meet its current and future obligations.

At June 30, 2024, SCORE's total liabilities increased \$414,257 compared to the prior year. This was the result of a net increase in claims-related liabilities of \$177,663 (Workers' Compensation program decreased \$520,621 and Liability program increased \$698,284) as well as an increase in Accounts Payable of \$162,765 and Dividends Payable to Members of \$86,788. At June 30, 2023, SCORE's total liabilities increased \$144,739 compared to the prior year. This was the result of a net increase in claims-related liabilities of \$586,780 (Workers' Compensation program increased \$414,474 and Liability program increased \$172,306) offset by a decrease in Dividends Payable to Members of \$425,758.

For the year ended June 30, 2024, SCORE's Net Position of \$13,473,465 continues to be sufficient to retain \$3,750,000 of designated contingency reserves.

For the year ended June 30, 2024, SCORE's Total Revenues increased \$1,814,324 (26%) compared to the prior year, primarily due to an increase in member contributions of \$1,223,902 and an increase of investment related income of \$684,639. For the year ended June 30, 2023, SCORE's Total Revenues increased \$1,865,097 (36%) compared to the prior year, primarily due to an increase in member contributions of \$906,337 and an increase of investment related income of \$719,353.

For the year ended June 30, 2024, SCORE's Total Expenses increased \$264,439 (4%) from the prior year. This was primarily due to increases in insurance premiums of \$958,304, offset by decreases in claims expenses of \$651,583 and member dividends of \$93,264. For the year ended June 30, 2023, SCORE's Total Expenses increased \$1,105,268 (21%) from the prior year. This was primarily due to increases in insurance premiums of \$382,231, claims expenses of \$546,458 and member dividends of \$126,863.

For the year ended June 30, 2024, the increases in both revenues and expenses resulted in an increase in Net Position of \$2,197,623, which was \$1,549,885 more than the prior year. For the year ended June 30, 2023, the increases in both revenues and expenses resulted in an increase in Net Position of \$647,738, which was \$759,829 more than the prior year.

Since most of SCORE's financial results are driven by actuarial estimates, future results will be largely dependent upon actual losses incurred, development of existing losses, and accompanying changes in actuarial loss estimates. To the extent possible, SCORE will endeavor to mitigate or reduce losses through continued loss control measures and effective claims management. Other than these long-term efforts, there are no currently known facts, decisions, or conditions that are expected to have a significant effect on SCORE's financial position or results of its operations.

SMALL CITIES ORGANIZED RISK EFFORT
STATEMENTS OF NET POSITION
JUNE 30, 2024 AND 2023

	2024	2023
ASSETS		
Current Assets		
Cash and cash equivalents (Note 2)	\$6,404,328	\$4,762,833
Receivables:		
Contributions	13,339	192
Interest	125,633	84,438
Other		65,502
Investments maturing within one year (Note 2)	1,807,903	1,331,783
Prepaid expenses	314,455	11,192
Total current assets	8,665,658	6,255,940
Noncurrent Assets		
Investments, excluding portion maturing in one year (Note 2)	13,400,351	13,240,523
Receivables:		
Contributions	131,376	89,042
Total noncurrent assets	13,531,727	13,329,565
Total assets	22,197,385	19,585,505
LIABILITIES		
Current Liabilities		
Accounts payable	242,621	79,856
Dividends payable to members	167,367	80,579
Unearned revenue		
Current portion of unpaid claims and claim adjustment expenses (Note 3)	1,754,231	1,658,807
Total current liabilities	2,164,219	1,819,242
Noncurrent Liabilities		
Accounts payable	51,839	64,798
Unpaid claims and claim adjustment expenses (Note 3)	6,507,862	6,425,623
Total noncurrent liabilities	6,559,701	6,490,421
Total liabilities	8,723,920	8,309,663
NET POSITION		
Net position - unrestricted (Note 4)	\$13,473,465	\$11,275,842

See accompanying notes to financial statements

SMALL CITIES ORGANIZED RISK EFFORT
STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
FOR THE YEARS ENDED JUNE 30, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
OPERATING REVENUES		
Member contributions	\$7,880,012	\$6,656,110
Member assessments	159,601	36,025
Property insurance refund		195,935
ERMA dividend		21,858
	<u>8,039,613</u>	<u>6,909,928</u>
OPERATING EXPENSES		
Provision for claims and claim adjustment expenses (Note 3)	1,481,396	2,132,979
Insurance premiums	3,560,192	2,601,888
Program administration	293,452	284,905
Claims administration	215,996	191,730
Member dividends and refunds	664,217	757,481
General and administrative	505,153	486,984
	<u>6,720,406</u>	<u>6,455,967</u>
Net operating income	<u>1,319,207</u>	<u>453,961</u>
NON-OPERATING REVENUES		
Investment income	<u>878,416</u>	<u>193,777</u>
	<u>878,416</u>	<u>193,777</u>
Change in net position	2,197,623	647,738
Net position, beginning of year	<u>11,275,842</u>	<u>10,628,104</u>
NET POSITION, END OF YEAR	<u><u>\$13,473,465</u></u>	<u><u>\$11,275,842</u></u>

See accompanying notes to financial statements

SMALL CITIES ORGANIZED RISK EFFORT
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED JUNE 30, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash received from members	\$7,984,132	\$6,890,062
Cash received from property insurer		195,935
Cash received from ERMA		21,858
Cash received from excess insurance	117,701	7,170
Cash paid for claims - SCORE	(1,355,932)	(1,478,816)
Cash paid for claims - excess layer		(65,502)
Cash paid for excess insurance	(3,573,151)	(2,614,847)
Cash paid for member dividends	(577,429)	(1,183,239)
Payments to suppliers	(1,155,099)	(965,349)
	<u>1,440,222</u>	<u>807,272</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Interest received	546,900	374,420
Purchase of investments	(11,946,358)	(5,308,122)
Proceeds from sale or maturity of investments	11,600,731	2,034,231
	<u>201,273</u>	<u>(2,899,471)</u>
Net change in cash and cash equivalents	1,641,495	(2,092,199)
Cash and cash equivalents, beginning of year	4,762,833	6,855,032
Cash and cash equivalents, end of year	<u>\$6,404,328</u>	<u>\$4,762,833</u>
Reconciliation of operating income to net cash provided by operating activities:		
Operating income (loss)	\$1,319,207	\$453,961
Adjustments to reconcile operating income to cash flows from operating activities:		
(Increase) decrease in:		
Receivables from members and others	10,021	208,215
Prepaid expenses	(303,263)	357
(Decrease) increase in:		
Accounts payable	149,806	(15,046)
Dividends payable to members	86,788	(425,758)
Unearned revenue		(1,237)
Unpaid claims and claim adjustment expense	177,663	586,780
	<u>\$1,440,222</u>	<u>\$807,272</u>
Supplemental cash flow information:		
Investing activities:		
Change in fair value of investments	<u>\$290,321</u>	<u>(\$208,554)</u>

See accompanying notes to financial statements

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Description of the SCORE and its Programs: The Small Cities Organized Risk Effort (SCORE) is a joint powers insurance authority which was established to provide liability and workers’ compensation insurance coverage for its member agencies as allowed under the California Government Code. As of June 30, 2024 and 2023, the SCORE is comprised of seventeen small cities (Member Cities) located in Northern and Central California. The SCORE is governed by a Board of Directors comprising officials appointed by each member agency. The activities of the SCORE include setting and collecting premiums, administering and paying claims and related expenses and investing the SCORE’s assets.

Liability Program: Pursuant to a Joint Powers Agreement authorized under California Government Code sections 990, 990.4, 990.8, and 6500-6515, effective on or about July 1, 1986, between the Member Cities, the SCORE was established to provide for pooling of public liability coverage. Member Cities participate in a Banking Plan for losses up to \$25,000. Losses greater than \$25,000 and up to \$500,000 for program years through June 30, 2022 and \$750,000 for program years starting with July 1, 2022 are shared among the Member Cities in the Shared Risk Pool. The SCORE participates in the California Joint Powers Risk Management Authority (CJPRMA) for the portion of losses greater than \$500,000 for program years through June 30, 2022 and \$750,000 for program years starting with July 1, 2022.

Workers’ Compensation Program: Pursuant to a Joint Powers Agreement authorized under California Government Code sections 990, 990.4, 990.8, and 6500-6515, effective on or about July 1, 1993 between the Member Cities, the SCORE was established to provide for pooling of public workers compensation coverage. Member Cities participate in a Banking Plan for losses up to \$25,000. Member Cities participate in a Shared Risk Pool for claims greater than \$25,000 and up to \$250,000. The SCORE participates in the Local Agencies Workers’ Compensation Excess Joint Powers Authority (LAWCX) for losses greater than \$250,000 and up to \$5,000,000. LAWCX participates in the Public Risk Innovation, Solutions and Management (PRISM) (formerly the California State Association of Counties Excess Insurance Authority (CSAC-EIA)) for the portion of losses greater than \$5,000,000, up to statutory limits.

As of June 30, 2024 and 2023, thirteen of the Member Cities participated in the workers’ compensation pool. The eighth member, Mini-cities, was formed through a separate Joint Powers Agreement consisting of smaller cities which could not join the Workers’ Compensation program individually, due to their size.

Program Participation: A summary of the Member Cities’ participation in the Liability and Workers’ Compensation programs as of June 30, 2024 is provided below (as indicated with an “X”):

Member	Liability	Workers' Compensation
Biggs(1)	X	X
Colfax	X	X
Dunsmuir	X	X
Etna	X	X
Isleton	X	
Live Oak	X	X
Loomis	X	X
Loyalton(1)	X	X
Montague(1)	X	X

Member	Liability	Workers' Compensation
Mount Shasta	X	X
Portola	X	X
Rio Dell	X	X
Shasta Lake	X	X
Susanville	X	X
Tulelake(1)	X	X
Weed	X	X
Yreka	X	X

(1) These Member Cities are included in the “Mini-cities” JPA under the Workers’ Compensation program.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Other Programs: The SCORE also offers additional insurance coverage to its Member Cities including property, employment practices liability, crime, pollution liability, mobile equipment, auto physical damage, special events, employee assistance, and volunteers insurance programs. All of these additional insurance programs are fully insured by a commercial provider, however property deductibles in the APIP program increased from \$5,000 to a minimum of \$25,000 for most losses, and \$50,000 or more for police and other high-end vehicles. As a result, the Board approved funding a Banking Layer of up to \$25,000 per member starting in fiscal year 2023 to provide a ready source of funds to cover the deductible. The source of the initial funding for the Banking Layer was \$300,000 from the fiscal year 2022 member dividends.

Member Participation: New members may be admitted by a three-quarters vote, and expelled by a two-thirds vote, of the Board. Upon entry into the SCORE, a member may not voluntarily withdraw for a period of three years, but in no case before the SCORE's commitment to CJPRMA is satisfied. Members must submit six months written notice prior to voluntarily withdrawing. After withdrawal, a member may not reenter the SCORE for a period of three years.

A. *Basis of Presentation*

The SCORE's financial statements are prepared in conformity with accounting principles generally accepted in the United States of America. The Government Accounting Standards Board is the acknowledged standard setting body for establishing accounting and financial reporting standards followed by governmental entities in the United States of America.

B. *Basis of Accounting*

The SCORE accounts for all transactions in a single enterprise fund, which is set of self-balancing accounts that comprise assets, liabilities, net position, revenues and expenses. All transactions are accounted for using the economic resources measurement focus and the full accrual basis of accounting, which means that expenses are recorded when the liability is incurred and revenues are recorded when earned, rather than when cash changes hands.

Revenue Recognition: Member contributions are recognized as revenue when earned based upon the coverage period of the related insurance. Operating revenues and expenses include all activities necessary to achieve the objectives of the SCORE. Non-operating revenues include investment activities.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Provision for Unpaid Claims and Claim Adjustment Expenses: The SCORE's policy is to establish unpaid claims and claim adjustment expenses based on estimates of the ultimate cost of claims that have been reported but not settled, and of claims that have been incurred but not reported. The length of time for which such costs must be estimated varies depending on the coverage involved. Estimated amounts of salvage, subrogation and reinsurance recoverable on unpaid claims are deducted from the liability. The SCORE increases the liability for allocated claim adjustment expenses. Because actual claim costs depend on such complex factors as inflation, changes in doctrine of legal liability, and damage awards, the process used in computing unpaid claims and claim adjustment expenses does not necessarily result in an exact amount, particularly for coverage such as general liability. Unpaid claims and claim adjustment expenses are recomputed at least annually using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claim frequency, other economic and social factors and estimated payment dates. Adjustments to unpaid claims and claim adjustment expenses are charged or credited to expense in the period in which they are made. The current portion of unpaid claims is based on current year payments and known claim information at the end of the period.

C. *Prepaid Expenses*

Certain payments to vendors reflect costs applicable to future fiscal years and are recorded as prepaid expenses.

D. *Fair Value Measurements*

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The SCORE categorizes its fair value measurements within the fair value hierarchy established by generally accepted accounting principles. The fair value hierarchy categorizes the inputs to valuation techniques used to measure fair value into three levels based on the extent to which inputs used in measuring fair value are observable in the market.

Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2 inputs are inputs – other than quoted prices included within level 1 – that are observable for an asset or liability, either directly or indirectly.

Level 3 inputs are unobservable inputs for an asset or liability.

If the fair value of an asset or liability is measured using inputs from more than one level of the fair value hierarchy, the measurement is considered to be based on the lowest priority level input that is significant to the entire measurement.

E. *Income Taxes*

The SCORE is an organization comprised of public agencies and is exempt from Federal income and California franchise taxes. Accordingly, no provision for Federal or State income taxes has been made in the accompanying financial statements.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

F. Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS

The SCORE invests in individual investments and in investment pools. Individual SCORE investments are evidenced by an electronic entry registering the owner in the records of the institution issuing the security, called the *book entry* system. The SCORE's investments are managed by an organization which contracts to provide this service. The SCORE carries its investments at fair value, as required by generally accepted accounting principles, and changes in fair value that occur during a fiscal year are recognized as investment earnings reported for that fiscal year. Net change in fair value of investments includes change in fair value and gains or losses realized upon the liquidation, maturity or sale of investments, if any.

Cash and cash equivalents are investments readily convertible into known amounts of cash with original maturities at date of purchase of less than three months.

