



Last Statement: December 31, 2018

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**Account Of**

BORZOI CLUB OF AMERICA  
 3336 BAGLEY PSGE  
 DULUTH GA 30097-3789

**Mail To**

BORZOI CLUB OF AMERICA  
 3336 BAGLEY PSGE  
 DULUTH GA 30097-3789

**Account Value Summary**

Cash, Bank Sweep, and Money Market	\$ 12,364.40
Total Investments Long	\$ 166,831.65
Total Investments Short	\$ 0.00
<b>Total Account Value</b>	<b>\$ 179,196.05</b>

**Change in Account Value**

Starting Account Value	\$ 169,848.56
Transactions & Income	\$ 6,370.14
Income Reinvested	\$ (2.10)
Change in Value of Investments	\$ 2,979.45
<b>Ending Account Value</b>	<b>\$ 179,196.05</b>
Year-to-Date Change in Value Since 1/1/19	\$ 9,347.49

**Rate Summary**

Bank Sweep: Interest rate as of 01/31 <sup>Z</sup>	0.33%
Value Adv Money Fd SWVXX	2.35%
Sch Investor Money Fund	2.33%

Please see "Endnotes For Your Account" section for an explanation of the endnote codes and symbols on this statement.

SIPC has taken the position that it will not cover the balances held in your deposit accounts maintained under programs like our Bank Sweep feature. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.  
 01/31-67010-NRSE1301-050541 \* #

## Terms and Conditions

### GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement.

If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab you should verify its content with this statement.

Securities, products, and services are not available in all countries and are subject to country specific restrictions.

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

**Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash Feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Sweep and Bank Sweep for Benefit Plans features, please refer to the Cash Features Disclosure Statement available online or from a Schwab Representative.

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

**Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. The time of these transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request.

**Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

**Latest Price/Price (Investment Detail Section Only):** The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only.

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

**Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided in Schwab's Account Agreement.

Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

**Option Customers:** Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment.

**Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

**Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, are subject to investment risk, and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features.

**Short Positions:** Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be expressed as a debit and be netted against any long positions in Total Account Value.

**IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

**COMPLAINT CONTACT INFORMATION:** Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

**Address Changes:** It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

### Additional Information:

A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and its affiliated banks are subsidiaries of The Charles Schwab Corporation.

(1017-7MAX)

### Income Summary

Description	This Period	Year to Date
<b>Federally Taxable</b>		
Bank Sweep Interest	1.59	1.59
Corporate Bond and Other Interest	366.45	366.45
<b>Total Income</b>	<b>368.04</b>	<b>368.04</b>
<b>Accrued Interest Paid - Federally Taxable<sup>4</sup></b>	<b>(24.83)</b>	<b>(24.83)</b>

<sup>4</sup> Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor.

### Investment Detail

Description	Starting Balance	Ending Balance
<b>Cash and Bank Sweep</b>		
CASH	0.00	6,000.00
BANK SWEEP <sup>X,Z</sup>	5,996.36	6,364.40

