High Plains Library District Friends & Foundation Board of Directors

Regular Session

May 4, 2026

4:00pm

District Support Services

2650 W. 29th St., Greeley, CO 80[illegible]31

https://meet.goto.com/84241169

1. **OPENING OF MEETING**
   1.1. Roll Call and Pledge of Allegiance
   1.2. Approval of Agenda (Action)
   1.3. Approval of February 2, 2026 Minutes (Action
   1.4. Public Comment

2. **ITEMS FOR ACTION/INFORMATION**
   2.1. Icebreaker (Information)
   2.2. 2025 Audit (Action) Natalie Wertz
   2.3. Funding Project Updates (Information)
   2.4. 2026 Fundraising Activities (Information)

3. **FINANCE REPORT Natalie Wertz-Finance Manager**

4. **FOUNDATION REPORT Niamh Mercer-Foundation Director**

5. **BOARD COMMENTS**

High Plains Library District Friends & Foundation Board of Directors

Regular Session

February 2, 2026

District Support Services

Virtual Option: https://meet.goto.com/8[illegible]2411693

Meeting Opened at: 4:04PM

1. OPENING OF MEETING

1.1. Roll Call and Pledge of Allegiance

Present: Chair Michael Wailes, Vice Chair Lisa Taylor

Present via voice conference: Secretary/Treasurer Julie Forland, Director Sarah Amodio, Director Annie Epperson, Director Clark Evans

Excused: Director Matthew Starr

Absent: Director Amanda Schnirel

Staff Present: Executive Director Matthew Hortt, Foundation Director Niamh Mercer, Finance Manager Natalie Wertz, Development Coordinator Christina Hardman

1.2. Approval of Agenda (Action)
Motion: Vice Chair Taylor
Second: Director Amodio
Vote: Unanimously approved; 6

1.3. Approval of November 3, 2025 Minutes (Action)
Motion: Secretary/Treasurer Forland
Second: Vice Chair Taylor
Vote: Unanimously approved; 6

1.4. Public Comment
No public comment.

2. **ITEMS FOR ACTION/INFORMATION**

2.1. Nomination of Officers (Action)

With Secretary/Treasurer Forland’s term ending in May, Director Starr is nominated to take over the Secretary/Treasurer position.

Motion: Director Epperson
Second: Director Amodio
Vote: Unanimously approved; 6

2.2. Board Icebreaker (Information)

The Board shared what books are on their TBR (To Be Read) List.

2.3. Nomination of Committees (Action)

Matthew Star will not be serving on Strategic Planning since he will serving as Secretary/Treasurer.

Motion: Director Epperson
Second: Secretary/Treasurer Forland
Vote: Unanimously approved; 6

2.4. Volunteer Background Check Policy (Action)

Foundation Director Mercer presented the Volunteer Background Check Policy to the Board.

Motion: Vice Chair Taylor
Second: Secretary/Treasurer Forland
Vote: Unanimously approved; 6

2.5. 2025 Friends & Foundation Summary (Information)

Foundation Director Mercer presented the Foundation Summary found in Packet.

Vice Chair Taylor directed Foundation staff to send the library managers donor thank you cards to sign – making them aware of the patrons who have given.

3. **FINANCE REPORT Natalie Wertz-Finance Manager**

Natalie Wertz presented the financial report.

4. **FOUNDATION REPORT Niamh Mercer-Foundation Director**

Niamh Mercer presented the Foundation Report.

5. **BOARD COMMENTS**

Director Amodio states she is impressed at Foundation Director’s Mercers skill in collecting data.
Director Epperson feels like she is still getting a handle on being a Board Member but is grateful for being on the team.
Secretary/Treasurer Forland is impressed by the updated Foundation Summary.
Director Evans appreciated the phone calls and hand written notes as a thank you for donating during Colorado Gives Day.
Vice Chair Taylor gives kudos to Foundation Director Mercer and Development Coordinator Hardman for wanting to reimagine things and not stay complacent at the Foundation.
Chair Wailes echoes the previous comments. He is impressed by the work that two staff members do.

Meeting Closed At: 5:03PM

Motion: Director Evans

Second: Vice Chair Taylor

Vote: Unanimously approved; 6

HPLD FRIENDS & FOUNDATION

BOARD OF DIRECTORS COMMUNICATION

Meeting date: 5/4/26
Type of item: Information
Subject: Icebreaker
Presented by: Michael Wailes, Chair

Background

What’s the first book you remember falling in love with?

HPLD FRIENDS & FOUNDATION
BOARD OF DIRECTORS COMMUNICATION

Meeting date: 5/4/26
Type of item: Action
Subject: 2025 Audit
Presented by: Natalie Wertz, Finance Manager, Alanna Moses, Anderson & Whitney
Recommendation: Staff and the Finance Committee have reviewed the 2025 HPLD Friends & Foundation Audit and recommend that the Board vote to approve it.

Background

The 2025 HPLD Friends & Foundation Audit was prepared by Anderson & Whitney. Please find the 2025 Audit attached to this packet. The 2025 990 will be presented during the August 2026 meeting.

Recommendation

Staff and the Finance Committee have reviewed the 2025 HPLD Friends & Foundation Audit and recommend that the Board vote to approve it.

HPLD FRIENDS & FOUNDATION
BOARD OF DIRECTORS COMMUNICATION

Meeting date: 5/4/26
Type of item: Information
Subject: Funding Project Updates
Presented by: Michael Wailes, Chair, Niamh Mercer, Foundation Director

Background

Several projects that received funding support for 2026 have shared updates, data, and pictures. Please find those updates attached to this packet. Additional updates will be shared throughout the year as projects take place.

[redacted] [redacted]

Project Name	Adults Read On!
Email	[redacted]
Project Lead	Lisa Varra
Describe the progress made towards the project's goals and objectives.	Please see the attached summary document
Please upload any qualitative data you would like to share.	https://www.formstack.com/admin/download/file/19389514518
Please share any qualitative data you would like to share that is easier to copy and paste a link or information.	Please see attached summary document

2026 ARO

Q2 Foundation funding report

4/13/26

Registration goal:

1250 registered participants

Engagement goal:

30% of the registered participants will finish 20 books

8% completed 20 books

Registration & Engagement:

898 registered participants

67 completed 20 books

368 Read 5 books = 41%

212 Read 10 books = 24%

67 Read 20 books = 8%

Total for All Branches	Enrolled	B ok Five	Book Ten	Book Twenty
	898	368	212	68
Carbon Valley Regional Library	145	73	44	12
Centennial Park Library	9	31	20	8
Erie Community Library	156	79	44	11
Farr Regional Library	1 2	62	35	15
Fort Lupton Public & School Libra y	25	6	3	0
Grover Library	1	1	1	0
Hudson Public Library (+Keenesburg)	8	1	0	0
Johnstown	55	24	14	5
Kersey Library	13	2	1	0
LINC	164	56	30	12
Northern Plains Public Library	12	4	2	0
Outreach/Mobile Services	12	5	3	1
Riverside Library and Cultural Center	38	24	15	4

Foundation designated funds summary

2026 funding: $2500 **20 books in 12 months** Prizes: **5 books** – branded pens **10 books -** $5 grocery gift card **20 books -** branded canvas tote bag	Feedback on surveys indicated that while reading twelve books in one year was easily achievable, it was too easy for some of our more voracious readers. In accordance with feedback requesting a greater challenge but not wanting to create work for our front-facing staff, we decided against a registration prize and concentrated on expanding and spacing out prizes for completion levels of reading. *To avoid running out of prizes we set up a prize release date structure so patrons who don't read as fast as some will still receive a prize. Release dates: Jan 5: prize #1 - March 1: prize #2 - June 1: prize #3 Quarterly publishing of ARO newsletter article Quarterly booklists publish d on website

Incentive purchase summary:

Pens	$1,103.00
King Soopers $5 gift cards	$ 500.00
Walmart $5 gift cards	$ 60.00
Canvas bags	$ 737.50
Total spend out:	$2,340.50