Cash, cash equivalents and investments consisted of the following at June 30, 2024 and 2023:

	2024	2023
Cash and cash equivalents:		
Cash in Bank	\$1,860,253	\$1,897,647
Money Market Fund	1,098,107	161,420
Local Agency Investment Fund	1,796,013	243,497
U.S. Treasury Bills	1,649,955	2,460,269
Total cash and cash equivalents	6,404,328	4,762,833
Investments	15,208,254	14,572,306
Total cash, cash equivalents and investments	\$21,612,582	\$19,335,139

Money Market: The SCORE has a portion of its cash and equivalents in a money market account at a third party custodian. The money market account is not insured by the Federal Deposit Insurance Corporation (FDIC), but is fully collateralized.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

Local Agency Investment Fund: The SCORE is a participant in the California Local Agency Investment Fund (LAIF) that is regulated by California Government Code Section 16429 under the oversight of the Treasurer of the State of California and the Pooled Money Investment Board. The State Treasurer's Office pools these funds with those of other governmental agencies in the State and invests the cash. The fair value of the SCORE's investment in this pool is reported in the accompanying financial statements based upon the SCORE's pro-rata share of the fair value provided by LAIF for the entire LAIF portfolio (in relation to the amortized cost of that portfolio). Each regular LAIF account is permitted to have up to 15 transactions per month, with a minimum transaction amount of \$5,000, a maximum transaction amount of \$75 million and at least 24 hours advance notice for withdrawals of \$10 million or more. The monies held in the pooled investment funds are not subject to categorization by risk category. The balance available for withdrawal is based on the accounting records maintained by LAIF, which are recorded on an amortized cost basis. Funds are accessible and transferable to the master account within twenty-four hours' notice. Included in LAIF's investment portfolio are collateralized mortgage obligations, mortgage-backed securities, other asset-backed securities, and floating rate securities issued by Federal agencies, government-sponsored enterprises, United States Treasury Notes and Bills, and corporations. At June 30, 2024 and 2023, these investments matured in an average of 217 and 260 days, respectively. LAIF is administered by the State Treasurer. LAIF investments are audited annually by the Pooled Money Investment Board and the State Controller's Office. Copies of this audit may be obtained from the State Treasurer's Office: 915 Capitol Mall, Sacramento, California 95814. The Pooled Money Investment Board has established policies, goals, and objectives to make certain that their goal of safety, liquidity and yield are not jeopardized. LAIF is not currently rated for credit quality.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

Investments Authorized by the California Government Code and the SCORE’s Investment Policy:
The SCORE is authorized to invest in the instruments, in the table below, which also identifies certain provisions of the California Government Code or the SCORE’s investment policy where it is more restrictive:

Authorized Investment Type	Minimum Credit Rating (a)	Maximum Maturity (b)	Maximum Portfolio Percentage (c)	Maximum Individual Holding (c)
U.S. Treasury (Bonds, Bills, Notes)	N/A	5 Years	100%	100%
Federal Agency or U.S. Government - Sponsored Enterprise Obligations	N/A	5 Years	100%	25% for any single issuer 20% for callable
Supranational Securities	AA	5 Years	30%	10%
California State and Municipal Obligations (d)	A	5 Years	20%	5%
Notes and Bonds of the Other 49 States	A	5 Years	20%	5%
Negotiable Certificates of Deposit	A-1 or A	5 Years	30%	5%
Bankers' Acceptances	AAA	180 Days	40%	5%
Commercial Paper (e)	A-1 or A	270 Days	25%	5%
Repurchase Agreements	N/A	1 Year	25%	5%
Medium Term Notes	A	5 Years	30%	5%
Local Agency Investment Fund (LAIF)	N/A	N/A	N/A	Up to statutory limits
Mutual and Money Market Funds	AAA	N/A	20%	10% for mutual funds 20% for money market funds
Asset Backed, Mortgage-Backed, and Mortgage Pass-Through Securities	AA	5 Years	20%	5%
Non-Negotiable Certificates of Deposit	N/A	5 Years	(f)	N/A
Collateralized Bank Deposits	N/A	N/A	N/A	N/A

- (a) California Government Code assumes minimum credit ratings without regard to modifiers.
- (b) Maximum term unless expressly authorized by the Board of Directors and within the prescribed time frame for the approval (Government Code Section 53601).
- (c) Excluding U.S. Government, federal agency securities, supranationals, LAIF, and mutual/money market funds, no more than 5% of the portfolio may be invested in any one institution. The maximum percentages/amounts are determined at time of purchase. Amount refers to par value.
- (d) No investments are allowed in financial instruments of SCORE cities.
- (e) Purchases may not exceed 10% of the outstanding paper of the issuing corporation.
- (f) No more than 20% of the portfolio may be invested in a combination of Non-Negotiable Certificates of Deposit that are federally insured time deposits and that are collateralized time deposits).

Interest Rate Risk: Interest rate risk is the risk that changes in market interest rates will adversely affect the fair value of an investment. Generally, the longer the maturity of an investment, the greater the sensitivity of its fair value to changes in market interest rates. SCORE manages its exposure to interest rate risk by purchasing a combination of shorter term and longer term investments and by timing cash flows from maturities so that a portion of the portfolio is maturing or coming close to maturity evenly over time as necessary to provide the cash flow and liquidity needed for operations. The SCORE monitors the interest rate risk inherent in its portfolio by measuring the weighted average maturity of its portfolio. The SCORE has no specific limitations with respect to this metric.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

Information about the sensitivity of the fair values of the SCORE’s investments to market interest rate fluctuations is provided by the following table, which shows the distribution of the SCORE’s investments by maturity or earliest call date:

	As of June 30, 2024		
	Fair Value	Maturity	
		Less Than One Year	Between One and Five Years
Investments securities:			
Federal Agency Securities	\$2,704,557	\$715,070	\$1,989,487
Medium Term Notes	4,216,087	694,648	3,521,439
Asset Backed Securities	836,251		836,251
U.S. Treasury Notes	6,447,116		6,447,116
Supranational Securities	1,004,243	398,185	606,058
Total Investments	<u>\$15,208,254</u>	<u>\$1,807,903</u>	<u>\$13,400,351</u>
	As of June 30, 2023		
	Fair Value	Maturity	
		Less Than One Year	Between One and Five Years
Investments securities:			
Federal Agency Securities	\$3,724,444	\$495,958	\$3,228,486
Medium Term Notes	3,708,387	689,587	3,018,800
Asset Backed Securities	1,239,201		1,239,201
U.S. Treasury Notes	5,354,593	146,238	5,208,355
Supranational Securities	545,681		545,681
Total Investments	<u>\$14,572,306</u>	<u>\$1,331,783</u>	<u>\$13,240,523</u>

Fair Value Hierarchy: The following presents information about SCORE’s assets measured at fair value on a recurring basis as of June 30, 2024 and 2023, and indicates the fair value hierarchy of the valuation techniques utilized by SCORE to determine such fair value based on the hierarchy:

Level 1 - Quoted market prices or identical instruments traded in active exchange markets.

Level 2 - Significant other observable inputs such as quoted prices for identical or similar instruments in markets that are not active, and model-based valuation techniques for which all significant assumptions are observable or can be corroborated by observable market data.

Level 3 - Significant unobservable inputs that reflect a reporting entity’s own assumptions about the methods that market participants would use in pricing an asset.

SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

The following is a summary of the fair value hierarchy of the fair value of investments of the SCORE as of June 30, 2024 and 2023:

Investment Type	2024		
	Fair Value	Level 1	Level 2
Federal Agency Securities	\$2,704,557		\$2,704,557
Medium Term Notes	4,216,087		4,216,087
Asset Backed Securities	836,251		836,251
U.S. Treasury Notes	6,447,116		6,447,116
Supranational Securities	1,004,243		1,004,243
	<u>\$15,208,254</u>	<u>\$0</u>	<u>\$15,208,254</u>
Investment Type	2023		
	Fair Value	Level 1	Level 2
Federal Agency Securities	\$3,724,444		\$3,724,444
Medium Term Notes	3,708,387		3,708,387
Asset Backed Securities	1,239,201		1,239,201
U.S. Treasury Notes	5,354,593		5,354,593
Supranational Securities	545,681		545,681
	<u>\$14,572,306</u>	<u>\$0</u>	<u>\$14,572,306</u>

Valuation approach – SCORE’s investments are generally classified in Level 2 of the fair value hierarchy because they are valued using broker or dealer quotations, or alternative pricing sources with reasonable level of price transparency. The types of investments valued based on observable inputs includes federal agency securities, U.S. corporate notes, asset backed securities, U.S. Treasury Notes and supranational securities, and are classified within level 2 of the fair value hierarchy.

There were no changes in the valuation techniques used during the year ended June 30, 2024 and 2023. SCORE had no non-recurring assets and no liabilities at June 30, 2024 and 2023 which were required to be disclosed using the fair value hierarchy.

Credit Risk: Credit risk is the risk that an issuer of an investment will not fulfill its obligation to the holder of the investment. This is measured by the assignment of a rating by a nationally recognized statistical rating organization. The column marked “exempt from disclosure” identifies those investment types for which the fair value hierarchy does not require disclosure as to credit risk.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

Presented below is the actual rating as of June 30, 2024 and 2023 for each investment type as provided by Standard & Poor's (S&P) investment ratings systems, or Fitch investment ratings system if not rated by S&P.

As of June 30, 2024:

Investment Type	Amount	Exempt from Disclosure	Ratings as of June 30, 2024			
			Not Rated	AAA	AA+ / AA	A
Federal Agency Securities	\$2,704,557				\$2,704,557	
Medium Term Notes	4,216,087				609,939	\$3,606,148
Asset Backed Securities	836,251			\$836,251		
U.S. Treasury Notes	6,447,116	\$6,447,116				
Supranational Securities	1,004,243			1,004,243		
Total	\$15,208,254	\$6,447,116		\$1,840,494	\$3,314,496	\$3,606,148

As of June 30, 2023:

Investment Type	Amount	Exempt from Disclosure	Ratings as of June 30, 2023			
			Not Rated	AAA	AA+ / AA	A
Federal Agency Securities	\$3,724,444				\$3,724,444	
Medium Term Notes	3,708,387				840,679	\$2,867,708
Asset Backed Securities	1,239,201			\$1,239,201		
U.S. Treasury Notes	5,354,593	\$5,354,593				
Supranational Securities	545,681			545,681		
Total	\$14,572,306	\$5,354,593		\$1,784,882	\$4,565,123	\$2,867,708

Concentration of Investment Credit Risk: The SCORE does not place limits on the amount it may invest in any one issuer. Investments in any one issuer (other than U. S. Treasury securities, mutual funds, and external investment pools) that represent 5% or more of total investments are as follows at June 30:

Issuer	Investment Type	2024	2023
Federal National Mortgage Association	Federal Agency Securities	5.0%	8.5%
Federal Home Loan Bank	Federal Agency Securities	8.7%	10.2%
Federal Home Loan Mortgage Corporation	Federal Agency Securities	4.0%	5.7%

Custodial Credit Risk: Custodial credit risk for deposits is the risk that, in the event of the failure of a depository financial institution, the SCORE will not be able to recover its deposits or will not be able to recover collateral securities that are in the possession of an outside party. Under California Government Code Section 53651, depending on specific types of eligible securities, a bank must deposit eligible securities posted as collateral with its Agent having a fair value of 105% to 150% of the SCORE's cash on deposit. All of the SCORE's deposits are either insured by the Federal Depository Insurance Corporation (FDIC) or collateralized with pledged securities held in the trust department of the financial institutions in the SCORE's name. The SCORE has waived collateral requirements for the portion of deposits covered by federal deposit insurance.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

The custodial credit risk for investments is the risk that, in the event of the failure of the counterparty (e.g. broker-dealer) to a transaction, the SCORE will not be able to recover the value of its investment or collateral securities that are in the possession of another party. The SCORE invests in individual investments and in investment pools. Individual investments are evidenced by specific identifiable pieces of paper called securities instruments, or by an electronic entry registering the owner in the records of the institution issuing the security, called the book entry system. In order to maximize security, the SCORE employs the Trust Department of a bank as the custodian of all its investments, regardless of their form.

Realized Investment Gains (Losses): During the years ended June 30, 2024 and 2023, the SCORE had realized investment gains/(losses) of (\$132,870) and (\$105), respectively.

NOTE 3 – UNPAID CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

The liability for unpaid claims and claims adjustment expenses is calculated based on undiscounted individual case reserves and includes an estimated liability for reported claims and an actuarial estimate of claims incurred but not reported. The schedule below presents the changes in claims liabilities for the past two years of the SCORE:

	<u>2024</u>	<u>2023</u>
Unpaid claims and claim adjustment expenses at beginning of year	\$8,084,430	\$7,497,650
Incurred claims and claim adjustment expenses:		
Provision for covered events of current fiscal year	2,346,000	2,290,001
Change in provision for covered events of prior fiscal years	<u>(864,604)</u>	<u>(157,022)</u>
Total incurred claims and claim adjustment expenses	<u>1,481,396</u>	<u>2,132,979</u>
Payments:		
Claims and claim adjustment expenses attributable to covered events of current fiscal year	(101,802)	(232,198)
Claims and claim adjustment expenses attributable to covered events of prior fiscal years	<u>(1,201,931)</u>	<u>(1,314,001)</u>
Total payments	<u>(1,303,733)</u>	<u>(1,546,199)</u>
Unpaid claims and claim adjustment expenses at end of fiscal year	<u><u>\$8,262,093</u></u>	<u><u>\$8,084,430</u></u>

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 3 – UNPAID CLAIMS AND CLAIMS ADJUSTMENT EXPENSES (Continued)

The components of the unpaid claims and claim adjustment expenses for the SCORE as of June 30, 2024 and 2023 were as follows:

	2024	2023
Claims reserves	\$2,979,440	\$3,650,938
Claims incurred but not reported (IBNR)	4,746,653	3,874,492
Unallocated los adjustment expenses (ULAE)	536,000	559,000
Unpaid claims and claim adjustment expenses at end of fiscal year	8,262,093	8,084,430
Current portion	(1,754,231)	(1,658,807)
Noncurrent portion	\$6,507,862	\$6,425,623

NOTE 4 – NET POSITION

The SCORE's Board has established, through an amendment to the Master Plan documents, a Minimum Equity for five times the Self-Insured Retention (SIR) applicable to both the Liability and Workers' Compensation programs. The Minimum Equity Reserves are \$2,500,000 and \$1,250,000, for the for the Liability and Workers' Compensation programs, respectively. No minimum equity reserves have been established for other programs offered by the SCORE.

Designations of net position were as follows, for the years ended June 30, 2024 and 2023:

	June 30, 2024			
	Liability Program	Workers' Compensation Program	Other Programs	Total
Minimum equity reserve	\$2,500,000	\$1,250,000		\$3,750,000
Banking layer	764,741	1,245,967	\$691,512	2,702,220
Undesignated	3,478,457	3,494,261	48,527	7,021,245
Total net position	\$6,743,198	\$5,990,228	\$740,039	\$13,473,465

	June 30, 2023			
	Liability Program	Workers' Compensation Program	Other Programs	Total
Minimum equity reserve	\$2,500,000	\$1,250,000		\$3,750,000
Banking layer	989,513	1,121,225	\$314,947	2,425,685
Undesignated	3,518,627	1,542,112	39,418	5,100,157
Total net position	\$7,008,140	\$3,913,337	\$354,365	\$11,275,842

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 5 – JOINT POWERS AGREEMENTS

The SCORE participates in joint ventures under Joint Powers Agreements (JPAs) with California Joint Powers Risk Management Authority (CJPRMA), Local Agencies Workers' Compensation Excess Joint Powers Authority (LAWCX), Public Risk Innovation, Solutions and Management (PRISM) (formerly the California State Association of Counties Excess Insurance Authority (CSAC-EIA)) and Employment Risk Management Authority (ERMA). The relationships are such that these JPAs are not component units of the SCORE for financial reporting purposes.

CJPRMA arranges for and provides general liability coverage for claims over the SCORE's self-insured retention layer of \$500,000 for program years through June 30, 2022 and \$750,000 for program years starting July 1, 2022. LAWCX arranges for and provides excess workers' compensation coverage for losses in excess of \$250,000 and up to \$5,000,000 per occurrence. PRISM arranges for and provide excess workers' compensation coverage for losses in excess of \$5,000,000 and up to statutory limits.

ERMA arranges for and provides pooled risk sharing for wrongful employment practice claims over the self-insured retention up to \$500,000 per occurrence. Thirteen of the SCORE's members participate in the ERMA coverage, with self-insured retentions ranging from \$25,000 to \$100,000.

The joint powers agreements for all four of the JPAs are governed by boards of directors consisting of one representative of the member authorities. The boards control the operations of the JPAs, including selection of management and approval of operating budgets, independent of any influence by the member agencies beyond their representation on the boards. Each member authority pays a premium commensurate with the level of coverage requested and shares surpluses and deficits proportionate to their participation.

