

ACCOUNT HOLDER

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Monthly Overview

Beginning Balance (Dec 1 2025)	\$1,032.86
Deposits	\$0.00
Withdrawals	\$0.00
Interest Paid	\$2.92
Ending Balance (Dec 31 2025)	\$1,035.78

ACTIVITY

General Cash

Date	Description	Amount
Dec 1 2025	Beginning Balance	\$1,032.86
Dec 1 2025	Interest Payment	\$2.92
Dec 31 2025	Ending Balance	\$1,035.78

TOTAL HOLDINGS

Deposit Bank	Interest Earned	Interest Rate*	Beginning Balance	Ending Balance
The Bancorp Bank FDIC insured deposit, not covered by SIPC**	\$0.00	3.20%	\$0.09	\$0.09
Webster Bank FDIC insured deposit, not covered by SIPC**	\$0.00	3.20%	\$0.03	\$0.03
Wells Fargo Bank, N.A. FDIC insured deposit, not covered by SIPC**	\$2.89	3.20%	\$1,032.74	\$1,035.66
Total Holdings			\$1,032.86	\$1,035.78

TOTAL PROGRAM BANK DETAILS

Balance Date	Deposit Bank	Balance	APR	APY
Dec 1 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$2.95	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,032.74	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 2 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 3 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 4 2025	The Bancorp Bank	\$0.09	3.45%	3.50%

Balance Date	Deposit Bank	Balance	APR	APY
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 5 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 6 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 7 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 8 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 9 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 10 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 11 2025	The Bancorp Bank	\$0.09	3.45%	3.50%
	Webster Bank	\$0.03	3.45%	3.50%
	Wells Fargo Bank, N.A.	\$1,035.66	3.45%	3.50%
	Total	\$1,035.78	3.45%	3.50%
Dec 12 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 13 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 14 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%

Balance Date	Deposit Bank	Balance	APR	APY
	Total	\$1,035.78	3.20%	3.25%
Dec 15 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 16 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 17 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 18 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 19 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 20 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 21 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 22 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 23 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 24 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 25 2025	The Bancorp Bank	\$0.09	3.20%	3.25%

Balance Date	Deposit Bank	Balance	APR	APY
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 26 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 27 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 28 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 29 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 30 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%
Dec 31 2025	The Bancorp Bank	\$0.09	3.20%	3.25%
	Webster Bank	\$0.03	3.20%	3.25%
	Wells Fargo Bank, N.A.	\$1,035.66	3.20%	3.25%
	Total	\$1,035.78	3.20%	3.25%

\*Stated interest rate is an annual percentage rate, or "APR," which is the annualized interest rate effective for the cash balance on the last day of the statement period. If you do not have a balance in a particular Program bank on that day, you will see a 0% interest rate here. APR does not reflect compounding. An annual percentage yield, or "APY," is an annualized interest rate that reflects expected compounding, assuming that all funds remain in the account.

**\*\*FDIC insurance is subject to certain conditions. Betterment is not a bank.** Your Cash Reserve ("Program") deposits, together with any non-Program deposits you may have at the same participating Program bank ("Deposit Bank"), which include savings and checking accounts, money market deposit accounts, and CDs issued directly to you by the Deposit Bank, are insured by the FDIC, an independent agency of the U.S. government, while at a Deposit Bank up to a standard maximum amount in accordance with the rules of the FDIC. The applicable FDIC insurance limit depends upon the ownership capacity in which you hold the Program deposit, and the relevant limit will be applied to all deposits (including Program deposits and non-Program deposits) held in the same ownership capacity by you at the same Deposit Bank. Deposits held in different ownership capacities, as provided in FDIC rules, are insured separately. Single ownership accounts are insured up to \$250,000 and each co-owner's share of joint accounts is insured up to \$250,000. See [www.fdic.gov](http://www.fdic.gov) for additional account category and coverage information. At any time, you can choose to liquidate the balance of your beneficial interest in the Program Deposit and have the proceeds either returned to your account or remitted to you. Program Deposits are not protected by SIPC. Interest Rates - Interest rates on Program balances are variable and subject to change at any time without notice. Interest is accrued daily and paid out monthly. You can receive daily information about your funds in the Program, including the balances held at specific Deposit Banks and applicable interest rates, by emailing [support@betterment.com](mailto:support@betterment.com). Daily balances at each Deposit Bank are based on Betterment Securities' intended allocation, and Betterment Securities will resolve any reconciliation error between its records and Deposit Banks' records. Advisory services provided by Betterment LLC, an SEC-registered investment adviser. Cash Reserve is offered by Betterment LLC. Brokerage services provided to clients of Betterment LLC by Betterment Securities, an SEC registered broker-dealer and member of FINRA/SIPC.