Stickers made by CRM for patrons (just for fun)

[redacted] [redacted]

Project Name	Carbon Valley Regional Library Community Seed Exchange Library
Email	[redacted]
Project Lead	Lisa Varra
Describe the progress made towards the project's goals and objectives.	The seed library was launched February 9, 2026 with a generous donation from Home Depot - 4,318 flower and vegetable seed packets. The seed packets were inventoried and catalogued by Lisa Varra, CVR librarian and Gretchen, library volunteer. The seeds were organized in the drawer cabinet pictured below. Throughout the months of February & March, the seed supplies were replenished and inventory amounts tracked on a spreadsheet.
Please upload any qualitative data you would like to share.	https://www.formstack.com/admin/download/file/19394076432
Please share any qualitative data you would like to share that is easier to copy and paste a link or information.	In Kind donations: • Home Depot 4318 seed packets • Patrons 138 seed packets Total donations 4,456 seed packets Inventory of seeds shared • Bee Love program at CVR Library 79 seed packets • Erie Community Library 655 seed packets • Grover Library 649 seed packets 2/1/26 Carbon Valley beginning inventory 3,073 seed packets 4/1/26 Carbon Valley ending inventory 1,309 seed packets Total distributed to community 1,764 seed packets

HPLD Friends & Foundation Q2 Report

4/13/26

Carbon Valley Regional Library Community Seed Exchange Library

lvarra@highplains.us

Lisa Varra

Describe the progress made towards the project's goals and objectives. *

The seed library was launched February 9, 2026

with a generous donation from Home Depot - 4,318 flower and vegetable seed packets

The seed packets were inventoried and catalogued

by Lisa Varra, CVR librarian and Gretchen, library volunteer.

The seeds were organized in the drawer cabinet pictured below.

Throughout the months of February & March, the seed supplies

were replenished and inventory amounts tracked on a spreadsheet.

In Kind donations:

- Home Depot — 4318 seed packets
- Patrons — 138 seed packets

Total donations — 4,456 seed packets

Inventory of seeds share

- Bee Love program at CVR Library — 79 seed packets
- Erie Community Library — 655 seed packets
- Grover Library — 649 seed packets

2/1/26 Carbon Valley beginning inventory — 3,073 seed packets

4/1/26 Carbon Valley ending inventory — 1,309 seed packets

Total distributed to community — 1,764 seed packets

Staff has received positive comments from patrons who are enjoying the seed exchange library.

Tiffany, CVR Library Associate has held related gardening programs to educate and inspire patrons to plant their own gardens.

Saturday, January 24: Pollinator-Friendly Gardening: Create a Year-Round Sanctuary

Saturday, February 21: Jumpstart Your Garden with Winter Sowing

Community seed exchange cabinet in the front lobby area

Facebook post promoting the Community seed exchange

The warm weather has us thinking about spring gardens! The Carbon Valley Regional Library community seed exchange is open to the public.

Quick Tips for the Seed Exchange:

Borrowing: Browse the available vegetable, herb, and flower seeds to take home for your 2026 spring garden.

Donating: If you have leftover commercial seed packets or have saved seeds from your own harvests, you can often donate them back to help keep the library's collection diverse.

Resources: check out gardening books, digital resources, and gardening programs at the High Plains Library District to help your 2026 garden thrive.

For those planning their planting schedule, the average last frost date typically falls in mid-to-late May.

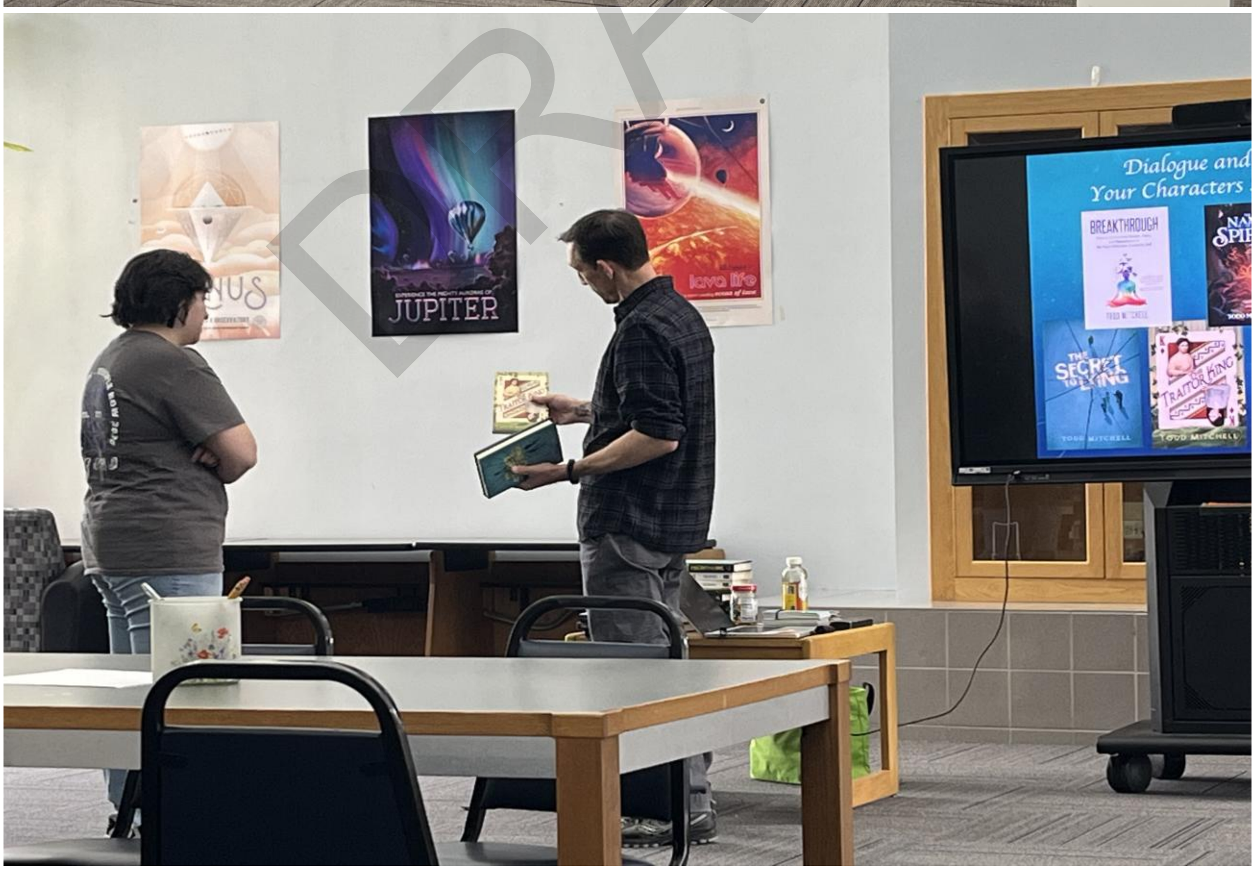
[redacted] [redacted]

Project Name	Preserving Community History: Digitizing the Greeley Tribune
Email	cwelsh@highplains.us
Project Lead	Cindy Welsh
Describe the progress made towards the project's goals and objectives.	There were enough unappropriated funds in the Collections budget at the end of 2025 to cover the entire cost of digitizing the 1926 Tribunes. Those were delivered to Denver in January of this year to be dis-bound, scanned and prepared for the database. They should be live on the CHNC page by mid-May, allowing me to start assessing how a new batch impacts the analytics then. This also means the Board Designated Funds will be used to digitize the Greeley Tribunes from January - June, 1927. The 155 issues published during that time period contain 1,774 pages. The cost/page of digitizing has dropped to $1.10/page (from the $1.25 listed in the grant proposal budget), meaning that the cost to digitize 6 months of papers has dropped to $1.951.40. Adding in the 2% contingency fee and the cost to dis-bind the issues, will bring us very close to the $2490 allocated. The expenses for digitizing the rest of the 1927s will be covered (matched) by Collection Department funding. An email conversation with Leigh Jeremias on April 9 revealed that the vendor doing the scanning(the first step in the digitization process) for the project has a backlog and may not be able to scan our next batch until mid-summer, meaning they may not go live until fall of 2026. Still, the 1927s will be delivered to Denver Bookbinding later this month to be dis-bound. From there they will go to DocuTek (the vendor that does the scanning) and next on to the vendor that does the segmentation and applies the OCR making the files keyword-searchable when the are added to the CHNC database. While we are a bit behind in our proposed timeline, we should still have a finished product by the end of our fiscal year.
Please share any qualitative data you would like to share that is easier to copy and paste a link or information.	None at this time.