Audited financial statements for the JPAs are available as follows:

CJPRMA, 3201 Doolan Road, Suite 285, Livermore, CA 94551
LAWCX, c/o Sedgwick, 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833
PRISM, 75 Iron Point Circle, Suite 200, Folsom, CA 95630
ERMA, c/o Sedgwick, 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833

NOTE 6 – LAWCX DEFICIT CURE PLAN

The LAWCX Board has the authority to levy a cash assessment on the participating members for any pooled coverage program. Due to unfavorable claims development, program years 1995 to 2004 are in a deficit position. On June 5, 2018, the LAWCX Board approved an assessment for the program to be collected beginning in the 2018/2019 fiscal year. The SCORE's share of the assessment is \$129,593, which will be paid in ten equal annual installments, and the unpaid balance of the assessment does not bear interest. The outstanding balance of the assessment was \$64,798 and \$77,757 as of June 30, 2024 and June 30, 2023, respectively which are included in the accounts payable balance of the workers' compensation program.

**SMALL CITIES ORGANIZED RISK EFFORT
NOTES TO FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023**

NOTE 7 – CJPRMA ASSESSMENT

The CJPRMA Board has the authority to levy a cash assessment on the participating members for any pooled coverage program. Due to unfavorable claims development, program years 2013 to 2017 are in a deficit position. On December 14, 2023, the CJPRMA Board approved an assessment for the program to be collected beginning in the 2024/2025 fiscal year. The SCORE's share of the assessment is \$138,316, which could be paid in a lump sum or in three annual installments, with the unpaid balance of the assessment bearing interest at the 10-Year Constant Maturity Treasury Index rate in effect on June 1 of 2024, 2025, and 2026, respectively, up to a maximum of 4% per year. The SCORE Board chose to make the payment under the lump sum option.

Although the assessment is not being made by CJPRMA until July 1, 2024, since the SCORE has assessed the members in order to have the funding available for the July payment, the outstanding balance of the assessment of \$138,316 was recorded as a liability as of June 30, 2024, which is included in the accounts payable balance of the liability program.

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REQUIRED SUPPLEMENTARY INFORMATION

<p>SMALL CITIES ORGANIZED RISK EFFORT RECONCILIATION OF CLAIMS LIABILITIES BY PROGRAM LIABILITY PROGRAM For the Years Ended June 30, 2024 and 2023</p>
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The schedule below presents the changes in claims liabilities for the past two years of the SCORE's Liability Program for the years ended June 30:

	2024	2023
Unpaid claims and claim adjustment expenses at beginning of year	\$2,021,539	\$1,849,233
Incurred claims and claim adjustment expenses:		
Provision for covered events of current fiscal year	758,000	723,000
Change in provision for covered events of prior fiscal years	538,140	(194,060)
Total incurred claims and claim adjustment expenses	1,296,140	528,940
Payments:		
Claims and claim adjustment expenses attributable to covered events of current fiscal year	(55,669)	(92,174)
Claims and claim adjustment expenses attributable to covered events of prior fiscal years	(542,187)	(264,460)
Total payments	(597,856)	(356,634)
Unpaid claims and claim adjustment expenses at end of fiscal year	\$2,719,823	\$2,021,539

The components of the unpaid claims and claim adjustment expenses for the Liability Program as of June 30, 2024 and 2023 were as follows:

	2024	2023
Claims reserves	\$1,365,182	\$1,386,032
Claims incurred but not reported (IBNR)	1,159,641	473,507
Unallocated los adjustment expenses (ULAE)	195,000	162,000
Unpaid claims and claim adjustment expenses at end of fiscal year	2,719,823	2,021,539
Current portion	(909,107)	(680,434)
Noncurrent portion	\$1,810,716	\$1,341,105

SMALL CITIES ORGANIZED RISK EFFORT
RECONCILIATION OF CLAIMS LIABILITIES BY PROGRAM
WORKERS' COMPENSATION PROGRAM
For the Years Ended June 30, 2024 and 2023

The schedule below presents the changes in claims liabilities for the past two years of the SCORE's Workers' Compensation Program for the years ended June 30:

	<u>2024</u>	<u>2023</u>
Unpaid claims and claim adjustment expenses at beginning of year	\$6,062,891	\$5,648,417
Incurred claims and claim adjustment expenses:		
Provision for covered events of current fiscal year	1,588,000	1,543,001
Change in provision for covered events of prior fiscal years	<u>(1,426,744)</u>	<u>37,038</u>
Total incurred claims and claim adjustment expenses	<u>161,256</u>	<u>1,580,039</u>
Payments:		
Claims and claim adjustment expenses attributable to covered events of current fiscal year	(46,133)	(116,024)
Claims and claim adjustment expenses attributable to covered events of prior fiscal years	<u>(635,744)</u>	<u>(1,049,541)</u>
Total payments	<u>(681,877)</u>	<u>(1,165,565)</u>
Unpaid claims and claim adjustment expenses at end of fiscal year	<u><u>\$5,542,270</u></u>	<u><u>\$6,062,891</u></u>

The components of the unpaid claims and claim adjustment expenses for the Workers' Compensation Program as of June 30, 2024 and 2023 were as follows:

	<u>2024</u>	<u>2023</u>
Claims reserves	\$1,614,258	\$2,264,906
Claims incurred but not reported (IBNR)	3,587,012	3,400,985
Unallocated los adjustment expenses (ULAE)	<u>341,000</u>	<u>397,000</u>
Unpaid claims and claim adjustment expenses at end of fiscal year	5,542,270	6,062,891
Current portion	<u>(845,124)</u>	<u>(978,373)</u>
Noncurrent portion	<u><u>\$4,697,146</u></u>	<u><u>\$5,084,518</u></u>

SMALL CITIES ORGANIZED RISK EFFORT
RECONCILIATION OF CLAIMS LIABILITIES BY PROGRAM
PROPERTY PROGRAM
For the Years Ended June 30, 2024 and 2023

The schedule below presents the changes in claims liabilities for the SCORE's Property Program for the years ended June 30:

	2024	2023
Unpaid claims and claim adjustment expenses at beginning of year	\$0	\$0
Incurred claims and claim adjustment expenses:		
Provision for covered events of current fiscal year	0	24,000
Change in provision for covered events of prior fiscal years	24,000	0
Total incurred claims and claim adjustment expenses	24,000	24,000
Payments:		
Claims and claim adjustment expenses attributable to covered events of current fiscal year	0	(24,000)
Claims and claim adjustment expenses attributable to covered events of prior fiscal years	(24,000)	0
Total payments	(24,000)	(24,000)
Unpaid claims and claim adjustment expenses at end of fiscal year	\$0	\$0

The components of the unpaid claims and claim adjustment expenses for the Property Program as of June 30, 2024 and 2023 were as follows:

	2024	2023
Claims reserves	\$0	\$0
Claims incurred but not reported (IBNR)	0	0
Unallocated los adjustment expenses (ULAE)	0	0
Unpaid claims and claim adjustment expenses at end of fiscal year	0	0
Current portion	0	0
Noncurrent portion	\$0	\$0

<p style="text-align: center;">SMALL CITIES ORGANIZED RISK EFFORT CLAIMS DEVELOPMENT INFORMATION For the Years Ended June 30, 2024 and 2023</p>
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The tables that follow illustrate how the SCORE's earned revenues (net of reinsurance) and investment income compare to related costs of loss (net of loss assumed by reinsurers) and other expenses assumed by the SCORE as of the end of each of the previous ten years for the Liability and Workers' Compensation Programs. The rows of the tables are defined as follows:

1. Total of each fiscal year's gross earned premiums and reported investment revenue, amounts of premiums ceded and net earned reported premiums and reported investment revenue.
2. Each fiscal year's other operating costs of the Program including overhead and loss adjustment expenses not allocable to individual claims.
3. Program's gross incurred losses and allocated loss adjustment expense, losses assumed by reinsurers, and net incurred losses and loss adjustment expense (both paid and accrued) as originally reported at the end of the year in which the event that triggered coverage occurred (called policy year).
4. The cumulative net amounts paid as of the end of successive years for each policy year.
5. The latest reestimated amount of losses assumed by reinsurers for each policy year.
6. Policy year's incurred net claims increased or decreased as of the end of successive years. The annual re-estimation results from new information received on known claims, reevaluation of existing information on known claims, as well as emergence of new claims not previously known.
7. Compares the latest reestimated net incurred claims amount to the amount originally established (line 3) and shows whether this latest estimate of claims cost is greater or less than originally thought. As data for individual policy years mature, the correlation between original estimates and reestimated amounts is commonly used to evaluate the accuracy of incurred claims currently recognized in less mature policy years.

The columns of the tables show data for successive policy years.

SMALL CITIES ORGANIZED RISK EFFORT
LIABILITY PROGRAM - CLAIMS DEVELOPMENT INFORMATION

	Fiscal and Policy Year Ended June 30				
	2015	2016	2017	2018	2019
(1) Premiums and investment revenue:					
Earned	\$1,207,665	\$1,279,722	\$1,388,332	\$1,363,406	\$1,716,808
Ceded	(112,394)	(88,560)	(131,093)	(158,627)	(169,795)
Assessments (dividends), net			(240,353)	(292,753)	(345,835)
Net Earned	<u>\$1,095,271</u>	<u>\$1,191,162</u>	<u>\$1,016,886</u>	<u>\$912,026</u>	<u>\$1,201,178</u>
(2) Unallocated expenses	\$437,302	\$477,627	\$477,000	\$370,628	\$454,765
(3) Estimated claims and expenses, end of policy year					
Incurred	\$1,381,394	\$716,560	\$819,208	\$726,627	\$762,795
Ceded	(112,394)	(88,560)	(131,093)	(158,627)	(169,795)
Net Incurred	<u>\$1,269,000</u>	<u>\$628,000</u>	<u>\$688,115</u>	<u>\$568,000</u>	<u>\$593,000</u>
(4) Net paid (cumulative) as of:					
End of policy year	\$377,218	\$76,381	\$171,946	\$91,874	\$95,637
One year later	432,311	108,338	194,804	156,287	146,718
Two years later	470,652	159,726	232,878	187,040	159,532
Three years later	512,413	166,672	291,720	248,081	235,267
Four years later	512,710	166,672	291,720	370,132	239,661
Five years later	512,710	166,672	291,720	372,303	325,687
Six years later	512,710	166,672	291,720	372,303	
Seven years later	512,710	166,672	291,720		
Eight years later	512,710	166,672			
Nine years later	512,710				
(5) Reestimated ceded claims and expenses	\$0	\$18,137	\$0	\$943	\$0
(6) Reestimated net incurred claims and expenses:					
End of policy year	\$1,269,000	\$628,000	\$688,115	\$568,000	\$593,000
One year later	806,000	451,000	477,000	443,000	545,000
Two years later	595,000	263,000	393,000	356,000	363,000
Three years later	594,000	207,000	369,000	421,000	426,000
Four years later	512,710	148,535	303,000	410,000	284,000
Five years later	512,710	148,000	291,601	397,000	325,687
Six years later	513,000	148,358	291,720	373,303	
Seven years later	513,068	148,535	291,720		
Eight years later	512,710	166,672			
Nine years later	512,710				
(7) Increase (decrease) in estimated net incurred claims and expenses from end of policy year	(\$756,290)	(\$461,328)	(\$396,395)	(\$194,697)	(\$267,313)

* Amounts have been corrected to include the ceded claims for the end of policy year.

Fiscal and Policy Year Ended June 30

2020	2021	2022	2023	2024
\$1,892,431	\$1,696,765	\$1,675,160	\$2,265,166	\$2,909,767
(214,110)	(294,013)	(535,945)	(653,550)	(978,659)
(260,036)	(74,045)	(354,588)	(288,792)	(242,700)
<u>\$1,418,285</u>	<u>\$1,328,707</u>	<u>\$784,627</u>	<u>\$1,322,824</u>	<u>\$1,688,408</u>
\$399,486	\$387,774	\$440,758	\$468,349	\$504,825
\$1,323,110 *	\$934,013 *	\$1,253,878 *	\$1,376,550 *	\$1,736,659
(214,110)	(294,013)	(535,945)	(653,550)	(978,659)
<u>\$1,109,000</u>	<u>\$640,000</u>	<u>\$717,933</u>	<u>\$723,000</u>	<u>\$758,000</u>
\$45,162	\$146,812	\$17,401	\$92,174	\$55,669
105,989	181,846	83,287	277,260	
170,238	223,142	170,001		
364,758	238,798			
533,462				
\$0	\$0	\$0	\$0	\$0
\$1,109,000	\$640,000	\$717,933	\$723,000	\$758,000
875,000	449,000	400,000	277,260	
784,000	690,000	170,001		
716,000	238,798			
533,462				
(\$575,538)	(\$401,202)	(\$547,932)	(\$445,740)	\$0

SMALL CITIES ORGANIZED RISK EFFORT
WORKERS' COMPENSATION PROGRAM - CLAIMS DEVELOPMENT INFORMATION

	Fiscal and Policy Year Ended June 30				
	2015	2016	2017	2018	2019
(1) Premiums and investment revenue:					
Earned	\$1,657,548	\$1,670,222	\$1,815,429	\$1,925,712	\$2,366,763
Ceded	(215,835)	(254,918)	(245,660)	(405,052)	(311,882)
Assessments (dividends), net			(186,682)	(100,592)	(73,437)
Net Earned	<u>\$1,441,713</u>	<u>\$1,415,304</u>	<u>\$1,383,087</u>	<u>\$1,420,068</u>	<u>\$1,981,444</u>
(2) Unallocated expenses	\$354,860	\$352,015	\$379,046	\$516,615	\$483,364
(3) Estimated claims and expenses, end of policy year					
Incurred	\$1,173,835	\$1,122,918	\$1,397,478	\$696,948	\$1,567,882
Ceded	(215,835)	(254,918)	(245,660)	(405,052)	(311,882)
Net Incurred	<u>\$958,000</u>	<u>\$868,000</u>	<u>\$1,151,818</u>	<u>\$291,896</u>	<u>\$1,256,000</u>
(4) Net paid (cumulative) as of:					
End of policy year	\$107,830	\$72,162	\$198,302	\$215,916	\$201,802
One year later	205,177	136,016	483,023	312,187	477,474
Two years later	360,177	189,819	695,473	388,479	791,906
Three years later	489,108	242,316	732,574	454,798	1,006,379
Four years later	577,925	363,223	733,545	470,345	1,033,975
Five years later	652,920	397,494	738,129	531,347	1,091,697
Six years later	669,028	419,092	832,435	545,671	
Seven years later	688,941	453,273	834,220		
Eight years later	827,804	456,617			
Nine years later	878,559				
(5) Reestimated ceded claims and expenses	\$194	\$50	\$28,284	\$0	\$33,722
(6) Reestimated net incurred claims and expenses:					
End of policy year	\$958,000	\$868,000	\$1,151,818	\$291,896	\$1,256,000
One year later	739,000	678,000	1,297,000	1,089,000	1,383,000
Two years later	881,000	613,000	1,266,000	1,249,000	1,380,000
Three years later	949,000	593,000	1,097,000	1,136,000	1,594,000
Four years later	975,000	654,000	1,002,000	1,102,000	1,502,000
Five years later	926,000	770,000	944,753	1,169,000	1,438,000
Six years later	877,000	722,000	1,030,000	1,130,000	
Seven years later	878,311	634,000	856,396		
Eight years later	984,000	625,000			
Nine years later	988,000				
(7) Increase (decrease) in estimated net incurred claims and expenses from end of policy year	\$30,000	(\$243,000)	(\$295,422)	\$838,104	\$182,000

* Amounts have been corrected to include the ceded claims for the end of policy year.