**SWEEP ACCOUNT CASH ACTIVITY (TAXABLE)**

Your uninvested cash balances are swept into and out of accounts at one or more participating banks (each a "Transfer Sweep Program Bank" or "TSP Bank"), where they are eligible for FDIC insurance.<sup>5</sup> The TSP Banks are listed at <https://www.betterment.com/legal/tsp>. Below is a summary of your monthly cash activity, including end of month balances.

**Bancorp Account Cash Activity (Taxable)**

Date	Account	Account No.	Description	Amount	Balance
No activity					
Balance as of December 31, 2025					\$0.00

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<sup>1</sup> Amounts presented gross of withholding, if applicable.

<sup>2</sup> Closing Prices as of December 31, 2025. Your positions are shown on a trade date basis, and may reflect trades that have not yet settled. SIPC protection is available only for positions as of settlement date. Your settlement date positions are your trade date positions, minus any trades in your Monthly Activity Detail that have not yet settled, if any (see footnote 4).

<sup>3</sup> Betterment Securities acted as an agent for you and bought or sold securities on your behalf.

<sup>4</sup> Unless otherwise noted, the settlement date is one market day after the transaction date. Unsettled trades, if any, appear italicized towards the bottom of your Monthly Activity Detail.

<sup>5</sup> Deposits at The Bancorp Bank ("Bancorp") or Wells Fargo Bank, N.A. ("Wells Fargo") held through the Transfer Sweep Program, together with any other deposits you may have at Bancorp or Wells Fargo, which include savings and checking accounts, money market deposit accounts, and CDs issued directly to you by Bancorp or Wells Fargo, are insured by the FDIC, an independent agency of the U.S. government, up to a standard maximum amount in accordance with the rules of the FDIC. The applicable FDIC insurance limit depends upon the ownership capacity in which you hold the deposit, and the relevant limit will be applied to all deposits (including Transfer Sweep Program deposits and non-Transfer Sweep Program deposits) held in the same ownership capacity by you at Bancorp and/or Wells Fargo. Deposits held in different ownership capacities, as provided in FDIC rules, are insured separately. Single ownership accounts are insured up to \$250,000 and each co-owner's share of joint accounts is insured up to \$250,000. See [www.fdic.gov](http://www.fdic.gov) for additional account category and coverage information. At any time, you can choose to liquidate the balance of your beneficial interest at Bancorp and/or Wells Fargo and have the proceeds either returned to your securities account or remitted to you. Deposits at Bancorp and Wells Fargo are not protected by SIPC. For the purposes of SIPC protection on funds in your securities account, all your taxable goals are considered one account, and your IRA goals are treated as a separate account. A credit balance held in your securities account is protected by SIPC for up to \$250,000 per account, as part of the total \$500,000 limit that applies to securities held in the account (including \$250,000 for claims for cash).

<sup>6</sup> "Fees accrued" is not inclusive of any fee adjustments, which could cause the amount of fees assessed in your next statement to diverge from the fee accrual listed here. If you have elected to assess fees from one account to another account ("cross-bill"), the "fees accrued" will be charged to the elected billing account.

The disclosure provided herein applies to all such goals with Betterment. For these accounts, the statement is broken out by goal for illustrative purposes only; your holdings are otherwise aggregated across all goals in your taxable account and IRA account. Your statement may reflect cash balances in investing goals for various reasons, including returned transactions, and may not reflect all adjustments as of the statement end date.

Please review this document carefully. If details of any transaction or balances are incorrect, you must immediately notify Betterment Securities Customer Experience at [support@bettermentsecurities.com](mailto:support@bettermentsecurities.com). Failure to make such notification within five (5) days of notification of this document constitutes your acceptance of the transactions or balances.

Please take the opportunity to review the settings and restrictions, if any, on your account. This could include your portfolio allocation settings or your tax loss harvesting settings (which you may want to review if you expect to be subject to a substantially lower tax rate) among others. Please contact Betterment LLC, your investment adviser, at [support@betterment.com](mailto:support@betterment.com), if you wish to impose any reasonable restrictions on the management of your account or reasonably modify existing restrictions.

Please contact Betterment LLC, your investment adviser, at [support@betterment.com](mailto:support@betterment.com), if you would like to speak with someone knowledgeable about the account.

**CUSTODY OF ASSETS:** Betterment Securities and Apex Clearing Corporation ("Apex") act as the custodians of assets in your Betterment Securities account. Apex also provides clearing services for Betterment Securities.