[redacted] [redacted]

Project Name	Fort Lupton High School Author Visit
Email	[redacted]
Project Lead	Jordan Klug
Describe the progress made towards the project's goals and objectives.	We hosted our event on Friday, April 10th in the Fort Lupton High School library. Todd ran three sessions, focused on developing students writing skills and answering questions about becoming an author. In total, 42 students attended across the three sessions. This was an excellent turnout for the first ever author event at the high school and we hope to continue providing this event annually
Please upload any qualitative data you would like to share.	https://www.formstack.com/admin/download/file/19415469030
Please share any qualitative data you would like to share that is easier to copy and paste a link or information.	Pictures and student work in qualitative data.


VENUS
JUPITER
Students
Pick up your trash!
We all need to do our part
to keep the library clean
and pest free.


VENUS
EXPERIENCE THE MIGHTY AURORAS OF
JUPITER
lava life
Dialogue and
Your Characters
BREAKTHROUGH
TODD MITCHELL
THE SECRET TO LYING
TODD MITCHELL
TRAITOR KING
TODD MITCHELL


CAN'T FIND WHAT YOU'RE LOOKING FOR?
See something you want to check out?
JUPITER

What's in the Box?

Sister and brothers

- Enters Daniel
- Daniel: Oh my God! A box?
- Selina: What do you have over there? <- Enters Selina
- Daniel: Is a box, but I don't know why it's here?
- Selina: So, what's in the box?
- Daniel: Let me try to open them

—— Daniel tries to open the box

- Selina: What's in the box Daniel?
- Daniel: It's just a death rattlesnake
- Selina: A RATTLESNAKE! Don't show me the box! Daniel!
- Daniel: OK, I'm gonna hide the box.

Daniel hides the box, but the thing that no one knew is:
Daniel lies.

The box contains a diary, in the front side, it contains a hand, but the hand h 6 fingers, and has a number in the middle  the number 3, and the diary said "Trust No One."

Ximena

"I remember the sound of the rain when it falls on the ground"
"I remember, before I was born, I lived with wolves"
"I remember the feeling of my first dance"
"I remember when the mouses taught me how to eat cheese"
"I remember when it was my quineeañera"
"I remember when I learned my first word in English"
"I remember when my mom taught me how to read"
"I remember when I fell in love for the first time"

I was inc a bed

I saw my mom

escbchaba a mi mama hablar

yo soy de la Ponciano

De donde vengo hay muchos accidentes

Habia doctores a mi alrededor

Yo soy de Pozole

Yo soy de Segundas

[redacted] [redacted]

Project Name	1000 Books Before Kindergarten
Email	[redacted]
Project Lead	Audrey Drake
Describe the progress made towards the project's goals and objectives.	The goal is to register 1000 children each year. As of March 31 we have registered 164 children. The goal is for 75% of registrations to be active readers in the program and 15% of registrations to complete the goal of reading 1000 books each year. Currently there are 232 active readers, and 11 children have completed the program in 2026. Participation statistics: https://highplains.sharepoint.com/:x:/g/ps/early_literacy/IQABycHKRt24RI98k5T878QoAe5hkF52auJp-T321DE0HUo Within April and May 3 branches (Carbon Valley, LINC, and Farr) are holding 1000 Books Before Kindergarten Bashes to celebrate readers and encourage participation in the program.
Please share any qualitative data you would like to share that is easier to copy and paste a link or information.	Survey results: https://highplains.sharepoint.com/ps/early_literacy/Early%20Literacy%20Content/1000BBK%20survey%20results.xlsx?d=wfcd5656d30024e0e9a25d4718eb1d8c3 Survey comment highlights: --"This program was great. I loved the flexibility it offers. My kids enjoy reading so much. I think it'd be cool to mingle with other kids their age who are also in the program" --"I think it's great" --"It was really fun! We got in the habit of coming to the library and searching for new books!!"

Carbon Valley	7%	15%	13%	
2026	NEW registrations	Active reader (logged at least 1 book)	badges earned	Completed 1000 books
January	6	22	18	1
February	0	14	6	0
March	5	23	16	1
April				
May				
June				
July				
August				
September				
October				
November				
December				
	11	35	40	2
		ytd active readers		

Total registrations since 2017 1014

Centennial Park	13%	11%	11%	
2026	NEW registrations	Active reader (logged at least 1 book)	badges earned	Completed 1000 books
January	3	10	9	0
February	11	14	14	
March	7	13	11	0
April				
May				
June				
July				
August				
September				
October				
November				
December				
	21	26	34	0

Total registrations since 2017 1081

		ytd active readers		
Erie	15%	20%	20%	
2026	NEW registrations	Active reader (logged at least 1 book)	badges earned	Completed 1000 books
January	15	24	13	1
February	3	25	22	0
March	6	31	27	1
April				
May				
June				
July				
August				
September				
October				
November				
December				
	24	47	62	2

Total registrations since 2017 1459

		ytd active readers		
Farr	18%	23%	25%	
2026	NEW registrations	Active reader (logged at least 1 book)	Badges earned	Completed 1000 books
January	10	28	30	0
February	15	28	22	2
March	5	27	24	2
April				
May				
June				
July				
August				
September				
October				

Total registrations since 2017 1728

November				
December				
	30	54	76	4
		ytd active readers		

Grover	0%	1%	0%	
2026	NEW registrations	Active reader (logged at least 1 book)	badges earned	Completed 1000 books
January	0	0	0	0
February	0	1	0	0
March	0	1	0	0
April				
May				
June				
July				
August				
September				
October				
November				
December				
	0	2	0	0
		ytd active readers		

Total registrations since 2024 2

Kersey	1%	2%	7%	
2026	NEW registrations	Active reader (logged at least 1 book)	badges earned	Completed 1000 books
January	0	4	15	0
February	2	2	1	0
March	0	3	5	1
April				
May				
June				
July				

Total registrations since 2017 61

August				
September				
October				
November				
December				
	2	4	21	1
		ytd active readers		

LINC	41%	25%	23%			
2026	NEW registrations	Active reader (logged at least 1 book)	badges earned	Completed 1000 books		
January	18	26	29	0		
February	34	34	29	1		
March	15	27	11	1		
April						
May					Total registrations since 2017	676
June						
July						
August						
September						
October						
November						
December						
	67	58	69	2		
		ytd active readers				

OUTREACH	4%	0%	0%			
2026	NEW registrations	Active reader (logged at least 1 book)	badges earned	Completed 1000 books		
January	0	0	0	0		
February	6	0	0	0		
March	0	0	0	0		
April					Total registrations since 2017	754

May				
June				
July				
August				
September				
October				
November				
December				
	6	0	0	0
		ytd active readers		

Riverside	2%	3%	1%	
2026	NEW registrations	Active reader (logged at least 1 book)	badges earned	Completed 1000 books
January	3	6	0	0
February	0	4	2	0
March	0	4	0	0
April				
May				
June				
July				
August				
September				
October				
November				
December				
	3	6	2	0
		ytd active readers		

Total regis atio since 2 7 773

Books read in 2026				
Total	164	232	304	11
		141.46%		6.71%
	% new registrations are active readers			% new registrations finish

% of HPLD	Registered	Active Readers
Carbon Valley	7%	15%
Centennial Pk	13%	11%
Erie	15%	20%
Farr	18%	23%
Grover	0%	1%
Kersey	1%	2%
LINC	41%	25%
MOVE	4%	0%
Riverside	2%	3%
	100%	100%