Fiscal and Policy Year Ended June 30

2020	2021	2022	2023	2024
\$2,596,876	\$2,526,075	\$2,296,118	\$2,805,023	\$3,554,845
(333,103)	(360,161)	(416,140)	(449,129)	(537,790)
(167,494)		(264,092)	(236,729)	(261,916)
<u>\$2,096,279</u>	<u>\$2,165,914</u>	<u>\$1,615,886</u>	<u>\$2,119,165</u>	<u>\$2,755,139</u>
\$457,470	\$460,519	\$466,199	\$493,251	\$509,776
\$1,619,103 *	\$1,655,161 *	\$1,779,958 *	\$1,992,130 *	\$2,125,790
(333,103)	(360,161)	(416,140)	(449,129)	(537,790)
<u>\$1,286,000</u>	<u>\$1,295,000</u>	<u>\$1,363,818</u>	<u>\$1,543,001</u>	<u>\$1,588,000</u>
\$101,189	\$94,257	\$236,617	\$116,024	\$47,257
209,357	390,640	528,533	181,160	
369,232	659,006	733,815		
534,292	817,464			
543,377				
\$2	\$0	\$96	\$0	\$0
\$1,286,000	\$1,295,000	\$1,363,818	\$1,543,001	\$1,588,000
935,000	1,330,000	1,437,000	1,139,000	
1,089,000	1,422,000	1,360,000		
1,028,000	1,333,000			
525,554				
(\$760,446)	\$38,000	(\$3,818)	(\$404,001)	\$0

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SUPPLEMENTARY INFORMATION

SMALL CITIES ORGANIZED RISK EFFORT
COMBINING SCHEDULE OF NET POSITION BY PROGRAM
JUNE 30, 2024

	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
ASSETS				
Current Assets				
Cash and cash equivalents	\$2,877,940	\$3,333,048	\$193,340	\$6,404,328
Receivables:				
Contributions	3,234	6,231	3,874	13,339
Interest	54,525	66,677	4,431	125,633
Other				
Investments maturing within one year	784,638	959,504	63,761	1,807,903
Prepaid expenses	136,802	175,624	2,029	314,455
	<u>3,857,139</u>	<u>4,541,084</u>	<u>267,435</u>	<u>8,665,658</u>
Total current assets				
Noncurrent Assets				
Investments, excluding portion maturing in one year	5,815,806	7,111,941	472,604	13,400,351
Receivables:				
Contributions	111,284	20,092		131,376
	<u>5,927,090</u>	<u>7,132,033</u>	<u>472,604</u>	<u>13,531,727</u>
Total noncurrent assets				
	<u>9,784,229</u>	<u>11,673,117</u>	<u>740,039</u>	<u>22,197,385</u>
Total assets				
LIABILITIES				
Current Liabilities				
Accounts payable	226,022	16,599		242,621
Dividends payable to members	95,186	72,181		167,367
Current portion of unpaid claims and claim adjustment expenses	909,107	845,124		1,754,231
	<u>1,230,315</u>	<u>933,904</u>		<u>2,164,219</u>
Total current liabilities				
Noncurrent Liabilities				
Accounts payable		51,839		51,839
Unpaid claims and claim adjustment expenses	1,810,716	4,697,146		6,507,862
	<u>1,810,716</u>	<u>4,748,985</u>		<u>6,559,701</u>
Total noncurrent liabilities				
	<u>3,041,031</u>	<u>5,682,889</u>		<u>8,723,920</u>
Total liabilities				
NET POSITION				
Net position - unrestricted	<u>\$6,743,198</u>	<u>\$5,990,228</u>	<u>\$740,039</u>	<u>\$13,473,465</u>

SMALL CITIES ORGANIZED RISK EFFORT
COMBINING SCHEDULE OF NET POSITION BY PROGRAM
JUNE 30, 2023

	Liability	Workers' Compensation	Other Programs	Total
ASSETS				
Current Assets				
Cash and cash equivalents	\$2,108,049	\$2,569,822	\$84,962	\$4,762,833
Receivables:				
Contributions		192		192
Interest	39,640	43,159	1,639	84,438
Other		65,502		65,502
Investments maturing within one year	614,846	691,696	25,241	1,331,783
Prepaid expenses	4,069	5,177	1,946	11,192
	<u>2,766,604</u>	<u>3,375,548</u>	<u>113,788</u>	<u>6,255,940</u>
Noncurrent Assets				
Investments, excluding portion maturing in one year	6,226,183	6,756,767	257,573	13,240,523
Receivables:				
Contributions	87,981	1,061		89,042
	<u>6,314,164</u>	<u>6,757,828</u>	<u>257,573</u>	<u>13,329,565</u>
Total assets	<u>9,080,768</u>	<u>10,133,376</u>	<u>371,361</u>	<u>19,585,505</u>
LIABILITIES				
Current Liabilities				
Accounts payable	16,724	62,995	137	79,856
Dividends payable to members	34,365	29,355	16,859	80,579
Unearned revenue				
Current portion of unpaid claims and claim adjustment expenses	680,434	978,373		1,658,807
	<u>731,523</u>	<u>1,070,723</u>	<u>16,996</u>	<u>1,819,242</u>
Noncurrent Liabilities				
Accounts payable		64,798		64,798
Unpaid claims and claim adjustment expenses	1,341,105	5,084,518		6,425,623
	<u>1,341,105</u>	<u>5,149,316</u>		<u>6,490,421</u>
Total liabilities	<u>2,072,628</u>	<u>6,220,039</u>	<u>16,996</u>	<u>8,309,663</u>
NET POSITION				
Net position - unrestricted	<u>\$7,008,140</u>	<u>\$3,913,337</u>	<u>\$354,365</u>	<u>\$11,275,842</u>

SMALL CITIES ORGANIZED RISK EFFORT
COMBINING SCHEDULE OF REVENUES, EXPENSES
AND CHANGES IN NET POSITION BY PROGRAM
FOR THE YEAR ENDED JUNE 30, 2024

	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
OPERATING REVENUES				
Member contributions	\$2,376,146	\$3,050,449	\$2,453,417	\$7,880,012
Member assessments	152,385	7,216		159,601
Total operating revenues	<u>2,528,531</u>	<u>3,057,665</u>	<u>2,453,417</u>	<u>8,039,613</u>
OPERATING EXPENSES				
Provision for claims and claim adjustment expenses	1,296,140	161,256	24,000	1,481,396
Insurance premiums	978,659	537,790	2,043,743	3,560,192
Program administration	128,494	164,958		293,452
Claims administration	100,000	115,996		215,996
Member dividends and refunds	395,085	269,132		664,217
General and administrative	276,331	228,822		505,153
Total operating expenses	<u>3,174,709</u>	<u>1,477,954</u>	<u>2,067,743</u>	<u>6,720,406</u>
Net operating income	<u>(646,178)</u>	<u>1,579,711</u>	<u>385,674</u>	<u>1,319,207</u>
NON-OPERATING REVENUES				
Investment income (loss)	381,236	497,180		878,416
Total nonoperating revenues	<u>381,236</u>	<u>497,180</u>		<u>878,416</u>
Change in net position	(264,942)	2,076,891	385,674	2,197,623
Net position, beginning of year	<u>7,008,140</u>	<u>3,913,337</u>	<u>354,365</u>	<u>11,275,842</u>
NET POSITION, END OF YEAR	<u><u>\$6,743,198</u></u>	<u><u>\$5,990,228</u></u>	<u><u>\$740,039</u></u>	<u><u>\$13,473,465</u></u>

SMALL CITIES ORGANIZED RISK EFFORT
 COMBINING SCHEDULE OF REVENUES, EXPENSES
 AND CHANGES IN NET POSITION BY PROGRAM
 FOR THE YEAR ENDED JUNE 30, 2023

	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
OPERATING REVENUES				
Member contributions	\$2,141,212	\$2,677,317	\$1,837,581	\$6,656,110
Member assessments	11,127	24,898		36,025
Property insurance refund			195,935	195,935
ERMA dividend	21,858			21,858
	<u>2,174,197</u>	<u>2,702,215</u>	<u>2,033,516</u>	<u>6,909,928</u>
Total operating revenues				
OPERATING EXPENSES				
Provision for claims and claim adjustment expenses	528,940	1,580,039	24,000	2,132,979
Insurance premiums	653,550	449,129	1,499,209	2,601,888
Program administration	125,587	159,318		284,905
Claims administration	78,920	112,810		191,730
Member dividends and refunds	299,919	261,627	195,935	757,481
General and administrative	263,842	221,123	2,019	486,984
	<u>1,950,758</u>	<u>2,784,046</u>	<u>1,721,163</u>	<u>6,455,967</u>
Total operating expenses				
Net operating income	<u>223,439</u>	<u>(81,831)</u>	<u>312,353</u>	<u>453,961</u>
NON-OPERATING REVENUES				
Investment income (loss)	<u>90,969</u>	<u>102,808</u>		<u>193,777</u>
Total nonoperating revenues	<u>90,969</u>	<u>102,808</u>		<u>193,777</u>
Income (Loss) Before Transfers	314,408	20,977	312,353	647,738
Transfers in	34,142		12,601	46,743
Transfers (out)	<u>(11,726)</u>	<u>(8,046)</u>	<u>(26,971)</u>	<u>(46,743)</u>
Change in net position	336,824	12,931	297,983	647,738
Net position, beginning of year	<u>6,671,316</u>	<u>3,900,406</u>	<u>56,382</u>	<u>10,628,104</u>
NET POSITION, END OF YEAR	<u><u>\$7,008,140</u></u>	<u><u>\$3,913,337</u></u>	<u><u>\$354,365</u></u>	<u><u>\$11,275,842</u></u>

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**INDEPENDENT AUDITOR’S REPORT ON
INTERNAL CONTROL OVER FINANCIAL REPORTING
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN
AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE
WITH *GOVERNMENT AUDITING STANDARDS***

Board of Directors
Small Cities Organized Risk Effort
Sacramento, California

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the basic financial statements of the Small Cities Organized Risk Effort (SCORE) as of and for the year ended June 30, 2024, and have issued our report thereon dated October 25, 2024.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the SCORE’s internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the SCORE’s internal control. Accordingly, we do not express an opinion on the effectiveness of the SCORE’s internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the SCORE’s financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that have not been identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the SCORE’s financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance that are required to be reported under *Government Auditing Standards*.

We have also issued a separate Memorandum on Internal Control dated October 25, 2024 which is an integral part of our audit and should be read in conjunction with this report.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the SCORE's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the SCORE's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Pleasant Hill, California
October 25, 2024

**SMALL CITIES ORGANIZED RISK EFFORT
MEMORANDUM ON INTERNAL CONTROL
FOR THE YEAR ENDED
JUNE 30, 2024**

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**SMALL CITIES ORGANIZED RISK EFFORT
MEMORANDUM ON INTERNAL CONTROL**

For the Year Ended June 30, 2024

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MEMORANDUM ON INTERNAL CONTROL

Board of Directors
Small Cities Organized Risk Effort
Sacramento, California

In planning and performing our audit of the basic financial statements of the Small Cities Organized Risk Effort (SCORE) as of and for the year ended June 30, 2024, in accordance with auditing standards generally accepted in the United States of America, we considered the SCORE's internal control over financial reporting (internal control) as a basis for designing our auditing procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the SCORE's internal control. Accordingly, we do not express an opinion on the effectiveness of the SCORE's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the SCORE's financial statements will not be prevented, or detected and corrected, on a timely basis.

Our consideration of internal control was for the limited purpose described in the first paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses. In addition, because of inherent limitations in internal control, including the possibility of management override of controls, misstatements due to error or fraud may occur and not be detected by such controls. Given these limitations during our audit, we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Included in the Schedule of Other Matters are recommendations not meeting the above definitions that we believe are opportunities for strengthening internal controls and operating efficiency or other informational items.

This communication is intended solely for the information and use of management, Board of Directors, and others within the organization, and agencies and pass-through entities requiring compliance with *Government Auditing Standards*, and is not intended to be and should not be used by anyone other than these specified parties.

Pleasant Hill, California
October 25, 2024

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**SMALL CITIES ORGANIZED RISK EFFORT
MEMORANDUM ON INTERNAL CONTROL**

SCHEDULE OF OTHER MATTERS

NEW GASB PRONOUNCEMENTS OR PRONOUNCEMENTS NOT YET EFFECTIVE

There are a number of new Governmental Accounting Standards Board (GASB) pronouncements taking affect in the next few years. We cite only a few of them here that could have an impact on the SCORE to keep you informed of developments. Of course, all of the upcoming GASB pronouncements should be reviewed by management to determine if any revisions to accounting or reporting are necessary.

EFFECTIVE FISCAL YEAR 2024/25:

GASB 102 – Certain Risk Disclosures

State and local governments face a variety of risks that could negatively affect the level of service they provide or their ability to meet obligations as they come due. Although governments are required to disclose information about their exposure to some of those risks, essential information about other risks that are prevalent among state and local governments is not routinely disclosed because it is not explicitly required. The objective of this Statement is to provide users of government financial statements with essential information about risks related to a government’s vulnerabilities due to certain concentrations or constraints.

This Statement defines a concentration as a lack of diversity related to an aspect of a significant inflow of resources or outflow of resources. A constraint is a limitation imposed on a government by an external party or by formal action of the government’s highest level of decision-making authority. Concentrations and constraints may limit a government’s ability to acquire resources or control spending.

This Statement requires a government to assess whether a concentration or constraint makes the primary government reporting unit or other reporting units that report a liability for revenue debt vulnerable to the risk of a substantial impact. Additionally, this Statement requires a government to assess whether an event or events associated with a concentration or constraint that could cause the substantial impact have occurred, have begun to occur, or are more likely than not to begin to occur within 12 months of the date the financial statements are issued.

If a government determines that those criteria for disclosure have been met for a concentration or constraint, it should disclose information in notes to financial statements in sufficient detail to enable users of financial statements to understand the nature of the circumstances disclosed and the government’s vulnerability to the risk of a substantial impact. The disclosure should include descriptions of the following:

- The concentration or constraint.
- Each event associated with the concentration or constraint that could cause a substantial impact if the event had occurred or had begun to occur prior to the issuance of the financial statements.
- Actions taken by the government prior to the issuance of the financial statements to mitigate the risk.

How the Changes in This Statement Will Improve Financial Reporting

The requirements of this Statement will improve financial reporting by providing users of financial statements with essential information that currently is not often provided. The disclosures will provide users with timely information regarding certain concentrations or constraints and related events that have occurred or have begun to occur that make a government vulnerable to a substantial impact. As a result, users will have better information with which to understand and anticipate certain risks to a government’s financial condition.

**SMALL CITIES ORGANIZED RISK EFFORT
MEMORANDUM ON INTERNAL CONTROL**

SCHEDULE OF OTHER MATTERS

EFFECTIVE FISCAL YEAR 2025/26:

GASB 103 – Financial Reporting Model Improvements

The objective of this Statement is to improve key components of the financial reporting model to enhance its effectiveness in providing information that is essential for decision making and assessing a government's accountability. This Statement also addresses certain application issues.

Management's Discussion and Analysis

This Statement continues the requirement that the basic financial statements be preceded by management's discussion and analysis (MD&A), which is presented as required supplementary information (RSI). MD&A provides an objective and easily readable analysis of the government's financial activities based on currently known facts, decisions, or conditions and presents comparisons between the current year and the prior year. This Statement requires that the information presented in MD&A be limited to the related topics discussed in five sections: (1) Overview of the Financial Statements, (2) Financial Summary, (3) Detailed Analyses, (4) Significant Capital Asset and Long-Term Financing Activity, and (5) Currently Known Facts, Decisions, or Conditions. Furthermore, this Statement stresses that the detailed analyses should explain why balances and results of operations changed rather than simply presenting the amounts or percentages by which they changed. This Statement emphasizes that the analysis provided in MD&A should avoid unnecessary duplication by not repeating explanations that may be relevant to multiple sections and that "boilerplate" discussions should be avoided by presenting only the most relevant information, focused on the primary government. In addition, this Statement continues the requirement that information included in MD&A distinguish between that of the primary government and its discretely presented component units.