**AGGREGATION:** Your securities orders may be aggregated with the orders of other clients for purposes of execution. If orders are aggregated, each client receives the average price of the aggregate group order. Betterment Securities exclusively routes orders in Rule 606 reportable securities to its clearing broker, Apex. Apex may not be the ultimate execution venue for such orders, and these orders may be further routed to execution venues. Apex shares with Betterment Securities a portion of the payments or rebates that Apex receives on Betterment Securities' orders. The most recent quarterly report from Apex for Rule 606 reportable securities is available at [www.betterment.com/legal/other-disclosures](http://www.betterment.com/legal/other-disclosures).

**TRANSACTION TYPES:** A "Deposit" is new money being transferred into your account. A "Withdrawal" is money being transferred out of your account. "Dividend Payment" is a payment of dividends that accrue to your account. "Advisory Fee" is a payment of advisory fees to Betterment. If you are on the Betterment Advisor Solutions platform and have a separate investment advisor, the "Advisory Fee" is the payment of advisory fees to Betterment and that investment advisor. If you have elected to cross-bill fees between accounts, the "Advisory Fee" will be charged to the elected billing account.

**REPRESENTATIONS:** Descriptive words in the title of any security are used for identification purposes only and do not constitute representations.

**EXECUTION:** The time of execution, the name of the buyer or seller, and the commission charged to the other party if we acted as a dual agent, are available upon written request.

**FRACTIONAL SHARES:** Your account holds fractional share interests in securities. Please note that fractional share amounts of certain securities, such as exchange-traded funds ("ETFs") and stocks, are typically unrecognized and illiquid outside the Betterment platform. Fractional shares of securities might not be marketable outside the Betterment platform or transferable to another brokerage account.

**REGULATIONS:** These transactions are subject to the rules, regulations, and customs of the exchange or market on which they are made and to any and all applicable federal, state and/or foreign statutes or regulations.

**GOVERNING LAW:** The terms and conditions of this statement shall be governed by and construed in accordance with the laws of the state of New York, without giving effect to the conflict of law provision thereof.

**IRA CUSTODIAN:** Inspira Financial Trust, LLC (formerly known as Millennium Trust Company, LLC), 2001 Spring Road, Suite 700, Oak Brook, IL 60523, is the custodian of IRA accounts. Inspira Financial Trust performs the duties of a directed custodian, and as such does not provide due diligence to third parties on prospective investments, platforms, sponsors or service providers and does not sell investments or provide investment, legal, or tax advice.

**HSA CUSTODIAN:** Optum Bank, P.O. Box 271629, Salt Lake City, UT 84127, is the custodian and the administrator of the HSA.

**529 ACCOUNTS:** Assets in 529 accounts are not held at Betterment. You will receive account statements from your 529 plan provider with respect to assets held in your 529 account. For information regarding assets held in your 529 account, please contact your 529 plan directly.

Any "Advisory Fee" transaction on your statement reflects the assessment of fees accrued for the prior statement period and is calculated as described in your Client Agreement and the Program ADV Brochure (Brochure). If you have elected to cross-bill fees between accounts, the "advisory fee" will be charged to the elected billing account where the "advisory fee" transaction will appear. No "advisory fee" transaction will appear for the account to which the "advisory fee" was accrued. The fee will typically be charged to your account on the first business day of the following month. If you initiate a full withdrawal of funds from a particular goal, your fees will be charged to your account on the date the transfer processes. Funds will be deducted from your account upon settlement of the trade(s). If your account exclusively consists of mutual funds, due to small price fluctuations in mutual funds that may occur on the transaction date, Betterment will accrue any fees over- or under-assessed and apply the difference to adjust the following period's fee. The aforementioned information regarding your account balance and current fee rate may be found in the online interface provided by Betterment LLC. Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee for the billing period indicated.

Securities (i) are not insured by the Federal Deposit Insurance Corporation ("FDIC"); (ii) carry no bank or government guarantees, and are not a deposit or other obligation of, or guaranteed by, a bank; and (iii) have associated risks. Client understands that investments in securities are subject to investment risks, including possible loss of the principal amount invested.

If you believe there is an inaccuracy or discrepancy between this statement and your account, you should immediately send written notification to Betterment Securities Customer Experience at [support@bettermentsecurities.com](mailto:support@bettermentsecurities.com) and retain a copy for your records. If you have any oral communications with

Betterment Securities or its affiliates regarding inaccuracies or discrepancies, such communications should be re-confirmed in writing.

Complaints about your Betterment Securities brokerage account may be directed to Betterment Securities at [support@bettermentsecurities.com](mailto:support@bettermentsecurities.com), via phone by calling 212-228-1328, or by mail at 450 West 33rd Street, 11th Floor, New York, NY 10001.

Copies of statements and trade reports are available securely at [bettermentsecurities.com](https://bettermentsecurities.com).