Badges earned ytd

books completed	100	200	300	400	500	600	700	800	900	1000
All branches total	38	42	33	36	39	33	28	25	19	11
change from 2025	15%	21%	19%	24%	27%	28%	23%	2%	18%	11%
136	48	44	27	31	39	28		27	20	19
Registration ytd	164									
registration goal	1000									
	16%									

26 1000BBK Survey

1. Which library do you visit most?

2. How has participation changed the amount of time spent reading?

3. How has participation changed your child's reading enjoyment?

4. How has participation changed your library usage?

2. Has the parent information helped you?

Midpoint or Completion (M or C)	date	CVRL	CP	Erie	Farr	Kersey	LINC	Outreach	Riverside	time increased	time decreased	time stayed same	enjoyment increased	enjoyment decreased	enjoyment stayed same	library usage increased	library usage decreased	Library usage stayed same	yes	no	no opinion	didn't receive	# positive responsive
C	Jan-26	x								1			1			1			1				4
C	Jan-26	x										1	1			1			1				3
M	Jan-26						x			1			1			1			1				4
C	Jan-26						x			1			1			1					1		3
C	Jan-26		X							1			1			1					1		3
C	Feb-26		X									1	1			1					1		2
C	Mar-26	x								1			1			1			1				4
C	Mar-26				x							1	1			1			1				3
C	Mar-26			X						1			1			1			1				4
M	Mar-26						x			1			1			1					1		3
M	Apr-26						x			1			1					1	1				3
M	Apr-26	x										1			1	1				1			1
M	Apr-26		x									1	1			1			1				3
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0
																							0

HPLD FRIENDS & FOUNDATION
BOARD OF DIRECTORS COMMUNICATION

Meeting date: 5/4/26
Type of item: Information
Subject: 2026 Fundraising Activities
Presented by: Michael Wailes, Chair, Niamh Mercer, Foundation Director

Background

Due to today's light meeting schedule. The Friends & Foundation staff will share information regarding upcoming 2026 Fundraising Events and work with the Board to assign ways to support events and staff. Staff will also share results from recent and new activities like Library Giving Day and the Shop.

- Library Giving Day
  - April 1, 2026
  - Fundraising Goal: $3,000 net
  - Gross Raised: $1,325 net

- 2026 Carnival in the Stacks
  - Adult Event-August 14, LINC
  - Family Event-August 21, Erie Community Library
  - Fundraising Goal: $30,000 net

- Colorado Gives Day
  - December 8 2026
  - Fundraising Goal: $[illegible]2,000 net

Opportunities for Board Support-Carnival in the Stacks
1. Distribute marketing materials to your clubs, family, friends, co-workers
2. Volunteer during at least one event
3. Sell or buy 10 tickets
4. Buy a ticket for you and a guest
5. Make a donation to the event
6. Help staff connect with sponsors, community organizations (clubs, UNC), volunteers
   a. Provide three contacts (name, phone, email)

Opportunities for Board Support-Colorado Gives Day
1. Distribute marketing materials to your clubs, family, friends, co-workers
2. Make a gift
3. Volunteer to call donors to thank them for their support

HIGH PLAINS LIBRARY DISTRICT FOUNDATION
STATEMENT OF ACTIVITY
BUDGET TO ACTUAL

Note: Conditional formatting in the % of YTD Budget and % of Annual Budget is on a red to green scale for revenues and green to red scale for expenses. Green is favorable variance. Red is an unfavorable variance.

For the Period Ended March 31, 2026
25.0%
prepared April 10, 2026

	Jan. - March Actual	Jan. - March Budget	Variance Favorable (Unfavorable)	% of YTD Budget	YTD Actual	Annual Budget	Variance Favorable (Unfavorable)	% of Annual Budget
REVENUES								
Donations - Restricted	3,548	4,500	(952)	79%	3,548	18,000	(14,452)	20%
Donations - Unrestricted	10,050	3,250	6,800	309%	10,050	17,000	(6,950)	59%
Donations - Capital Campaign	-	-	-	#DIV/0!	-	-	-	#DIV/0!
Earnings on investments	(6,300)	6,250	(12,550)	-101%	(6,300)	25,000	(31,300)	5%
Special Events Income	-	-	-	#DIV/0!	-	35,000	(35,000)	0%
Grant revenue	124,620	113,477	11,143	110%	124,620	453,909	(329,289	27%
Other income	746	1,000	(254)	75%	746	4,000	(3 2 4)	19%
Total revenues	132,664	128,477	4,187	103%	132,664	552,909	(42 ,245)	24%
EXPENSES								
Professional Fees	-	1,375	1,375	0%	-	5,500	5,500	0%
Contract Services	2,180	7,500	5,320	29%	2,180	23,000	20,820	9%
Special Events Expenses	-	625	625	0%	-	14,65	14 650	0%
Operations	-	150	150	0%	-	0	00	0%
HPLD Foundation Grants	12,259	117,977	105,718	10%	12,259	471,90	9,650	3%
Travel and Meetings	-	188	188	0%	-	750	750	0%
Captial Campaign	-	-	-	#DIV/0!	-	-	-	#DIV/0!
Total expenses	14,439	127,815	113,376	11%	14,439	516,	501,970	3%
Increase (Decrease) in Net Assets	118,225	662	117,563		118,225	,500	81,725	

Statement of Financial Position

High Plains Library District Foundation

As of Mar 31, 2026

	TOTAL
Assets	
Current Assets	
Bank Accounts	
10000 FirstBank	2,147.96
11000 Investments	
11001 Stifel Nicolaus	632,827.33
11002 Colotrust	747,504.57
Total for 11000 Investments	**$1,380,331.90**
Total for Bank Accounts	**$1,382,479.86**
Total for Current Assets	**$1,382,479.86**
Total for Assets	**$1,382,479.86**
Liabilities and Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
21000 UnEarned Revenue	350,603.61
Total for Other Current Liabilities	**$350,603.61**
Total for Current Liabilities	**$350,603.61**
Total for Liabilities	**$350,603.61**
Equity	
30000 Opening Balance Equity	703,277.78
32000 Unrestricted Net Assets	210,373.05
Net Income	118,225.42
Total for Equity	**$1,031,876.25**
Total for Liabilities and Equity	**$1,382,479.86**

High Plains Library District Foundation

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

January - March, 2026

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
43400 Donations		0.00	0.00	
43450 Restricted Donations	3,548.00	4,500.00	-952.00	78.84 %
43451 UnRestricted Donations	10,049.60	3,249.99	6,799.61	309.22 %
Total 43400 Donations	**13,597.60**	**7,749.99**	**5,847.61**	**175.45 %**
47000 Sales				
47008 Book Sales - Foundation	745.87	999.99	-254.12	74.59 %
Total 47000 Sales	**745.87**	**999.99**	**-254.12**	**74.59 %**
47400 Grants				
47401 Operating	124,620.45	11 , 77.31	11,143.14	109.82 %
Total 47400 Grants	**124,620.45**	**113,477 31**	**11,143.14**	**109.82 %**
47500 Earnings on Investments	-11,795.64		-11,795.64	
47600 Interest and Dividend Income	5,496.09	6,249.99	-753.90	87.94 %
Total Revenue	**$132,664.3**	**128,477.28**	**$4,187.09**	**103.26 %**
GROSS PROFIT	**$132,664.37**	**$128,477.28**	**$4,187.09**	**103.26 %**
Expenditures				
60900 Professional Fees		125.01	-125.01	
60902 Marketing		1,250.01	-1,250.01	
Total 60900 Professional Fees		**1,375.02**	**-1,375.02**	
62100 Contract Services	765.00		765.00	
62110 Accounting Fees	1,205.13	5,000.00	-3,794.87	24.10 %
62140 Legal Fees	210.00	1,250.01	-1,040.01	16.80 %
62150 Outside Contract Services		1,250.01	-1,250.01	
Total 62100 Contract Services	**2,180.13**	**7,500.02**	**-5,319.89**	**29.07 %**
62800 Special Events Expense				
62890 Friends Event / Links for Literacy		624.99	-624.99	
Total 62800 Special Events Expense		**624.99**	**-624.99**	
65000 Operations				
65020 Postage, Mailing Service		150.00	-150.00	
Total 65000 Operations		**150.00**	**-150.00**	
65400 HPLD Foundation Grants	12,258.82	117,977.31	-105,718.49	10.39 %
68300 Travel and Meetings		0.00	0.00	
68310 Conference, Convention, Meeting		125.01	-125.01	
68320 Travel		62.49	-62.49	
Total 68300 Travel and Meetings		**187.50**	**-187.50**	
Total Expenditures	**$14,438.95**	**$127,814.84**	**$ -113,375.89**	**11.30 %**
NET OPERATING REVENUE	**$118,225.42**	**$662.44**	**$117,562.98**	**17,846.96 %**
NET REVENUE	**$118,225.42**	**$662.44**	**$117,562.98**	**17,846.96 %**