Unusual or Infrequent Items

This Statement describes unusual or infrequent items as transactions and other events that are either unusual in nature or infrequent in occurrence. Furthermore, governments are required to display the inflows and outflows related to each unusual or infrequent item separately as the last presented flow(s) of resources prior to the net change in resource flows in the government-wide, governmental fund, and proprietary fund statements of resource flows.

Presentation of the Proprietary Fund Statement of Revenues, Expenses, and Changes in Fund Net Position

This Statement requires that the proprietary fund statement of revenues, expenses, and changes in fund net position continue to distinguish between operating and nonoperating revenues and expenses. Operating revenues and expenses are defined as revenues and expenses other than nonoperating revenues and expenses. Nonoperating revenues and expenses are defined as (1) subsidies received and provided, (2) contributions to permanent and term endowments, (3) revenues and expenses related to financing, (4) resources from the disposal of capital assets and inventory, and (5) investment income and expenses.

**SMALL CITIES ORGANIZED RISK EFFORT
MEMORANDUM ON INTERNAL CONTROL**

SCHEDULE OF OTHER MATTERS

GASB 103 – Financial Reporting Model Improvements (Continued)

In addition to the subtotals currently required in a proprietary fund statement of revenues, expenses, and changes in fund net position, this Statement requires that a subtotal for operating income (loss) and noncapital subsidies be presented before reporting other nonoperating revenues and expenses. Subsidies are defined as (1) resources received from another party or fund (a) for which the proprietary fund does not provide goods and services to the other party or fund and (b) that directly or indirectly keep the proprietary fund's current or future fees and charges lower than they would be otherwise, (2) resources provided to another party or fund (a) for which the other party or fund does not provide goods and services to the proprietary fund and (b) that are recoverable through the proprietary fund's current or future pricing policies, and (3) all other transfers.

How the Changes in This Statement Will Improve Financial Reporting

The requirements for MD&A will improve the quality of the analysis of changes from the prior year, which will enhance the relevance of that information. They also will provide clarity regarding what information should be presented in MD&A.

The requirements for the separate presentation of unusual or infrequent items will provide clarity regarding which items should be reported separately from other inflows and outflows of resources.

The definitions of operating revenues and expenses and of nonoperating revenues and expenses will replace accounting policies that vary from government to government, thereby improving comparability. The addition of a subtotal for operating income (loss) and noncapital subsidies will improve the relevance of information provided in the proprietary fund statement of revenues, expenses, and changes in fund net position.

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**SMALL CITIES ORGANIZED RISK EFFORT
MEMORANDUM ON INTERNAL CONTROL**

STATUS OF PRIOR YEAR OTHER MATTERS

2023-01 Quarterly Treasurer’s Investment Report

The quarterly Investment Report should include all of the SCORE’s investments held as of the end of the reporting period. The SCORE also includes cash balances on the investment report.

We reviewed the June 30, 2023 quarterly investment report and noted the following:

- The report does not include Treasury Bills in the amount of \$2,460,269 and a money market fund in the amount of \$58,218 held as of June 30, 2023.
- A notation on the report indicates that the cash account balance includes “one checking account and two pass-thru accounts (liability and workers’ compensation claims)”, but the balance on the report included only the checking account (\$1,512,550) and not the balance of the two pass-through accounts (\$385,097).

We understand that the omission of the Treasury Bills and money market fund was due to a new account that was established during the year not being added to the investment report, and we understand the pass-through accounts were omitted due to oversight.

The SCORE should develop a process to ensure the quarterly investment report includes all cash and investment balances held at the end of the reporting period. The report should be reconciled not only to the cash and investment statements, but also to the general ledger, to ensure it is complete.

Update for June 30, 2024 Audit:

During our review of the June 30, 2024 quarterly investment report, we noted that the notation on the report continues to indicate that the cash account balance includes “one checking account and two pass-thru accounts (liability and workers’ compensation claims)”, but the balance on the report included only the checking account (\$1,362,223) and not the balance of the two pass-through accounts (\$498,030).

Current Status:

Going forward, SCORE Management will ensure that the Quarterly Treasurer’s Investment Report includes all cash and investments accounts by comparing the report data to the underlying accounting records.

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**SMALL CITIES ORGANIZED RISK EFFORT
REQUIRED COMMUNICATIONS
FOR THE YEAR ENDED
JUNE 30, 2024**

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**SMALL CITIES ORGANIZED RISK EFFORT
REQUIRED COMMUNICATIONS**

For the Year Ended June 30, 2024

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REQUIRED COMMUNICATIONS

Board of Directors
Small Cities Organized Risk Effort
Sacramento, California

We have audited the basic financial statements of the Small Cities Organized Risk Effort (SCORE) for the year ended June 30, 2024. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards and *Government Auditing Standards*, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our engagement letter dated May 29, 2024 that was presented to the Program Director, and in our written communication to the Executive Committee members on August 5, 2024. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Accounting Policies – Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the SCORE are described in Note 1 to the financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during the year.

The following Governmental Accounting Standards Board (GASB) pronouncement became effective, but did not have a material effect on the financial statements:

GASB 99 – Omnibus 2022, paragraphs 4–10

GASB 100 – Accounting for Changes and Error Corrections

Unusual Transactions, Controversial or Emerging Areas – We noted no transactions entered into by the SCORE during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting Estimates – Accounting estimates are an integral part of the financial statements prepared by management and are based on management’s knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive accounting estimates affecting the SCORE’s financial statements were:

Estimated Fair Value of Investments: As of June 30, 2024, the SCORE held approximately \$21.6 million of cash and investments as measured by fair value as disclosed in Note 2 to the Financial Statements. Fair value is essentially market pricing in effect as of June 30, 2024. These fair values are not required to be adjusted for changes in general market conditions occurring subsequent to June 30, 2024.

Estimated Liability for Unpaid Claims and Claims Adjustment Expenses: Management's estimate of the liability for unpaid claims and claims adjustment expenses is disclosed in Note 3 to the financial statements and is based on actuarial studies determined by a consultant, which are based on the claims experience of the SCORE. We evaluated the key factors and assumptions used to develop the estimate and determined that it is reasonable in relation to the basic financial statements taken as a whole.

Disclosures – The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. We did not propose any audit adjustments that, in our judgment, could have a significant effect, either individually or in the aggregate, on the SCORE's financial reporting process.

Professional standards require us to accumulate all known and likely uncorrected misstatements identified during the audit, other than those that are trivial, and communicate them to the appropriate level of management. We have no such misstatements to report to the Board.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in a management representation letter dated October 25, 2024.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the SCORE's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the SCORE's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

We applied certain limited procedures to the required supplementary information that accompanies and supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the required supplementary information and do not express an opinion or provide any assurance on the required supplementary information.

We were engaged to report on the supplementary information that accompanies the financial statements, but is not required supplementary information. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

This information is intended solely for the use of the Board and management and is not intended to be, and should not be, used by anyone other than these specified parties.

Pleasant Hill, California
October 25, 2024

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PREMIUM PAYMENT UPDATES

ACTION ITEM

ISSUE: The Board will receive an update on the current status of receivables for those members with payment plans, including Isleton and Loyalton, with an update on Etna's payment status as well.

RECOMMENDATION: Review and provide feedback, direction, or take action.

FISCAL IMPACT: None expected from this item.

BACKGROUND: Several members have requested payment plans for their annual funding, and the Board has requested updates to gauge progress in maintaining approved payment plans.

ATTACHMENT(S): *Provided under separate cover.*



**DKF SOLUTIONS – WHAT CAN WE LEARN FROM OUR LOSS RUNS
INFORMATION ITEM**

ISSUE: DKF Solutions will present a training session on using your loss runs to focus your risk management efforts.

RECOMMENDATION: Review and provide feedback or direction.

FISCAL IMPACT: None.

BACKGROUND: DKF is SCORE's contracted risk control advisor and regularly provides training presentations at Board meetings.

ATTACHMENT(S): *To be provided at meeting.*



**Small Cities Organized Risk Effort
Board of Directors Meeting
October 25, 2024**

Agenda Item H.2.

SCORE FY 25/26 MEETING DATES AND LOCATIONS

ACTION ITEM

ISSUE: The SCORE Board approved the meeting dates for the FY 24/25 year at their meeting in October of 2023. The three remaining dates this year are set for Friday, January 24, 2024, March 28, 2024, and Friday, June 20, 2024, all starting at 9:00 a.m. The meeting date resolution states the location as Anderson, CA. To help members avoid scheduling conflicts during the FY 25/26 we have proposed meeting dates.

RECOMMENDATION: Consider and approve dates and locations for the FY 25/26 meetings, including the annual retreat and Board meeting.

FISCAL IMPACT: The Fiscal Impact cannot be determined at this time, any change to the location or schedule should have a minimal financial impact.

BACKGROUND: For the last fiscal year all SCORE meetings have been held via Teleconference.

ATTACHMENT(S): Resolution 25-01 Proposed Meeting Dates and Locations

RESOLUTION NO. 25-01

**RESOLUTION OF THE BOARD OF DIRECTORS
SMALL CITIES ORGANIZED RISK EFFORT (SCORE)
ESTABLISHING MEETING DATES FOR THE PROGRAM YEAR 2025/26**

BE IT RESOLVED THAT:

The following meeting dates are hereby established for the 2024/25 Program Year:

Friday, August 22, 2025 commence at 9:00 a.m.	Teleconference
Thursday, October 23, 2025 commence at 9:00 a.m.	Anderson, CA
Friday, October 24, 2025 commence at 9:00 a.m.	Anderson, CA
Friday, January 23, 2026 commence at 9:00 a.m.	Anderson, CA
Friday, March 27, 2026 commence at 9:00 a.m.	Anderson, CA
Friday, June 19, 2026 commence at 9:00 a.m.	Anderson, CA

This Resolution was adopted by the Board of Directors at a regular meeting of the Board held on October 25, 2024 in Anderson, California, by the following vote:

AYES:

NAYS:

ABSTAIN:

ABSENT:

ATTEST:

Wes Heathcock, SCORE President



FORM 700 – FILING PROCESS

INFORMATION ITEM

ISSUE: Members are reminded of their obligations to file a Form 700 annually and upon entering or *leaving* office. Members have experienced appointees who may not have been aware of their duties and have been subject to fines for failure to report.

The Board is reminded if the Form 700 is filed after the deadline of 30 days upon assuming a role, under Government Code section 91013, a *fine of \$10 per day, up to a maximum of \$100*, may be imposed for late filing of this form.

RECOMMENDATION: The members of the SCORE Board are asked to pass a City Resolution when a new Board Representative or Alternate is appointed, including notice to the appointee.

FISCAL IMPACT: None expected – information only.

BACKGROUND: The Fair Political Practices Commission (FPPC) has implemented an electronic filing system for the Form 700. Beginning in 2017, SCORE Members file their assuming office, leaving office and annual reports online. Members should have received an email from the FPPC in January that provides a link to the online platform to complete the Annual Form 700 by the deadline of April 1, 2024.

If you have any questions regarding your filing officer duties, please call your FPPC contact Christine Chen at Phone: (916) 324-7602 or Email: Form700@fppc.ca.gov. For other questions, please call toll free at 1-866-275-3772, ext. 2 or email advice@fppc.ca.gov.

ATTACHMENTS: None



**NOMINATION AND SELECTION OF
ERMA REPRESENTATIVE**

ACTION ITEM

ISSUE: The Board is asked to appoint a representative for the Board of the Employment Risk Management Authority ([ERMA](#)).

RECOMMENDATION: Consider appointing a member of the SCORE Board as SCORE's authorized agent for purposes of representation on the ERMA Board.

FISCAL IMPACT: None expected – information only.

BACKGROUND: Muriel Howarth-Terrell, City of Mount Shasta served as the SCORE Representative and Wendy Howard, City of Shasta Lake, serves as the Alternate Representative. Due to Muriel's recent retirement the position has become vacant. A Program Administrator also attends ERMA meetings to keep apprised of information relevant to SCORE. Upcoming ERMA Board meeting dates: January 23-24, 2025, and June 2, 2025.

ATTACHMENTS: None.



**SCORE SCHEDULE OF CONTRACTS
AND RENEWAL DIRECTION**

ACTION ITEM

ISSUE: The Board regularly reviews the status of major contracts with terms expiring by the end of the fiscal year during the October meeting to plan for renewal or consider alternatives.

RECOMMENDATION: Review and provide direction regarding upcoming contract renewals.

FISCAL IMPACT: None expected from this item.

BACKGROUND: SCORE's administrators maintain the attached schedule of contracts to assist in managing the services provided to the group. Alliant has partnered with SCORE to provide key services since the group's inception. Sedgwick is the successor organization to York and Bragg claim services, ser

ATTACHMENT(S): Schedule of SCORE Contracts

SCORE SCHEDULE OF CONTRACTS

Provider	Service	Action	Duration	Expiration	In File	Signed	Budget 2024-25	Budget 2025-26	Budget 2026-27	Budget 2027-28	Budget 2028-29
Alliant Insurance Services, Inc.	Brokerage, Risk Management & Program Administration	Extension	5 Year	6/30/2028	Yes	Yes	\$ 302,256	\$ 311,324	\$ 320,663	\$ 330,283	
ACI	Employee Assistance Program	Extension	2 year	9/1/2026	Yes	Yes	\$ 15,772	\$ 15,772			
Bickmore Actuary	Acutary	Agreement	1 year	6/30/2025	Yes	Yes	\$ 15,640				
Chandler Investment Management	Investment Management (Chandler Asset Management)	Renewal	Until Canceled	U/C	Yes	NO	U/C				
DKF	Safety & Risk Control	Proposal	3 year	6/30/2025	Yes	Yes	115,000	\$ 115,000	\$ 120,000		
Gibbons & Conley, Attorneys at Law	Legal	Renewal	3 Year	6/30/2026	Yes	Signed by Presid	\$ 7,500	\$ 7,500			
Gilbert & Associates	Financial Accounting & Consulting	Renewal	3 year	6/30/2025	Yes	Yes	\$ 70,000				
Lexipol	Lexipol	Renewal	3 year	7/1/2027	Yes	Signed by Presid	\$32,459	\$34,082	\$35,786		
Maze Associates	Financial Auditing		3 year	7/1/2024			\$ 24,825				
North Bay Associates (WC Auditor)	WC Claims Auditor (completed for prior year ending with odd number but actually done/paid every fiscal year that ends with an even number year) e.g. YE 6-30-23 would be done and paid during FY 23-24	Need Agreement to be signed	1 year	7/2/2024	NO	NO	N/A				
RMS	GL Claims Auditor (completed for prior year ending with even number but actually done/paid every fiscal year that ends with an odd number year) e.g. YE 6-30-24 would be done and paid during FY 24-25	Renewal?	1 year	7/3/2023		email communications	\$ 5,000				
Vector Solutions (formerly Target Solutions)	Training Resources	Addendum to Agreement	3 year	11/3/2026	Yes	Yes	\$31,896	\$33,829			
George Hills	Liability Claims Management	New Agreement	3 year	6/30/2028	Yes	Yes	\$ 92,970				
Intercare	Workers' Compensation Claims Management	New Agreement	3 year	6/30/2026	Yes	Yes	\$111,750	\$115,103	\$118,556.070	\$122,112.750	\$125,776.140
Company Nurse - contract thru LAWCX	Reporting Claims (triage first report of claim)	LAWCX	LAWCX	7/7/2022	Proposal	NO	\$ 7,630				
Occu-Med	Occupational Medical Clinics (Fit for Duty)	none	unknown	7/8/2022	no	no					
Precision Concrete	Concrete Cutting	Renewal	unknown		Yes	Signed by President					

U/C = Until Cancelled

In Box means contract has been executed/approved by BOD
 Orange indicates optional year extensions pricing
 Yellow indicates contract expiration is soon



ROUNDTABLE DISCUSSION
INFORMATION ITEM

ISSUE: Members will receive information regarding Entertainment Zones, including the recent legislation allowing them, the risks they represent, the City of San Francisco’s implementation, and best practices for risk management of the exposure.