Description	Symbol	Quantity	Price	Market Value
<b>Investments</b>				
US TREASU NT 1.375%09/23 UST NOTE DUE 09/30/23 CURRENT YIELD 1.44262%		12,000.0000	95.31250	11,437.50
US TREASURY 2.25%08/27 UST BOND DUE 08/15/27 CURRENT YIELD 2.31102%		25,000.0000	97.35937	24,339.84
ROYAL BANK OF CA 1.5%19F DUE 07/29/19		25,000.0000	99.37780	24,844.45
CHARTER COMMUNI 3.579%20 DUE 07/23/20 CALLABLE 06/23/20 AT 100.00000 Ba1/BBB- CURRENT YIELD 3.57094%		10,000.0000	100.22560	10,022.56
PHILIP MORRIS INT 2.5%22 DUE 11/02/22 CALLABLE 10/02/22 AT 100.00000 A2/A CURRENT YIELD 2.56372%		15,000.0000	97.51440	14,627.16
THE BANK OF NEW Y 2.2%23 DUE 08/16/23 CALLABLE 06/16/23 AT 100.00000 A1/A CURRENT YIELD 2.28297%		4,000.0000	96.36560	3,854.62
THE GOLDMAN SACHS 3.5%26 DUE 11/16/26 CALLABLE 11/16/25 AT 100.00000 A3/BBB+ CURRENT YIELD 3.64017%		25,000.0000	96.14930	24,037.33
WELLS FARGO & CO STEP 27 DUE 08/17/27 MULTI STEP CPN CALLABLE 02/17/19 AT 100.00000 A2/A-		3,000.0000	98.06340	2,941.90
TOYOTA MOTOR COR STEP 27 DUE 09/19/27 MULTI STEP CPN CALLABLE 03/19/19 AT 100.00000 Aa3/AA-		10,000.0000	98.50890	9,850.89

Please see "Endnotes For Your Account" section for an explanation of the endnote codes and symbols on this statement.

**Investment Detail (continued)**

Description	Symbol	Quantity	Price	Market Value
<b>Investments (continued)</b>				
GOLDMAN SACHS BA 2.35%22 CD FDIC INS DUE 06/21/22 US CURRENT YIELD 2.40479%		25,000.0000	97.72130	24,430.33
SCHWAB 1000 INDEX ETF <sup>◇</sup>	SCHK	618.9338	26.57000	16,445.07
<b>Total Account Value</b>				<b>179,196.05</b>

**Transaction Detail**

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
<b>Cash, Bank Sweep, and Money Market Funds Activity</b>						
01/03	01/03	PrYr Div Reinvest	SCHWAB 1000 INDEX ETF: SCHK			2.10
01/16	01/15	Bank Interest <sup>X,Z</sup>	BANK INT 121618-011519 SCHWAB BANK			1.59
01/23	01/23	Bond Interest	CHARTER COMMUNI 3.579%20 DUE 07/23/20			178.95
01/29	01/29	Bond Interest	ROYAL BANK OF CA 1.5%19F DUE 07/29/19			187.50
01/31	01/31	Journalized Funds	JOURNAL FRM 71415725			6,000.00
<b>Investments Activity</b>						
01/04	01/04	Reinvested Shares	SCHWAB 1000 INDEX ETF: SCHK	0.0858	24.4723	(2.10)

**Bank Sweep Activity**

Trans Date	Transaction	Description	Withdrawal	Deposit
<b>Opening Balance<sup>X,Z</sup>: 5,996.36</b>				
01/04	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		2.10
01/07	Auto Transfer	BANK TRANSFER TO BROKERAGE	2.10	
01/15	Interest Paid <sup>X,Z</sup>	BANK INTEREST		1.59
01/24	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		178.95
01/30	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		187.50
<b>Total Activity</b>			<b>2.10</b>	<b>370.14</b>
<b>Ending Balance<sup>X,Z</sup>: 6,364.40</b>				

Bank Sweep: Interest rate as of 01/31/19 was 0.33%. Your interest period was 12/16/18 - 01/15/19. <sup>Z</sup>

**Trades Pending Settlement**

Settle Date	Trade Date	Transaction	Description	Symbol	Quantity	Price	Total
02/04	01/31	Bought	SANTANDER UK P 3.125%21F		11,000.0000	99.7470	(10,997.00)
02/04	01/31	Sold	SCHWAB 1000 INDEX ETF	SCHK	600.0000	26.5732	15,943.71
02/06	01/28	Bought	BERKSHIRE BANK 2.3%20		1,000.0000	100.0000	(1,000.00)

Pending transactions are not included in account value.

## Endnotes For Your Account

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### *Symbol Endnote Legend*

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- X Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.
- ◇ Dividends paid on this security will be automatically reinvested.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/compensation>.