Statement of Activity

High Plains Library District Foundation

January 1-March 31, 2026

	TOTAL
Revenue	
43400 Donations	
43450 Restricted Donations	3,548.00
43451 UnRestricted Donations	10,049.60
Total for 43400 Donations	**$13,597.60**
47000 Sales	
47008 Book Sales - Foundation	745.87
Total for 47000 Sales	**$745.87**
47400 Grants	
47401 Operating	124,620.45
Total for 47400 Grants	**$124,620.45**
47500 Earnings on Investments	-11,795.64
47600 Interest and Dividend Income	5,496.09
Total for Revenue	**$132,664.37**
Gross Profit	**$132,664.37**
Expenditures	
62100 Contract Services	$765.00
62110 Accounting Fees	1,205.13
62140 Legal Fees	210.00
Total for 62100 Contract Services	**$2,180.13**
65400 HPLD Foundation Grants	12,258.82
Total for Expenditures	**$14,438.95**
Net Operating Revenue	**$118,225.42**
Net Other Revenue	
Net Revenue	**$118,225.42**

STIFEL

STIFEL ACCOUNT STATEMENT

PORTFOLIO SUMMARY	March 31	February 28
Net Cash Equivalents		
Net Portfolio Assets held at Stifel	632,827.33	666,487.96
Net Portfolio Assets not held at Stifel		
Net Portfolio Value	**$632,827.33**	**$666,487.96**

HIGH PLAINS LIBRARY DIST
FRIENDS & FOUNDATION
ATTN NATALIE A WERTZ
HORIZON ACCOUNT
2650 W 29TH ST
GREELEY CO 80631-8504

YOUR CHANGE IN PORTFOLIO VALUE	March 31	February 28
Net Cash Fl w (Inflo s/Outflows) [2]		
Securitie Transferred I /Out		
Incom and Distributions	2,475.01	253.30
Ch nge in Se urities Value	-36,135.64	10,685.99
Net hang in Portfolio Value	**-$33,660.63**	**$10,939.29**

[2] Does not in ude cost or proceeds for buy or sell transactions.

Your Financial Advisor (GC44):
[redacted]

Office Serving Your Account:
[redacted]

PRIMARY INVESTMENT OBJECTIVE: Growth & Income
RISK TOLERANCE: Moderate Growth
For a full definition of this objective and risk tolerance, including the use of mar in, please see www.stifel.com, IMPORTANT DISCLOSURES, or contact your F nancial Advisor. If you have any questions concerning your investment objective o isk tolerance, or wish to make a change, please contact your Financial Advisor or he Branch Manager for this office.

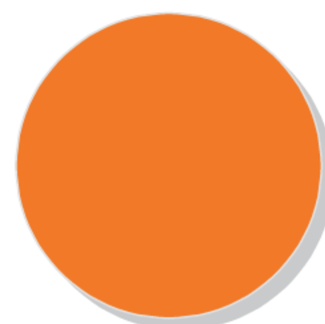
TRADING TAX LOT RELIEF METHOD: First In, Fi st Out

INVESTOR UPDATE
At December 31, 2025, Stifel, Nicolaus & Company, Incorporated had et c pital of $559,495,806 or $529,820,568 in excess of the minimum requirement of 29,675,238. The December 31, 2025 Statement of Financial Condition is available at no charge by calling (800) 488-0970 or logging onto www.stifel.com.

ACCOUNT PROTECTION
Stifel, Nicolaus & Company, Incorporated provides up to $150 million of coverage for securities held in client accounts, of which $1.15 million may be in cash deposits. Ask your Financial Advisor for more details.

YOUR ASSET SUMMARY

	Value on March 31, 2026 ($)	Percentage of your account
F Mutual Funds	632,827.33	100.00%
Total Assets	$632,827.33	100.00%


F

Thank you for allowing Stifel to serve you. In order to protect your rights, including rights under the Securities Investor Protection Act (SIPA), please promptly report, in writing, any inaccuracies or discrepancies in this account or statement to the Compliance Department of Stifel at the address below. If you have any questions regarding your account or this statement, please contact your Financial Advisor or the Branch Manager for this office. For additional information regarding your Stifel account, please refer to the current Stifel Account Agreement and Disclosure Booklet, which is available at www.stifel.com/disclosures/account-agreement.

STIFEL

ASSET SUMMARY

	Value as of **March 31, 2026**				Gains/(-)Losses		
				% of		*Realized*	
	At Stifel	*Not at Stifel*	*Total*	*assets **	*Unrealized*	*This Period*	*Year-to-date*
Cash							
Cash Sweep/Non-Sweep**							
Margin Balance							
A. Net Cash Equivalents	**$0.00**		**$0.00**				
B. Equities							
C. Preferreds							
D. Fixed Income-Muni							
E. Fixed Income-Other							
F. Mutual Funds	632,827.33		632,827.33	100.00%	79,506.54		228.54
G. Unit Investment Trusts							
H. Insurance Products							
I. Alternative Investments							
J. Other Investments							
K. Stifel Smart Rate Program **							
Net Portfolio Assets	**$632,827.33**	**$**	**632,827.33**	**100.00%**	**$79,506.54**	**$0.00**	**$228.54**
Net Portfolio Value	**$632,827.33**	**$0.00**	**$632,827.33**	**100.00%**	**$79,506.54**	**$0.00**	**$228.54**

INCOME & DISTRIBUTION SUMMARY

	Security Type	*Year-to-date*	*This period*
Dividends	Tax-Exempt		
	Taxable	2,995.39	2,475.01
Interest	Tax-Exempt		
	Taxable		
Capital Gain Distributions			
Return of Principal			
Other			
Total Income & Distributions		**$2,995.39**	**$2,475.01**

INFORMATION SUMMARY

	Security Type	*Year-to-date*	*This period*
Accrued Interest Paid	Tax-Exempt		
	Taxable		
Accrued Interest Received	Tax-Exempt		
	Taxable		
Gross Proceeds		1,168.70	
Federal Withholding			
Foreign Taxes Paid			
Margin Interest Charged			

* Please note "% of assets" figures are shown gross of any amounts owed to Stifel and/or net short positions.
** Includes balances that are FDIC insured bank deposits and not covered by SIPC, including Stifel Reserve Deposit Network balances that are not immediately liquid. Refer to the Asset Details page for more information. Does not include cash held in your Securities Account.

ASSET DETAILS

This section shows the cash equivalents and/or securities in your account. Prices obtained from outside sources are considered reliable but are not guaranteed by Stifel. Actual prices may vary, and upon sale, you may receive more or less than your original purchase price. Contact your Financial Advisor for current price quotes. Gain/Loss is provided for informational purposes only. Cost basis may be adjusted for, but not limited to, amortization, accretion, principal paydowns, capital changes, listed option premiums, gifting rules, inheritance step-up, or wash sales. The Gain/Loss information should not be used for tax preparation without the assistance of your tax advisor. Lot detail quantity displayed is truncated to the one thousandth of a share.