RECOMMENDATION: Review and provide feedback and direction as needed.

FISCAL IMPACT: None.

BACKGROUND: The ability to designate Entertainment Zones is relatively new and members have requested more information about the risks they represent and ways to mitigate them should a member decide to create one.

ATTACHMENTS: Overview of Issues Related to Entertainment Zones

San Francisco's Entertainment Zones Legislation and Its Context

San Francisco has introduced legislation under California's Senate Bill 76 (SB 76) to create Entertainment Zones (EZs), allowing businesses to sell alcohol in designated public areas during events to stimulate local economies. These zones aim to rejuvenate the city's entertainment industry, which has faced significant challenges during and after the COVID-19 pandemic, by fostering community and tourism.

Key Elements of SB 76 and Entertainment Zones:

1. **Purpose and Framework:** SB 76 provides a structured approach for establishing EZs, outlining regulations for alcohol consumption, zoning, and public safety. This legislation enables local governments to manage these zones effectively, ensuring that businesses comply with state laws and possess the necessary licenses to operate.
2. **Economic Impact:** The entertainment industry is crucial to San Francisco's economy, contributing to job creation and tourism. The establishment of EZs is seen as a strategic move to boost these sectors, which have been heavily impacted by restrictions related to COVID-19.
3. **Community Involvement:** The proposal emphasizes the importance of community engagement in shaping the EZs. City officials plan to collaborate with residents and businesses to ensure that the zones reflect the community's needs and desires.
4. **Liability Risks:** While the proposal has the potential to revitalize parts of the city, it faces challenges, including funding, navigating regulatory hurdles, and ensuring that the EZs are inclusive and accessible to all community members. Liability risks for the city include potential public safety issues, such as accidents or alcohol-related incidents.
5. **Immunities:** Immunities could arise from compliance with state regulations and municipal codes.
6. **Risk Management:** Potential liability risks associated with EZs include accidents, property damage, and legal issues related to alcohol sales. To mitigate these risks, the city is implementing clear guidelines, establishing strong law enforcement partnerships, setting insurance requirements, and enforcing crowd control measures, all aimed at ensuring a safe and vibrant environment for public gatherings. Best practices for risk management include enforcing container restrictions, clear signage, partnering with local law enforcement, and requiring businesses to have adequate liability insurance.
7. **Regulatory Changes:** The proposal includes plans to streamline the permitting process for businesses wanting to host events in EZs. This reduction in bureaucracy is intended to help businesses operate more efficiently and attract visitors.
8. **Potential Locations and Broader Goals:** While specific areas for the EZs have not been finalized, city officials are considering locations that could benefit from increased activity and foot traffic. Overall, the establishment of EZs is part of a larger effort to revitalize San Francisco's economy, promote culture, tourism, and support local business growth.

Immunities

1. **Compliance Immunity:** Local governments and businesses could benefit from immunities related to compliance with state regulations and municipal codes. If the city follows all required guidelines for establishing and operating EZs, it may mitigate liability risks associated with accidents or alcohol-related incidents.
2. **Governmental Immunity:** Certain governmental entities may have immunity from liability for actions taken in good faith while performing their official duties. This can apply to city officials and law enforcement if they adhere to established protocols and procedures in managing EZs.

San Francisco's Entertainment Zones Legislation and Its Context

3. **Waivers and Releases:** Businesses operating within the EZs may require patrons to sign waivers or releases of liability, thereby shifting some risk away from the city and the businesses themselves. This can help protect them from lawsuits related to incidents occurring within the zones.
4. **Statutory Immunity - Compliance with Alcohol Regulations:** Businesses and local governments that adhere strictly to state and local alcohol regulations may be afforded statutory immunity against certain claims related to alcohol service. This immunity can protect them from liability for incidents that occur as a direct result of complying with established alcohol laws, provided that they acted in good faith.
5. **Qualified Immunity for Government Officials - Good Faith Actions:** Government officials involved in the planning and regulation of EZs may benefit from qualified immunity if they make decisions based on a reasonable belief that they are following the law. If a claim arises, they may be protected from liability if it can be shown that their actions were consistent with the applicable regulations.
6. **Sovereign Immunity - Governmental Entities:** Local government entities may be protected by sovereign immunity, which shields them from certain lawsuits. This protection applies when they are acting within the scope of their governmental duties and following established laws and procedures. This can limit their liability for incidents that occur in the EZs, as long as they can demonstrate compliance with regulations.
7. **Immunity from Tort Claims - Public Safety Measures:** If the city implements safety measures, crowd control protocols, and alcohol management policies in line with state and municipal codes, it may be immune from tort claims arising from incidents that occur in the EZs. This protection would depend on the city's adherence to best practices in risk management and public safety.
8. **Liability Limitations for Businesses - Regulatory Compliance:** Businesses that follow the guidelines set forth in SB 76 and other relevant codes may limit their liability exposure. If they can demonstrate that they complied with all applicable regulations—such as obtaining the necessary permits, training staff, and adhering to alcohol service protocols—they may have stronger defenses against liability claims.
9. **Defense Against Negligence Claims - Proactive Measures:** By taking proactive measures to comply with state regulations (e.g., implementing training programs, hiring security personnel, and establishing clear signage), both the city and businesses can potentially defend against negligence claims. If compliance with the law is proven, it can serve as a strong argument that reasonable care was exercised.

By ensuring compliance with state regulations and municipal codes, San Francisco, and businesses within the EZs can not only mitigate risks but also gain certain immunities that protect them from liability. This proactive approach encourages adherence to best practices and promotes a safer environment for public gatherings and alcohol service.

Risk Management Ideas

1. **Insurance Requirements:** Mandate that businesses operating in EZs carry specific types and amounts of liability insurance, covering potential accidents, property damage, and alcohol-related incidents. This requirement can help ensure that there are adequate resources available for claims if incidents occur.
2. **Clear Guidelines and Training:** Develop comprehensive guidelines for businesses that include best practices for alcohol service, crowd control, and safety measures. Offering training

San Francisco's Entertainment Zones Legislation and Its Context

programs for staff on responsible alcohol service and emergency response can also enhance safety within the EZs.

3. **Public Safety Partnerships:** Establish strong partnerships with local law enforcement and emergency services. This collaboration can facilitate the swift response to incidents, enforce regulations, and enhance overall safety within the EZs.
4. **Container Restrictions:** Implement regulations limiting the types of containers used for alcohol sales (e.g., no glass bottles), which can reduce the risk of injury from broken glass and help manage litter.
5. **Signage and Communication:** Ensure clear signage throughout the EZs indicating rules and regulations regarding alcohol consumption, behavior expectations, and emergency contact information. This can enhance public awareness and compliance.
6. **Event Management Plans:** Require businesses to submit event management plans that detail crowd control measures, emergency procedures, and coordination with law enforcement. This proactive approach can address potential issues before they arise.
7. **Regular Assessments:** Conduct regular safety assessments and reviews of the EZs to identify potential risks and ensure compliance with safety measures. Engaging community feedback can help identify areas for improvement.
8. **Data Collection and Analysis:** Gather data on incidents, crowd dynamics, and community feedback to inform ongoing risk management strategies and improve future EZ operations.
9. **Public Engagement:** Foster community involvement in the development and management of EZs. Regular meetings with residents and businesses can help address concerns, gather suggestions, and create a sense of ownership over the zones.

By integrating these insurance immunities and risk management strategies, San Francisco can better navigate the complexities of establishing Entertainment Zones while promoting a safe and vibrant environment for residents and visitors.

Additionally, the San Francisco Administrative Code, particularly Section 703.11, outlines regulations regarding "scofflaw" vehicles—those with outstanding parking fines or similar violations. This section defines "scofflaw" vehicles, establishes impoundment procedures, and details vehicle owners' responsibilities. The aim is to enhance compliance with parking laws, promote public safety, generate revenue for the city, and provide an appeals process for affected vehicle owners.

Overall, these initiatives reflect a proactive approach by city leaders to enhance the cultural landscape of San Francisco while providing support to the local economy and fostering community engagement.



CLOSED SESSION

PURSUANT TO GOVERNMENT CODE SECTION 54956.95

ACTION ITEM

ISSUE: Pursuant to Government Code Section 54956.95, the Board will hold a Closed Session to discuss the following claims:

**Request for Authority

1. Liability

- a. Darin Klep v. City of Mt. Shasta**

FISCAL IMPACT: TBD

RECOMMENDATION: None.

BACKGROUND: None.

ATTACHMENTS: *Confidential and provided under separate cover*



INFORMATION ITEMS

INFORMATION ITEM

ISSUE: The following items are being presented as information for SCORE members.

RECOMMENDATION: None. This item is offered as information only.

BACKGROUND: None.

FISCAL IMPACT: None.

ATTACHMENT(S): None

PARMA Conference, February 24-26, 2024

Public Entity Bulletin September 2024 Cyber Security Standards

Verbal Judo, November 7, 2024, Shasta Lake, CA

FY 2024/25 Resource Contact Guide: The Board of Directors is provided a copy of the updated Resource Contact Guide for easy reference in accessing member services and resources.

Glossary of Terms: A Glossary of terms has been created and added to the agenda packet per Member request. This will continue to be included in future Board agenda packets.

SCORE Travel Reimbursement Form



SEPTEMBER 2024
BULLETIN #5

RECOMMENDED
SYSTEM
SECURITY
STANDARD
GUIDELINES
FOR CYBER
LIABILITY
INSURANCE

The summary of recommended system security standards has been updated to reflect recent changes in the cyber insurance marketplace. Entities that do not meet the standards indicated in this document may be challenged in finding quality cyber liability coverage.

MFA 100% IMPLEMENTED FOR REMOTE ACCESS AND PRIVILEGED USER ACCOUNTS

Minimum: MFA implemented for access to email (e.g. enforced via Office 365. Note, if using O365, enabling Advanced Threat Protection is also a recommended standard)

- Minimum: MFA enforced for access to "privileged user accounts" (i.e., the information technology department)
- MFA enabled for all remote access to the insured network

END-POINT PROTECTION, DETECTION, AND RESPONSE PRODUCT IMPLEMENTED ACROSS ENTERPRISE

Minimum: an End-Point Protection (EPP) solution in place

- Preferred: an End-Point Detection & Response (EDR) solution in place (Now considered a minimum on medium-large sized organizations)

IF REMOTE DESKTOP PROTOCOL CONNECTION ENABLED, THE FOLLOWING ARE IMPLEMENTED

Minimum: MFA-enabled VPN is used for access to any Remote Access software

- Network level authentication enabled

BACKUPS

Minimum: Regular backups are (i) in place, (ii) successful recovery is tested, (iii) backups are stored separately (i.e. 'segregated') from the primary network, (iv) encrypted, and (v) protected with anti-virus or monitored on a continuous basis

- Tested at least twice per year
- Ability to bring up within 24–72 hours — less time for critical operations (4–8 hours)
- Consider an offline, offsite, or secondary backup to have an additional copy of your data easily accessible for restoration purposes
- Consider adding MFA to backups, which will add an extra layer of security in the authentication process

PLANNING & POLICIES

Minimum: Tested and rehearsed

- Incident Response Plan
- Disaster Recovery Plan
- Business Continuity Plan
- Asset Management

ASSET MANAGEMENT

- Monitor all assets' life cycle from new asset creation to the point that it becomes obsolete and must be disposed of
- Ensure that cyber assets remain secure and compliant
- Spot unknown assets and bring under management for their protection
- Regularly maintain assets to detect unauthorized changes
- Gain insight into your internal and external attack surface

TRAINING

Minimum: Training and regular simulated phishing exercises for all users

- Social Engineering Training
- Phishing Training
- General Cyber security training
- Training of account team staff on fraudulent transactions

VULNERABILITY AND PATCH MANAGEMENT

Minimum: Critical & high severity patches installed within 30 or fewer days, optimally within 1–7 days for critical & high severity patches regarding active exploits

- Clients should check their network for vulnerabilities on at least a weekly basis and patch accordingly

END OF LIFE SOFTWARE

- Formalize a roadmap for addressing end of life software concerns in the environment
- Provide a status update at time of submission
- All end of life devices should have a formalized roadmap for sunsetting/decommissioning, and in the interim, extended support should be purchased and access restricted as much as possible using ACL's, VLAN's, bastion/jump hosts, etc.

SERVICE ACCOUNT MANAGEMENT/DOMAIN ADMINISTRATOR ACCOUNTS

- Service Account Passwords should be longer than standard user accounts, recommending at least 25 characters. Passwords should not be rotated arbitrarily; however, they should be changed if there is evidence of compromise
- Where possible, remove domain admin privileges and disable interactive login
- Domain admin accounts should be restricted to only domain controller activity and monitored for any activities outside of that function

WEBSITE COMPLIANCE:

- Evaluate existing cookie-consent management platforms to make sure they are in compliance with Global Privacy Control measures
- Confirm that compliance mechanisms and website disclosures comply with applicable legal requirements for your specific industry
- Draft privacy notices, terms of use disclosures, cookie notices, and website pop-up banners to ensure website visitors are informed about how the websites collect, use and share information
- Develop "gatekeeping" processes and procedures for proactive monitoring of changes to your website to mitigate risk of future non-compliance

SINGLE POINTS OF FAILURE IN DIGITAL SUPPLY CHAINS

- Conduct a business impact analysis of the failure of any of the vendors in the supply chain to understand your resilience in the event of an outage
- Ongoing monitoring of vendors within the supply chain, confirming that maintenance, updates, and patching are being conducted
- Review vendors business continuity plan and responses in the event of a cyber-attack
- Identify suppliers who utilize the same software, which can present an accumulation of risk across your network
- Control Systems and Manufacturing Systems should be isolated from external networks
- Vendor contracts should include service level agreements with contingencies included when the supplier is unable to provide service
- Understand how long an interruption would last for key technology suppliers

MISCELLANEOUS

- Sufficient IT Security budgets and dedicated security personnel, insurance carriers generally like to see 10% of total IT spend go to security but this will differ based on organization size
- Email security controls in place
- Privileged Access Management. A PAM solution is now considered a minimum on medium-large sized entities
- Consider implementing system monitoring 24/7 to check the condition of your IT infrastructure in real time
- Establish a formalized enterprise risk register as well as third party management

-
- Please note this list is context dependent. If an underwriter views a client as potentially higher risk (e.g., due to previous incidents/losses) then they may look for more controls beyond the 'minimums'
 - If the market continues to harden, underwriters' 'minimum' expectations may increase
 - Different insurance carriers may have different expectations of 'minimums'. This is our current best understanding
 - Many carriers are no longer writing new Public Entity business, regardless of controls
-

ALLIANT NOTE AND DISCLAIMER

This document is designed to provide general information and guidance. Please note that prior to implementation your legal counsel should review all details or policy information. Alliant Insurance Services does not provide legal advice or legal opinions. If a legal opinion is needed, please seek the services of your own legal advisor or ask Alliant Insurance Services for a referral. This document is provided on an "as is" basis without any warranty of any kind. Alliant Insurance Services disclaims any liability for any loss or damage from reliance on this document.

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

TABLE OF CONTENTS

As a member of SCORE, your City/Town has many risk management resources available. This Services Matrix is designed to assist you with identifying and locating these resources.