NET CASH EQUIVALENTS

	Current value	*Cost Basis*	*Estimated Annualized Income*	*Estimated Yield %*
Total Net Cash Equivalents	**$0.00**	**$0.00**	**$0.00**	

PORTFOLIO ASSETS - HELD AT STIFEL

Mutual Funds	*Symbol/ Type*	*Quantity*	*Current Price/ Current Value*	*[illegible]rage Uni[illegible] Cost/ Cost Basis*	*Original Investment[7]/ Cumulative Return[8]*	*Unrealized Gain/(-)Loss[10]*	*Estimated Annualized Income*	*Estimated Yield %*
Open-End Funds								
AMCAP CL F2 CUSIP: 023375827 *Dividend Option: Reinvest*	AMCFX **Cash**	1,375.893	42.89[illegible]0 59,012[illegible]5	35.9814 49,506.61	8,557.85 50,454.20	9,505.44	328.70	0.56%
AMERICAN BALANCED CL F2 CUSIP: 024071821 *Dividend Option: Reinvest*	AMBFX **Cash**	3,514.95	6[illegible]9200 129,[illegible]1[illegible]95	29.2332 102,753.10	55,575.66 74,196.29	27,018.82	2,836.91	2.19%
BOND FUND OF AMERICA CL F2 CUSIP: 097873822 *Dividend Option: Reinvest*	ABNFX **Cash**	6,435.40	11.3100 72,784.44	12.3234 79,306.08	61,210.16 11,574.28	-6,521.61	3,195.82	4.39%
GROWTH FUND OF AMERICA CL F2 CUSIP: 399874825 *Dividend Option: Reinvest*	GFFFX **Cash**	242.936	73.6800 17,899.52	58.9382 14,318.20	6,258.37 11,641.15	3,581.32	89.59	0.50%
INCOME FUND OF AMERICA CL F2 CUSIP: 453320822 *Dividend Option: Reinvest*	AMEFX **Cash**	6,726.283	26.6400 179,188.17	23.0790 155,235.65	123,003.98 56,184.19	23,952.51	6,745.11	3.76%

ASSET DETAILS (continued)

PORTFOLIO ASSETS - HELD AT STIFEL (continued)

Mutual Funds	Symbol/ Type	Quantity	Current Price/ Current Value	Average Unit Cost/ Cost Basis	Original Investment[7]/ Cumulative Return[8]	Unrealized Gain/(-)Loss[10]	Estimated Annualized Income	Estimated Yield %
Open-End Funds								
SMALLCAP WORLD CL F2 CUSIP: 831681820 *Dividend Option: Reinvest*	SMCFX **Cash**	250.682	74.8000 18,751.01	63.90 5 16 0 9.7	14,841.04 3,909.97	2,731.30	177.93	0.95%
WASHINGTON MUTUAL INVESTORS CL F2 CUSIP: 939330825 *Dividend Option: Reinvest*	WMFFX **Cash**	2,474.056	62.8200 155,420.19	55.0438 136,181.45	96,834.67 58,585.52	19,238.76	2,338.72	1.50%
Total Mutual Funds			**$632,827.33**	**$553, 20.80**		**$79,506.54**	**$15,712.78**	**2.48%**
Total Portfolio Assets - Held at Stifel			**$632,827.33**	**$ 53 320.80**		**$79,506.54**	**$15,712.78**	**2.48%**
Total Net Portfolio Value			**$632 8 7 33**	**$553,320.80**		**$79,506.54**	**$15,712.78**	**2.48%**

FOOTNOTE DEFINITIONS

7 **Original Investment:** Total cost invested and held in the account as of month-end tem may be adjusted for corporate actions, return of capital, or other miscellaneous adjustments, which may affect cost basis. Excludes purchases through automatic reinvestment of capital gains and divid ds.

8 **Cumulative Return:** Current Value minus Original Investment. Cumul ve R rn is th capital appreciation (depreciation) of the entire purchased security, including purchases through automatic reinvestment of capital gains and dividends. Cumulative Return ma not be accu e if any urchased shares are sold or transferred. Shares purchased at a prior firm through automatic reinvestment of capital gains and dividends that are subsequently transferred int he Stifel accoun may be treated as "Original Investment" shares if appropriate coding is not supplied by the prior firm when transferred.

10 Please note "Unrealized Gain/(-)Loss" does not equal the total curr t value minus e total cost if any value or cost amounts are missing. Unrealized gains or losses are provided for your information only and should not be used for tax purposes.

STIFEL

HIGH PLAINS LIBRARY DIST
FRIENDS & FOUNDATION
ATTN NATALIE A WERTZ
HORIZON ACCOUNT

March 1 -
March 31, 2026
[redacted]

ACTIVITY SUMMARY / CASH EQUIVALENTS

Type of Activity	*Activity*	*Year-to-date*	*This period*	*Cash*	*Sweep/Non-Sweep*	*Margin*
	Opening Balance - Net Cash Equivalents		**$0.00**	**$0.00**	**$0.00**	**$0.00**
Buy and Sell Transactions	Assets Bought	-2,995.39	-2,475.01	-2,475.01		
	Assets Sold/Redeemed	1,168.70				
Deposits	Deposits Made To Your Account					
Withdrawals	Withdrawals From Your Account					
Income and Distributions	Income and Distributions	2,995.39	2,475.01	2,475.01		
Cash Sweep/Non-Sweep	Cash Sweep/Non-Sweep Activity					
Margin Interest	Margin Interest Charged					
Other	Other Transactions	-1,20[illegible]13				
Cash Management Activity	Card Activity					
	ACH/ATM Activity					
Checkwriting Activity	Checks You Wrote					
	Closing Balance - Net Cash Equivalents		**$0.00**	**$0.00**	**$0.00**	**$0.00**
Securities Transferred	Securities Transferred In/Out					

ACTIVITY DETAILS / CASH EQUIVALENTS

	This period	*Cash*	*Sweep/Non-Sweep*	*Margin*
Opening Balance - Net Cash Equivalents	**$0.00**	**$0.00**	**$0.00**	**$0.00**

Assets Bought

Date	*Activity*	*Quantity*	*Price*	*Description*	*Total*	*Cash*	*Sweep/Non-Sweep*	*Margin*
3/2/2026	Reinvest Div	20.945		BOND FUND OF AMERICA CL F2 CUSIP: 097873822	-242.33	-242.33		
	****note****			REINVEST AT 11.570				
3/17/2026	Reinvest Div	11.746		AMERICAN BALANCED CL F2 CUSIP: 024071821	-443.16	-443.16		
	****note****			REINVEST AT 37.730				

ACTIVITY DETAILS continued | CASH EQUIVALENTS continued

Assets Bought continued

Date	Activity	Quantity	Price	Description	Total	Cash	Sweep/Non-Sweep	Margin
3/17/2026	Reinvest Div	45.212		INCOME FUND OF AMERICA CL F2 CUSIP: 453320822	-1,213.95	-1,213.95		
	****note****			REINVEST AT 26.850				
3/19/2026	Reinvest Div	9.080		WASHINGTON MUTUAL INVESTORS CL F2 CUSIP: 939330825	575.57	-575.57		
	****note****			REINVEST AT 63.390				
Total Assets Bought					**-$2,475.01**	**-$2,475.01**		

Income and Distributions

Date	Activity	Quantity	Description	Total	Cash	Sweep/Non-Sweep	Margin
3/2/2026	Dividend		BOND FUND OF AME IC CL F2 030 26 6 14.4610 C SIP: 0978 3822	242.33	242.33		
3/17/2026	Dividend		AME ICA BALA CED CL F2 03 726 503.20400 CUS P: 024071821	443.16	443.16		
3/17/2026	Dividend		INCO E FUND OF AMERICA CL 2 0 1726 6,681.07100 CUSIP: 453320822	1,213.95	1,213.95		
3/19/2026	Dividend		WASHINGTON MUTUAL INVESTORS CL F2 031926 2,464.97600 CUSIP: 939330825	575.57	575.57		
Total Income and Distributions				**$2,475.01**	**$2,475.01**		

	This period	Cash	Sweep/Non-Sweep	Margin
Closing Balance - Net Cash Equivalents	**$0.00**	**$0.00**	**$0.00**	**$0.00**

REALIZED GAINS/(-)LOSSES

This section provides estimated realized gains or losses for informational purposes only. Cost basis may be adjusted due to, but not limited to, the following: amortization, accretion, principal paydowns, capital changes, listed option premiums, gifting rules, inheritance step-up, or wash sales. Unless another method was in effect at the time of the trade, the trading tax lot relief method indicated on the first page of the statement was used to calculate gains or losses. Please review this information carefully for accuracy, and contact your Financial Advisor with any questions.

Mutual Funds	*Closing Transaction*	*Date Acquired*	*Date Sold*	*Qua tity*	*Cost Basis*	*Sale Proceeds*	*Realized Gain/(-)Loss***
Open-End Funds							
AMCAP CL F2 CUSIP: 023375827		12/19/17	01/08/26	2.483	78.69	118.47	39.78 (LT)
AMERICAN BALANCED CUSIP: 024071821		04/12/16	01/08/26	6.306	153.05	239.83	86.78 (LT)
BOND FUND OF AMERICA CL F2 CUSIP: 097873822		02/06/17	0 /08/26	11.515	147.28	131.73	-15.55 (LT)
GROWTH FUND OF AMERICA CL F2 CUSIP: 399874825		0 /08/22	01/08 26	0.439	28.36	35.92	7.56 (LT)
INCOME FUND OF AMERICA CL F2 CUSIP: 453320822		0 /1 /23	01/08/26	11.959	269.56	315.85	46.29 (LT)
SMALLCAP WORLD CL F2 CUSIP: 831681820		0 /22/23	01/08/26	0.451	28.08	35.16	7.08 (LT)
WASHINGTON MUTUAL INVESTORS CUSIP: 939330825		05/19/23	01/08/26	4.419	235.14	291.74	56.60 (LT)
Total Mutual Funds					**$940.16**	**$1,168.70**	**$228.54**
Total Realized Gains/(-)Losses					**$940.16**	**$1,168.70**	**$228.54**
Total Net Short-Term (ST)					**$0.00**	**$0.00**	**$0.00**
Total Net Long-Term (LT)					**$940.16**	**$1,168.70**	**$228.54**
Total Net Other-Term (OT)					**$0.00**	**$0.00**	**$0.00**

** Please note "Realized Gain/(-)Loss" does not equal total sale proceeds minus total cost basis if any cost basis amounts are missing.

STIFEL

THIS PAGE INTENTIONALLY LEFT BLANK

STIFEL

Certain Definitions

"Stifel" means Stifel, Nicolaus & Company, Incorporated, Member SIPC and NYSE.

"Stifel Banks" means affiliated banks of Stifel, which may include Stifel Bank & Trust, Member Federal Deposit Insurance Corporation ("FDIC"); Stifel Bank, Member FDIC; Stifel Trust Company, National Association, Member FDIC; and Stifel Trust Company Delaware, National Association, Member FDIC. **Unless otherwise specified, products purchased from or held by Stifel in a Securities Account are not insured by the FDIC, are not deposits or other obligations of the Stifel Banks, are not guaranteed by the Stifel Banks, and are subject to investment risk, including possible loss of the principal.**

"Stifel Smart Rate Program" refers to a money market deposit account at Stifel Bank & Trust, Stifel Bank, Stifel Trust Company, N.A., or Stifel Trust Company Delaware, N.A., each an affiliate of Stifel, which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your Securities Account. For additional information and terms and conditions concerning these deposits, see the Stifel Smart Rate Program Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

"Stifel Reserve Deposit Network" refers to a demand deposit account at Stifel Bank & Trust which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your Securities Account. For additional information and terms and conditions concerning these deposits, see the Stifel Reserve Deposit Network Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

"Stifel Fixed Yield Program" refers to a time deposit account at Stifel Bank & Trust, Stifel Bank, Stifel Trust Company, N.A., or Stifel Trust Company Delaware, N.A., each an affiliate of Stifel, which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your Securities Account. For additional information and terms and conditions concerning these deposits, see the Stifel Fixed Yield Program Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

"Enhanced Advisory Yield" refers to an interest rate tier assigned to certain advisory accounts with an eligible deposit account balance. For advisory accounts with balances qualifying for an Enhanced Advisory Yield, Stifel will use the balances in your deposit accounts at the end of the prior business day to determine the interest rate tier applicable to balances earning standard interest and the interest rate tier applicable to balances earning Enhanced Advisory Yield. The rate at month-end displayed on statements is the weighted average of the standard and enhanced interest rates. Additional information, including terms and conditions, is available at www.stifel.com/disclosures/sweep-choices/sweep-choices-disclosure.

Account Disclosures

Errors and Inquiries – You should review this statement carefully and notify the Manager of the Office servicing your account of anything you believe to be incorrect. Any verbal communications should be re-confirmed in writing to protect your rights, including rights under SIPA. All statements furnished to you shall be considered accurate, complete, and acknowledged by you unless you report any inaccuracies to the Manager. Instructions and inquiries should be directed to your Financial Advisor. When making inquiries, please mention your account number. Please notify us promptly of any change of address.

Investment Objective – All clients are requested to promptly notify us of any material change in their investment objective or financial situation in order to assist us in maintaining current background and financial information.

Pricing and Rating of Securities– The pricing of securities displayed on your statement is derived from various sources and, in some cases, may be higher or lower than the price you would actually receive in the market. If we cannot obtain a price, "N/A" appears. For securities listed on an exchange or trading continually in an active marketplace, the prices reflect market quotations at the close of your statement period. For securities trading less frequently, we rely on third-party pricing services or a computerized pricing model, which may not always reflect actual market values. Similarly, some insurance product values provided by outside carriers may be valued as of a date other than the statement date. Bond ratings of securities were obtained from various rating services. There is no guarantee with respect to their accuracy. For current price quotes, please contact your Financial Advisor.

Cost Basis Information – All information provided with respect to cost basis is derived from transactions in the account or information supplied by other sources. There is no guarantee as to the accuracy of cost basis information or the profit and loss information provided for tax lots designated as noncovered. Stifel uses the first-in, first-out method when calculating the realized gain or loss on sale transactions unless a specific identification is made prior to settlement date. The gain or loss provided on your statement is informational only and should not be used for tax reporting. A 1099 including the cost basis for sale proceeds from covered tax lots will be provided after year-end for tax reporting. Please inform your Financial Advisor if a cost basis is not accurate.

Transaction Dates – All securities transactions are reflected on a trade date basis. Settlement of trades will normally occur in two business days (T+1 = trade date plus one business day) unless stated differently on your confirmation.

Custody of Securities – Securities held by Stifel, Nicolaus & Company, Incorporated for you, but which are not registered in your name, may be commingled with identical securities being held for other clients by our Correspondent, the Depository Trust Company, or in similar systems.

Assets Held Away – You may purchase certain assets through Stifel, which will be held at a custodial institution other than Stifel. Where available, we include information about these assets on your statement. The custodial institution is responsible, however, for providing year-end tax reporting information (Form 1099) and separate periodic statements, which may vary from the information included on your Stifel statement because of different reporting periods. Your Stifel statements may also reflect other assets "not held" at Stifel, in addition to those held by a custodial institution. The value and nature of these investments is generally provided by you. Stifel does not guarantee the accuracy of this information with respect to the value of these investments as reflected on your statement. Assets held away are not covered by Stifel SIPC.

Estimated Annual Income and Yields – Estimated annual income and yields are calculated by annualizing the most recent distribution and do not reflect historical experience or project future results. The yield information for the money market funds is based on historical performance; future yields will fluctuate. These figures have been obtained from sources believed to be reliable, but no assurance can be made as to accuracy. Before investing in any of these funds, carefully read the prospectus, which is available through your Financial Advisor.