CONTACT INFORMATION									
Pg. 1-2	Program Service Providers								
Pg. 3	Other Coverage Providers								
Pg. 4-6	Contracted Vendor Services (additional member cost)								
RISK MANAGEMENT SERVICE CATEGORY		PRISM	VECTOR SOLUTIONS	DKF SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP
Pg. 7	Telephone Hotline - Questions & Guidance			X					
Pg. 7	Hazard & Safety Assessment			X					
Pg. 8	Program/Policy Development	X		X			X		
Pg. 8	Safety Materials/Web-based Courses/Videos	X	X	X					
Pg. 8	On-Site Training	X		X					
Pg. 8	Ergonomic Evaluations			X					
Pg. 9	Risk Management Webinars	X		X		X			
Pg. 9	Employer DMV Pull Notice Program	X							
Pg. 10	Pre-Employment & Fit for Duty Medical Exams				X				
Pg. 10	Employee Assistance Program - Health & Wellness							X	
Pg. 11	Transit Resources (available to CalTIP members)								X

* Services and resources are available at no additional cost, unless specifically noted.

PROGRAM SERVICE PROVIDERS			
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
<p>PROGRAM ADMINISTRATION</p> <p>Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	<p>Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com</p> <p>Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com</p> <p>Michelle Minnick Office: (916) 643-2715 Michelle.Minnick@alliant.com</p>	<p><i>JPA MANAGEMENT ISSUES</i></p> <ul style="list-style-type: none"> ▪ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ▪ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ▪ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. <p><i>JPA ADMINISTRATIVE ISSUES</i></p> <ul style="list-style-type: none"> ▪ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ▪ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	<p>MAIN CONTACT Marcus Beverly Michelle Minnick Conor Boughey</p>

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>ACCOUNTING SERVICES</p> <p>Gilbert Associates, INC 2880 Gateway Oaks Drive, STE 100 Sacramento, CA 95833 Main: (916) 646-6464 Fax: (916) 929-6836 www.gilbertcpa.com</p>	<p>Kevin Wong, CPA kswong@gilbertcpa.com</p> <p>Jennifer Zraick JZraick@gilbertcpa.com</p>	<ul style="list-style-type: none"> ▪ Billing, accounting, and financial management
<p>SAFETY AND RISK CONTROL SERVICES</p> <p>DKF Solutions Group, LLC http://www.dkfsolutions.com</p>	<p>David Patzer Office: 707-373-9709 dpatzer@dkfsolutions.com</p> <p>John Balestrini 916-532-5802 jbalestrini@dkfsolutions.com</p>	<ul style="list-style-type: none"> ▪ Telephone Hotline - Questions & Guidance ▪ Hazard & Safety Assessment ▪ Program/Policy Development ▪ Ergonomic Evaluations ▪ On-site Training ▪ Safety Materials ▪ On-line Streaming Videos ▪ Webinars - WC and Liability Risk Management Topics
<p>CLAIMS ADMINISTRATION</p> <p>George Hills – GL TPA PO BOX , Sacramento, CA 95833 Main: 855-442-2357 https://georgehills.com/</p>	<p>Kathleen Proctor - Client Service Director 916-467-5877 kathleen.proctor@georgehills.com</p> <p>Mayra Curiel – Liability Claims Processor 909-281-1966 Mayra.Curiel@georgehills.com</p>	<p>Third-Party Liability Claims Administrator --refer to George Hills for specific Claim Adjuster's contact information.</p> <p>Report New Liability Claims to:</p> <ul style="list-style-type: none"> ▪ MyGHCNewClaims@georgehills.com
<p>CLAIMS ADMINISTRATION</p> <p>Intercare Holdings Insurance 6020 West Oaks Blvd, Suite 100, Rocklin, CA 95765 Main: 877- 541-4591 Fax: 877-362-5050 www.intercareins.com</p>	<p>Danielle Buri-Beaton – Sr. VP Client Services 916-277-2526 DBuri@Intercareins.com</p> <p>Heather Spain – Sr. Claims Adjuster Direct: 916-277-2526 hspain@Intercareins.com</p>	<p>Third-Party Workers' Compensation (WC) and Liability Claims Administrator --refer to Intercare for specific Claim Adjuster's contact information.</p> <p>Report New WC Claims via Global Intake or via email NewClaims@intercareins.com</p>

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>CJPRMA (California Joint Powers Risk Management Authority) Excess Liability Coverage</p> <p>http://www.cjprma.org/</p>	<p>Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org</p>	<ul style="list-style-type: none"> ▪ Training provided on a variety of Liability-related Topics ▪ Special Events Coverage ▪ Belfor Property Restoration Master Contract ▪ Safety National Risk Management Resources ▪ SafetySkills – aka “Safety Training Source” This is an online Learning Management System (LMS) with 1100+ courses. Click here for course catalogs. ▪ Safety Source –This is a online video on demand safety training library (Video on Demand). ▪ Q Safety Online driving simulation courses that use gamification. <ul style="list-style-type: none"> ○ Safety: Emergency Responder Vehicle Education (S:ERVE) ○ Distracted Driving (30 min) & Defensive Driving (3.5 hours)
<p>LAWCX Excess Workers’ Compensation Coverage</p> <p>Wide variety of risk control services and resources.</p> <p>http://www.lawcx.org/</p>	<p>Jim Elledge, Executive Director (916) 244-1124 jim.elledge@sedgwick.com</p> <p>Tammy Vitali, WC Program Manager (916) 244-1114 tammy.vitali@sedgwick.com</p> <p>Terrie Norris, Risk Control Services Manager (916) 290-4655 terrie.norris@sedgwick.com</p> <p>Kim Sackett, Board Secretary & Analyst (916) 290-4601 kim.sackett@sedgwick.com</p>	<ul style="list-style-type: none"> ▪ Employees can access online training courses by registering online at www.lawcx.org. ▪ Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available ▪ Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines ▪ Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms ▪ Blog – Timely and informational reports from Risk Control Experts ▪ Can you Risk It? Liability Exposures- real questions from actual members are answered

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>PRISM Excess Workers' Compensation Coverage</p> <p>Wide variety of risk control services and resources.</p> <p>https://www.prismrisk.gov</p>	<p>Telephone: (916) 850-7300 Fax: (916) 850-7800 Crisis Incident Management Hotline: (916) 850-7700</p> <p>Rick Brush, Chief Member Services Officer Maria Williams, Senior Member Services Specialist</p>	<ul style="list-style-type: none"> ▪ Risk Control Toolbox https://www.prismrisk.gov/services/risk-control/toolbox/ ▪ Training https://www.prismrisk.gov/services/risk-control/training/ ▪ Partner Program Services https://www.prismrisk.gov/services/risk-control/partner-programs/
<p>Beazley Breach Solutions Risk Management Portal (APIP Members only)</p> <p>Cyber Risk Management Resources</p>	<p>www.beazleybreachsolutions.com</p> <p>Please reach out to Michelle Minnick (Michelle.Minnick@alliant.com) (to get connected to the site. At a minimum, we will need the person's name, the name of their corresponding organization, and their work-issued email addresses (personal email addresses won't work).</p> <p>Included CYNGVS – Guided Cyber Crisis Platform</p>	<p>The Portal contains a lot of useful cyber risk management information, including best practices, training, response plans, tabletop exercises, and what to do before, during and after a cyber-attack.</p> <p>Onboard key team members – Legal, IT, Infosec, Execs, etc</p> <ul style="list-style-type: none"> • A secure place to store incident response plans and critical documents. • A place to practice and run simulations and tabletops • Mobile App: Access to critical team members 24/7 • Secure out-of-band communications: Messaging, audio/video calls with screen sharing • Auditable for tracking and regulatory purposes • Review Beazley's value-added service offerings

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	<ul style="list-style-type: none"> ▪ Webinars - Property Risk Management Topics ▪ Insured property appraisals <p>Boiler and Machinery coverage and services are provided through member participation in APIP.</p> <p>Coverage includes state required jurisdictional inspections. Contact = David Kear CEA, MBA david_kear@hsb.com Telephone: (860) 722-5231 Fax: (860) 722-5530</p> <p>➤ Useful information specific to equipment care, operating logs and maintenance fact sheets on the website www.hsb.com which has several resources available under the 'Knowledge Center' tab.</p>
CalTIP - California Transit Indemnity Pool Self-insurance program for public transit operators	Terrie Norris, Sedgwick Office: (916) 290-4655 Email: terrie.norris@sedgwick.com Website: http://www.caltiponline.org/	<ul style="list-style-type: none"> ▪ Transit Specific Risk Management Resources for Member Cities (Auburn and Dixon)
Lexipol Law Enforcement and Fire Risk Management www.lexipol.com	Jeremy Sloan Strategic Partnerships Manager Office: (469) 598-0227 Mobile: (801) 588-9793 Email: jsloan@lexipol.com	<i>Master contract with SCORE and included in admin fee</i> <ul style="list-style-type: none"> ▪ Police Risk Management Policies and Procedures ▪ Daily Training Bulletins ▪ Fire Dept. Policies & Training* (*additional member cost)
Vector Solutions Web-based training resources available to all city employees.	https://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&customerid=19258&customerpath=score&msg=	<ul style="list-style-type: none"> ▪ Web-based Courses ▪ Records Management

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Actuarial Services	Bickmore Actuarial https://www.bickmoreactuarial.net/ Mike Harrington mharrington@bickmoreactuarial.net	<ul style="list-style-type: none"> • Reserve Analysis • Cost allocation • Benchmarking Studies • Self-insured Retention Studies
ADA Compliance	Sally Swanson Architects 500 Sansome Street, Suite 410 San Francisco, CA 94111 415.445.3045 https://swanarch.com/	<ul style="list-style-type: none"> • Access Training » • Accessibility Master Planning » • Architectural Design Upgrades and Mitigation » • Emergency Preparedness and Response » • Litigation Support and Expert Witness Services » • On-Call Technical Assistance » • Plan Review and Inspection Services » • Physical Access Compliance Survey, Paths of Travel » • Polling Sites Surveys » • Self-Evaluations » • Transition Plans »
ADA Compliance	SZs Consulting Group Sacramento Office 770 L Street, Suite 950 Sacramento, CA 95814 Tel: 916.669.8750 fax: 866.670.4961 Email: info@szs.engineering Website: https://www.szs.engineering/	<ul style="list-style-type: none"> • Building Evaluations <ul style="list-style-type: none"> • ADA/Access Assessments • ADA Transition Plans & Self-Evaluations, including updates to existing plans • Accessibility Master Plans • Peer Review • Training <ul style="list-style-type: none"> • Litigation Assistance

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Aquatics Risk Management	Total Aquatic Management (TAM) www.totalaquaticmanagement.webs.com Jim Wheeler Office: (510) 523-3155 Email: swimnjim@hotmail.com	<ul style="list-style-type: none"> • Aquatic Safety services • Facility, Staff and Operations Auditing • Certified Pool Operator (CPO) Trainings • Lifeguard and Supervisor Training • Investigation and Expert Witness Services
Arborist	Gordon Mann - Consulting Arborist Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	<ul style="list-style-type: none"> • Diagnosis of Tree and Landscape Problems • Insect and Disease Identification and Management • Municipal Ordinance Development • Training and Education • Tree Plant Inventories • Tree Protection for Construction Projects • Tree Risk Assessments and Surveys
Arborist	Professional Landscape Solutions 6108 27th Street, Ste. C Sacramento, CA 95822 (916) 424-3815	
Biohazard Remediation & Disinfecting	Forensiclean https://forensiclean.com/ (916) 812-2010 info@forensiclean.com	<ul style="list-style-type: none"> • Biohazard Remediation and Disinfecting Services • Homeless encampment cleanup
Certified Pool Operator (Certification Program)	StarBright Pools info@starbrightpools.com (916) 878-1050 https://starbrightpools.com/certified-pool-operator-in-sacramento/	<ul style="list-style-type: none"> • CPO® certification courses are designed to provide individuals with the basic knowledge, techniques, and skills of pool and spa operations. • Many state and local health departments accept the CPO® certification program.

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Consulting Engineering	<p>California Engineering Company, Inc. 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net (530) 751-0952 https://www.cecusa.net/</p>	<ul style="list-style-type: none"> • Civil Engineering • Land Surveying • Grant Funding Procurement • Construction Administration <p><i>Referred by Yuba City for consulting engineering services</i></p>
Cyber Risk Management	<p>https://www.besewersmart.com/score-cyber</p>	<p><i>Free cyber resources for SCORE members</i></p> <ul style="list-style-type: none"> • Minimum Security Standards • Real Time Cyber Threat Map • Water & Wastewater risks and resources
<p>Cybersecurity & Infrastructure Security Agency (CISA)</p> <p>Cyber Resource Hub</p>	<p>https://www.cisa.gov/cyber-resource-hub</p>	<p>Highly recommended federal government site with FREE tools and resources for protecting cities and other critical infrastructure from cyber-attacks.</p>
Driver Assessment & Training Program	<p>Vector Solutions Driver Program</p> <p>https://www.prismrisk.gov/services/risk-control/training/vector-solutions/</p>	<p>PRISM Partner Program</p> <p>This innovative assessment application and 12-course bundle are offered to PRISM members at no additional charge. This cutting-edge interactive program consists of a competency-based assessment, 12 skill-building courses, and 3-dimensional animation.</p>
Drug & Alcohol Testing	<p>Datco Services Corporation https://www.datcoservices.com/ 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)</p>	<ul style="list-style-type: none"> • DOT Employer Compliance • Consulting & Reporting • Training • Administration • Background Checks

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Emergency Response Training	<p>Industrial Emergency Council https://iectraining.org/</p> <p>1301 Shoreway Road Suite 375 Belmont, CA 94002 Phone: (650) 508-9008</p>	<ul style="list-style-type: none"> • Hazardous Materials Education and Response • Technical Rescue • Confined Space Awareness • Aircraft Rescue & Firefighting (ARFF) • Fire Service Supervision and Management • Incident Command System • Marine Rescue and Vessel Operation • Emergency Response Team (ERT) education
Employee Assistance Program	<p>ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com</p> <p>Sasha Abrahms, Account Manager Office: (858) 736-3976 Email: sabrahms@acieap.com</p>	<p>Services offered at an additional cost:</p> <ul style="list-style-type: none"> • Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. • Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.
Employment Practices Training	<p>34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722</p>	<ul style="list-style-type: none"> • Handling Conflict • Leadership Development • Workplace Culture
Ergonomic Assessment Tool	<p>Office Ergonomics Solution</p>	<ul style="list-style-type: none"> • Office Ergonomics Solution. Helps employees assess and improve their own workstations.
Janitorial Services	<p>City Wide Property Services, Inc. https://citywideps.com/ 3054 Gold Canal Drive Rancho Cordova CA 95670 916.714.5929</p>	<ul style="list-style-type: none"> • Pressure Washing • Sweeping • Porter Services • Landscaping • Tech Services

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Janitorial Services	<p>Peerless Building Maintenance https://www.peerlessbuildingmaintenance.com/ 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369</p>	<ul style="list-style-type: none"> • Janitorial Services • Carpet Cleaning • Window Washing • Pressure Washing • Steam Cleaning
Media Relations & Crisis Communication	<p>Cole Pro Media https://www.colepromedia.com/ Laura Cole lcole@colepromedia.com 3069 Alamo Dr #122, Vacaville, CA 95687 707.724.8089</p>	<p><i>Review of videos of critical incidents</i></p> <ul style="list-style-type: none"> • Social post construction and formatting. • Crisis communications, mainly how to address sensitive subjects with grace and transparency. • Proper techniques to work effectively with reporters and the best practices during a crisis. • Critical Incident Videos
Mobile Hearing Testing	<p>Center for Hearing Health https://www.centerforhearinghealth.com/ 530-888-9977 Trent Lubiens trent@centerforhearinghealth.com</p>	<ul style="list-style-type: none"> • Mobile Hearing Testing • Noise Survey • Employee Training <p>Respiratory Protection Program</p>
Pre-employment Medical Services	<p>Occu-Med www.occu-med.com Office: (559) 435-2800</p>	<ul style="list-style-type: none"> • Pre-placement Medical Exams • Fitness-For-Duty and Return-To-Work Evaluations • Job Analysis
Property Restoration	<p>BELFOR Property Restoration 3132 Dwight Road, Suite 300 Elk Grove, CA 95758 Grant A. Cody Cell: 916.673.7766 Ph: 916.399.1865 https://www.belfor.com/en/us</p>	<p><i>Let Belfor know we are a Red Alert customer through Master Contract with CJPRMA for discount and no need for separate agreement.</i></p> <p>https://www.belfor.com/en/us/solutions/red-alert-program</p> <ul style="list-style-type: none"> • Mold, water, fire, storm damage cleanup • Homeless encampment cleanup