Order Routing and Payment for Order Flow – In order to access a wide variety of execution venues, the firm does participate in the maker/taker model. Certain exchanges and other trading centers to which the firm routes equities and options orders have implemented fee structures under which broker-dealer participants may receive rebates on certain orders. Under these fee structures, participants are charged a fee for orders that take liquidity from the venue and provided a rebate for orders that add liquidity to the venue. Rebates received by the firm from a venue during any time period may or may not exceed the fees paid by the firm to the venue during that time period. Fees and/or rebates from all venues are subject to change. Stifel will provide customers additional information regarding average net fees/rebates paid/received upon written request. For venues from which Stifel receives a rebate, Stifel is considered to be receiving payment for order flow.

Stifel monitors the performance of competing market centers and routes orders to those that seek competitive executions and complete transactions on a timely basis at a reasonable cost. Whenever possible, Stifel routes orders to market centers that offer, through automated systems, an opportunity for price improvement to the client. Held market orders received and entered prior to 9:28 a.m. Eastern will be routed to market centers that will attempt to execute at the opening price on the listing exchange.

Additional information will be provided upon written request, and certain order routing information is available online at www.stifel.com/disclosures/best-execution. On request of a customer and at no fee, Stifel will disclose to such customer the identity of the venue to which such customer's orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the transactions, if any, that resulted from such orders. Orders may be routed and executed internally through Stifel's trading desk. In such instances, Stifel stands to share in 100% of remuneration received (in the case of orders executed as agent) or profits or losses generated (in the case of orders executed as principal) as a result of internalizing such orders. Customers may mail their inquiries to: Stifel – Attn: Equity Trading Compliance, 501 North Broadway, St. Louis, Missouri 63102.

Tax Information – Although your statement may describe certain items as Federally tax-exempt, this is for information purposes only. When reporting your taxes, please rely exclusively on the substitute Form 1099 you will receive from us after year-end for your taxable accounts. (For Retirement Accounts, Form 1099R will report distributions from the account rather than income and dividends or proceeds from sales.)

STIFEL

Account Disclosures Continued

SIPC Protection – Stifel is a member of the Securities Investor Protection Corporation (SIPC). SIPC coverage protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org, or investors may contact SIPC at (202) 371-8300. Stifel has purchased additional securities coverage of $149,500,000 and cash coverage of $900,000 for a total of $150,000,000 of securities coverage and $1,150,000 of cash coverage, subject to the terms and conditions of the policy, with an aggregate limit of $300,000,000. (For more information, visit: www.stifel.com/disclosures/asset-protection.) This coverage does not protect against market losses and does not cover securities not held by Stifel.

Margin Accounts – If you have a margin account, this is a combined statement of your margin account and special memorandum account ("SMA") maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the ("SMA") as required by Regulation T is available for your inspection upon request. If you have applied for margin privileges and have been approved, you may borrow money from Stifel in exchange for pledging assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on Regulation T, Stifel's internal policies, and the value of securities in your margin account. Securities held in a margin account are identified by the word "margin" on your statement. Stifel reserves the right to limit margin purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the Firm's guidelines, market conditions, and regulatory margin requirements.

Margin Account Interest Charges – The margin interest period includes the second to last day of the prior statement period through the third day prior to the last day of the current statement period. The margin interest charge is computed by multiplying the rate of interest by the average net daily settled debit balance and a fraction the numerator of which is the number of days the debit balance existed, and the denominator of which is three hundred sixty (360). The rate of interest is determined by the cost of borrowing money and is subject to change without notice. The average net daily settled debit balance includes any settled credit and settled debit balances in your cash and margin accounts during the period. Please review the "Statement of Credit Terms" you have already received for further information.

Fully Paid Lending Participants –Without waiving any rights given to you, it is understood and agreed that the provisions of the Securities Investor Protection Act of 1970 may not protect the lender with respect to loaned securities hereunder and that, therefore, the collateral held for you may constitute the only source of satisfaction of Stifel's obligations in the event Stifel fails to return the loaned securities.

Late Charges – If transactions in your account result in a debit balance in your cash account and you do not make payment by the settlement date, you may be subject to interest charges.

Free Credit Balances – Customer Free Credit Balances may be used in this Firm's business subject to the limitations of 17CFR Section 240, 15c3-3 under The Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operations, upon demand, the delivery of: a) any Free Credit Balances to which you are entitled, b) any Fully Paid Securities to which you are entitled, c) any Securities purchased on margin upon full payment of any indebtedness to us. If you participate in Cash Management Accounts, the payment to you of a Free Credit Balance may be subject to the cancellation of any commitment made in respect to your account for the payment of checks, automated clearing house (ACH) payments, ATM Card or Point of Sale transaction charges, or other debit card transactions.

Option Accounts – 1) Commissions and other charges related to the execution of option transactions have been included on confirmations for such transactions, which have already been sent to you, and copies of confirmations are available upon request; 2) should you have any changes in your investment objective or current financial situation, you should advise your investment professional immediately; and 3) assignment notices for option contracts are allocated among client short positions pursuant to an automated procedure that randomly selects from all client short option positions those contracts that are subject to assignment, which includes positions established on the day of assignment. Additional information pertaining to the procedures used for random selection is available upon request.

Complaints – Complaints relating to your account(s) may be directed to Stifel, Legal Department, 501 North Broadway, St. Louis, Missouri 63102 or by phoning (800) 488-0970 or (314) 342-2000.

Lost Certificates – In the event your statement indicates that securities were delivered out of your account in certificate form and you have not received them, it is understood that you will notify Stifel immediately in writing. If written notification is received within 120 calendar days after the delivery date, as reflected on your statement, the certificate will be replaced free of charge. Thereafter, a fee for replacement may apply.

Dividend Reinvestment – (Optional) The dollar amount of Mutual Fund distributions, Money Market Fund income, or dividends on other securities shown on your statement may have been reinvested into additional shares. You will not receive confirmations for these reinvestment transactions. However, information pertaining to these transactions which would otherwise appear on confirmations will be furnished to you upon written request. In dividend reinvestment transactions, Stifel may act as your agent and receive payment for order flow. The source and nature of such payment will be furnished to you upon written request to Stifel or your introducing firm. If Stifel is currently a market maker in the eligible security, Stifel will purchase, as principal for you, additional shares at the opening market price.

Stifel Information – A Statement of Financial Condition of Stifel, Nicolaus & Company, Incorporated is available for your inspection at any of our offices, or a copy will be mailed to you upon request.

Investor Education and Protection – Under the Public Disclosure Program, the Financial Industry Regulatory Authority ("FINRA") provides certain information regarding the disciplinary history of FINRA members and their associated persons via FINRA's BrokerCheck Hotline (toll-free (800) 289-9999) or on the FINRA website at www.finra.org, including an investor brochure that includes information describing FINRA BrokerCheck. Stifel, Nicolaus & Company, Incorporated is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board ("MSRB"). Additional information may be obtained from the MSRB website at www.msrb.org, including an investor brochure that is posted on the website describing the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority.

ERISA Section 408(b)(2) Notice – For Service Provider Fee Disclosures under ERISA 408(b)(2), please see www.stifel.com/disclosures/ERISA. Please direct any questions you may have to your Financial Advisor.

Notification of Change in Circumstances and Availability of Investment Advisory Disclosure Brochures – In the event that there are any material changes in your financial situation, investment objective(s), risk tolerance, or instructions regarding your account(s), please promptly report such changes to your Financial Advisor to ensure that your investment advisory accounts are being managed based on the most current information. You should review Stifel's Form ADV Part 2A (Disclosure Brochure) for information and disclosures relating to Stifel's investment advisory services (available at: www.stifel.com/disclosures/investment-advisory-services/program-disclosures), including (but not limited to) a discussion of the various conflicts of interest to which our firm may be subject in the provision of investment advisory services to you.