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Sewer Risk Management - Agency	DKF Solutions Group, LLC David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<ul style="list-style-type: none"> Sewer System Risk Management – overflow and system operation compliance resources: https://www.besewersmart.com/score-ss0 https://www.besewersmart.com/ssmp
Sewer Risk Management - Agency	DKF Solutions Group, LLC David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<p><i>Free sewer risk management resources for SCORE members</i></p> <ul style="list-style-type: none"> Sewer System Risk Management – overflow and system operation compliance resources: https://www.besewersmart.com/score-ss0 https://www.besewersmart.com/ssmp
Sewer Risk Management - Public	Educational Materials for the Public https://www.besewersmart.com/residents	<p><i>Free resources for the public to protect themselves</i></p> <ul style="list-style-type: none"> How to assess your risk How to prevent backflows into your home Tree planting guide and resources
Sidewalk Repair Services	Precision Concrete Cutting www.dontgrind.com Katrina Lynch (916) 847-7346 Klynch@dontgrind.com Joseph Ortega jortega@DontGrind.com	<p><i>Master contract with SCORE – no need for your own</i></p> <ul style="list-style-type: none"> Sidewalk cutting to repair defects Will inspect to your specifications Map defects Repairs @ \$35 to \$50 per location
Special Events Coverage	Offered Through CJPRMA https://www.cjprma.org/ See Special Events Insurance Button on Home Page	<p>Must register your location and have the renter or applicant use this link for special CJPRMA pricing:</p> <p>http://www.galescreek.com/app/index.cfm?jointpowers=1</p>

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Special Events Coverage	Offered Through Alliant Toll Free: 1-800-821-9283 sep@alliant.com	Must sign up for program and then can issue coverage yourself and pay for policies issued on a quarterly basis
Wildfire Risk Management	Fireline Defense https://www.firelinedefense.com/	<ul style="list-style-type: none"> Wildfire Assessments & Consultation Fuel Abatement Firescaping Structure Hardening Public Education Suppression Systems
Wildfire Risk Management	Industrial Emergency Council Mike Crandall mcrandall@iectraining.org 530-852-2641	<ul style="list-style-type: none"> Wildfire Risk Assessments Buildings & Structures Wildland Mitigation Emergency plans and review
Wildfire Risk Management	https://www.besewersmart.com/score-wildfires	<i>Free wildfire resources for SCORE members</i> <ul style="list-style-type: none"> Training videos AQI Basics Cal/OSHA Regs & Resources
Workers' Comp First Report Triage	Company Nurse https://www.companynurse.com/	<i>Master contract for SCORE members</i> <ul style="list-style-type: none"> First reporting of Work Comp claims Nurse triage to appropriate care Notice to employer, treater and TPA
Workers' Comp Care & Management	Work Health Solutions https://workhealthsolutions.com/ (877) 899-9959	<ul style="list-style-type: none"> Injury Triage Treatment & Management On-site and Mobile-Med Services Near Site Clinics

RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance	<p>DKF SOLUTIONS GROUP DKF Solutions Group is SCORE’s risk control services provider. John Balestrini is your point of contact for risk management questions and guidance. John Balestrini Phone: 916.532.5802 Email: jbalestrini@dkfsolutions.com Website: http://www.dkfsolutions.com</p>																																				
Hazard & Safety Assessment	<p>DKF SOLUTIONS GROUP A comprehensive Hazard & Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">1. Risk Management Program Overview</td> <td style="width: 33%;">12. Emergency Response & Management</td> <td style="width: 33%;">23. Lockout-Tagout</td> </tr> <tr> <td>2. Aerial Lift Operations</td> <td>13. Employment Practices Liability</td> <td>24. Parks & Recreation Operations</td> </tr> <tr> <td>3. Aerosol Transmissible Diseases (ATD) Control</td> <td>14. Ergonomic Injury Management</td> <td>25. Personal Protection Equipment</td> </tr> <tr> <td>4. ADA Compliance</td> <td>15. Fire Department Operations</td> <td>26. Police Department Operations</td> </tr> <tr> <td>5. Animal Control Services</td> <td>16. Fire Prevention Program</td> <td>27. Respiratory Protection Program</td> </tr> <tr> <td>6. Automobile & Fleet Liability</td> <td>17. Forklifts & Powered Industrial Trucks</td> <td>28. Return-to-Work & Transitional Duty</td> </tr> <tr> <td>7. Blood Borne Pathogens ECP</td> <td>18. Hazard Communication Program</td> <td>29. Sewers Liability Management</td> </tr> <tr> <td>8. Business Continuity Plan</td> <td>19. Hearing Conservation Program</td> <td>30. Sidewalks Liability Management</td> </tr> <tr> <td>9. Confined Space Entry Program</td> <td>20. Heat Illness Prevention Program</td> <td>31. Traffic Engineering</td> </tr> <tr> <td>10. Contractor Selection & Control</td> <td>21. Information Technology</td> <td>32. Trenching & Excavation Operations</td> </tr> <tr> <td>11. Contractual Transfer of Risk</td> <td>22. Injury & Illness Prevention Program</td> <td>33. Urban Forest Management</td> </tr> <tr> <td></td> <td></td> <td>34. Work Zone Safety</td> </tr> </table>	1. Risk Management Program Overview	12. Emergency Response & Management	23. Lockout-Tagout	2. Aerial Lift Operations	13. Employment Practices Liability	24. Parks & Recreation Operations	3. Aerosol Transmissible Diseases (ATD) Control	14. Ergonomic Injury Management	25. Personal Protection Equipment	4. ADA Compliance	15. Fire Department Operations	26. Police Department Operations	5. Animal Control Services	16. Fire Prevention Program	27. Respiratory Protection Program	6. Automobile & Fleet Liability	17. Forklifts & Powered Industrial Trucks	28. Return-to-Work & Transitional Duty	7. Blood Borne Pathogens ECP	18. Hazard Communication Program	29. Sewers Liability Management	8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management	9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering	10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations	11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management			34. Work Zone Safety
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<p>Program & Policy Development</p>	<p>DKF SOLUTIONS GROUP Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p>PRISM (Additional Cost) PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to SCORE members. Contact PRISM directly for assistance.</p> <p>LEXIPOL SCORE members have access to the law enforcement and fire risk management policies offered through Lexipol.</p>
<p>On-Site Training</p>	<p>DKF SOLUTIONS GROUP On-site training is available to members on a variety of workers’ compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact John Balestrini to discuss and schedule on-site training.</p> <p>PRISM PRISM is available to conduct a variety of workers’ compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p>CJPRMA Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all SCORE members.</p>

<p>Ergonomic Evaluations</p>	<p>DKF SOLUTIONS GROUP DKF Solutions Group is available to conduct office and industrial ergonomic evaluations for all members. Contact John Balestrini to discuss and schedule ergonomic evaluations.</p> <p>OFFICE ERGONOMICS SOLUTION Helps employees assess and improve their own workstation.</p>
<p>Risk Management Webinars</p>	<p>DKF SOLUTIONS GROUP Throughout the year, DKF risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. SCORE members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the DKF Solutions Group website.</p> <p>PRISM PRISM conducts several workers’ compensation related webinars throughout the year, which are available to all SCORE members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p>APIP SCORE members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.</p>
<p>Employer Pull Notice Program</p>	<p>PRISM & VECTOR SOLUTIONS (Additional cost to members) PRISM and Vector Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees’ driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees’ license renewal status. For additional information go to www.prismrisk.gov, Services/Loss Prevention/Target Solutions Platform.</p>

<p>Pre-Employment Medical Services</p>	<p>OCCU-MED Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Review of Pre-Placement Medical Exams ▪ Job Analysis ▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams ▪ Conducting job analyses and preparing job profiles and medical examination profiles ▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service ▪ Scheduling and harvesting of pre-placement medical exams ▪ Organizing and managing return-to-work and fitness-for-duty exams ▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®) ▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA) ▪ Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class ▪ Performing bill review for the medical exams performed by clinics ▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
<p>Employee Assistance Program</p>	<p>ACI Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. ▪ Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code 4850
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it
Additional Insured	A type of status associated with general liability insurance policies that provides coverage to other individuals/groups that were not initially named. After endorsement, the additional insured will then be protected under the named insurer's policy and can file a claim in the event that they are sued.
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party—the insurer. The other party the insured does not take part in the preparation of the contract)
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA's excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would "drop down" and pay losses within the JPIA's SIR, or pooled layer
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669-4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance

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AGRIP (Association of Governmental Risk Pools)	A national organization of JPA's and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA
ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).
ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better
Binder	A legal agreement issued by either an agent or an insurer to provide temporary evidence of insurance until a policy can be issued. Binders should contain definite time limits, should be in writing, and should clearly designate the insurer with which the risk is bound.
BOD/BD (Board of Directors)	body of elected or appointed members who jointly oversee the activities of a company or organization
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE's Liability Program
California State Association of Governments (CSAC)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
California State Association of Governments - Excess Insurance Authority (CSAC-EIA)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987

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Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members
CIC (Certified Insurance Counselor)	an insurance agent professional certification designation
Certificate Of Insurance	A certificate of insurance is a document issued by an insurance company/broker that is used to verify the existence of insurance coverage under specific conditions granted to listed individuals.
Certified Industrial Hygienist (CIH)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them
Chartered Property Casualty Underwriter (CPCU)	CPCU is a professional designation in property-casualty insurance and risk management
Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
Compromise and Release (C&R)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	an insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	describe the responsibilities and the obligations of both the insured and the insurance company
Confidence Level (CL)	an estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL
Contract	a legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration
Contract of Utmost Good Faith	as the insurance company relies on the truthfulness and integrity of the applicant when an issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims
Certified Safety Professional (CSP)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
California State Association of Counties Excess Insurance Authority (CSAC-EIA)	SCORE participates in a group purchase of pollution liability coverage with CSAC-EIA
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis</i>

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	<i>counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action
Definitions	clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
Difference In Conditions (DIC)	A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses
Directors and Officers (D&O)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
Date of Loss (DOL)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
Earthquake (EQ)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
Employment Practices Liability (EPL)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc
Endorsement	any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
Employment Risk Management Authority (ERMA)	ERMA provides employment practices Liability coverage to SCORE members desiring such coverage

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Errors and Omissions Insurance (E&O)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the “misfeasance, malfeasance or non-feasance” of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	describe the losses for which the insured is not covered
Executive Committee (EC)	committee within that organization which has the authority to make decisions and ensures that these decisions are carried out
Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL)
Exposure	a condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage)
Financial Accounting Standards Board (FASB)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission
Fidelity Bonds	Written as financial guarantees of employees’ honesty. Personnel with money-handling responsibilities are considered exposures to loss
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds
Generally Accepted Accounting Principles (GAAP)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
Governmental Accounting Standards Board (GASB)	GASB) is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non-governmental organization
General Liability	Written to protect the member’s assets against liability for property damage of or bodily injury to third parties (see definition of parties)
Hazard	anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard)
Health Insurance Portability and Accountability Act (HIPAA)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and secure
Incurred But Not Reported (IBNR)	It is that part of the total claims that is unknown at any point in time. At any time, SCORE has claims that have not been reported or recognized by SCORE or has claims recognized by SCORE but without knowledge of the cost when such claim is finally closed. SCORE uses an actuary to project the costs of these unknown liabilities to SCORE <ul style="list-style-type: none"> - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or SCORE and expected future development on claims already reported

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Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
Injury Illness Prevention Program (IIPP)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	a contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
Insurance Requirements in Contracts (IRIC)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.
Insurance Services Office, Inc. (ISO)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers
Insuring agreements	state in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages
Limit	The most that will be paid in a loss
Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)	LAWCX provides excess coverage to SCORE's workers' compensation pool
Long Range Planning (LRP)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short-term (operational or tactical plans) for achieving interim goals.
Loss Adjustment Expense (LAE)	administrative expense to manage a claim to conclusion- Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees- Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental
Loss Payee	The party to whom the claim from a loss is to be paid. Loss payee can mean several different things; in the insurance industry, the insured or the party entitled to payment is the loss payee. The insured can expect reimbursement from the insurance carrier in the event of a loss.
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
Maximum Medical Improvement (MMI)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once

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	an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
Memorandum of Coverage (MOC)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	a person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new)
Morale Hazard	an individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs)
Mutual interest company	the insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation
Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	a total contribution for losses less excess insurance costs
Non Vacant land	refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches)
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation
Occurrence	A) In order for SCORE to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in
Peril	Cause of a loss
Permanent and Stationary (P&S)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
Permanent Disability (PD)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached

GLOSSARY OF TERMS

Personal Protective Equipment (PPE)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury
Physical Hazard	a hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps)
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. SCORE's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised
Principle of Indemnity	when a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less
Property Insurance	This covers the member for damage to its own property, sometimes called first-party coverage
Public Agency Risk Managers Association (PARMA)	A statewide association for risk managers in the public sector. Educational and lobbying activities
Public Entity Property Insurance Program (PEPIP)	A group purchase program from which many SCORE members purchase their insurance
Public Risk Management Association (PRIMA)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes
Pure Risk	involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal
Replacement Cost (RC)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, SCORE estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, SCORE collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	the chance or uncertainty of loss (also see Speculative Risks and Pure Risks)

GLOSSARY OF TERMS

Risk and Insurance Management Society (RIMS)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
Self-Insured Retention (SIR)	the maximum amount of exposure to a single loss retained by SCORE
Severability of Interests Clause	An insurance policy provision clarifying that the word "insured," as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies' loss integrity. Another type of special event coverage, known as a "tenants and permittees" policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	the greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer's right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the

GLOSSARY OF TERMS

	surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages
Temporary Disability Benefits (TD)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering
Third Party Administrator (TPA)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits
Total Insured Values (TIV)	The values shown on a member city's schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss
Terrorism Risk Insurance Act (TRIA)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal "backstop" for insurance claims related to acts of terrorism.
Vacant land	refers to land that is unoccupied and unused, and/or has no structures on it
Vehicle Identification Number (VIN)	unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833

Small Cities Organized Risk Effort Board of Directors Travel Expense Reimbursement Form

**Please remember to provide all receipts/proof of purchase along with this form
in order to receive reimbursement.**

Payee Name (who the check should be made out to):

Payee Address (where payment should be sent):

Member City:

Date of Meeting:

Meeting or Committee:

Location of Meeting:

Total Mileage:

Total miles driven _____ X 2024 IRS Rate (\$0.67 *per mile*) = \$

Parking: \$ _____

Auto Rental: \$ _____

Total Hotel Accommodations: \$ _____

Other Expenses: \$ _____

Please explain: _____

TOTAL AMOUNT SUBJECT TO REIMBURSEMENT: \$

**ALL REIMBURSEMENT CHECKS WILL BE MADE OUT TO THE CITY
UNLESS OTHERWISE INDICATED ON THIS FORM.**

Signature _____ Date _____