

Name: Gaunch, Charles Edward

Return completed form to:  
WV Ethics Commission  
210 Brooks Street, Suite 300  
Charleston, WV 25301  
(304)558-0664 or 1(866)558-0664



Candidate information, if applicable  
County: \_\_\_\_\_  
Candidate for: \_\_\_\_\_  
Date you filed for candidacy: \_\_\_\_\_  
District or circuit if applicable: \_\_\_\_\_

Received  
JAN 11 2016  
WV Ethics Commission

# West Virginia Ethics Commission Financial Disclosure Statement

Revised: 12-9-14

- Directions
- Please read and answer **every question**—even if your answer is “N/A” (not applicable). Incomplete original Statements will be returned to you for completion or correction.
  - You must file a new Financial Disclosure Statement each year you hold or run for a public position.
  - If this is your annual filing, the Statement is due by February 1.
  - If you are a new appointee, this Statement is due within 30 days of the date of your appointment.
  - If you are a candidate for public office, this Statement is due within 10 days of filing your *Certificate of Candidacy*.
  - The information you provide on this Statement covers the prior calendar year.
  - You may attach additional pages to this form if necessary.

**1. Name of filer and spouse**

Filer's last name Gaunch First name Charles Edward  
 Spouse's last name Gaunch First name Marilyn  
 County of residence Kanawha  
 Business (employment) address N/A  
 City/state/zip \_\_\_\_\_

**2. Elective Office**

Do you currently hold a county, circuit or state elected office? **Yes**  **No** \_\_\_\_\_

If yes, title of office: WV State Senate, 8th District

Are you a candidate, or do you plan to become a candidate for public office in the next election? **N/A** \_\_\_\_\_ **Yes** \_\_\_\_\_ **No**  \_\_\_\_\_

If yes, for what office: \_\_\_\_\_ Date you filed for candidacy: \_\_\_\_\_

**3. Positions on State Boards, Commissions or Agencies**

List all State Boards, Commissions or Agencies on which you now serve or have served in the past 12 months through appointment by the Governor.  Mark here if N/A

Workforce West Virginia  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Name: Gaunch, Charles Edward

#### 4. Business Names

List all names under which you and/or your spouse conduct or do business. If you or your spouse are self-employed, list the name or names under which you or your spouse conducts the business, trade, sole proprietorship or profession.

Mark here if no business names to report

self  spouse

Marilyn R. Gaunch

self  spouse

self  spouse

#### 5. Employment

For you and your spouse, list the name and address of each full-time or part-time employer(s) during the preceding calendar year. Include all employment with city, county or state government as well as employment in the private sector. Provide your job title and a general description of your job duties. For purposes of this question, an employer is one who provides you with a W-2 form. This does not include self-employment if listed elsewhere on the Financial Disclosure Statement.

Mark here if neither you nor your spouse were employed during the past year.

	Employer Name and Address	Job title and duties of your position
self <input type="checkbox"/> spouse <input type="checkbox"/>	1.	
self <input type="checkbox"/> spouse <input type="checkbox"/>	2.	
self <input type="checkbox"/> spouse <input type="checkbox"/>	3.	
self <input type="checkbox"/> spouse <input type="checkbox"/>	4.	

#### 6. 20% Gross Income Categories for you and your spouse

Did you or your spouse receive more than 20% of your gross income during the past calendar year from any one or more of the categories listed below? Yes  No  If yes, mark with an 'X' all categories that apply to you and/or your spouse.

self	spouse	self	spouse	self	spouse
<u>COMPANIES</u>		<u>MINING</u>		<u>GOVERNMENT</u>	
<input type="checkbox"/>	<input type="checkbox"/> Advertising	<input type="checkbox"/>	<input type="checkbox"/> Surface mining	<input type="checkbox"/>	<input type="checkbox"/> City or town
<input type="checkbox"/>	<input type="checkbox"/> Beer, wine or liquor (or distributor)	<input type="checkbox"/>	<input type="checkbox"/> Mining equipment	<input type="checkbox"/>	<input type="checkbox"/> County
<input type="checkbox"/>	<input type="checkbox"/> Brokerage/Financial Advisor	<input type="checkbox"/>	<input type="checkbox"/> Deep mining	<input type="checkbox"/>	<input type="checkbox"/> State
<input type="checkbox"/>	<input type="checkbox"/> Cable television	<u>OIL OR GAS</u>		<u>ASSOCIATIONS OR ORGANIZATIONS</u>	
<input type="checkbox"/>	<input type="checkbox"/> Chemical	<input type="checkbox"/>	<input type="checkbox"/> Retail	<input type="checkbox"/>	<input type="checkbox"/> Labor Association/Organization
<input type="checkbox"/>	<input type="checkbox"/> Construction	<input type="checkbox"/>	<input type="checkbox"/> Wholesale	<input type="checkbox"/>	<input type="checkbox"/> Professional Association
<input type="checkbox"/>	<input type="checkbox"/> Insurance	<input type="checkbox"/>	<input type="checkbox"/> Exploration	<input type="checkbox"/>	<input type="checkbox"/> Association that promotes gaming or lottery
<input type="checkbox"/>	<input type="checkbox"/> Interstate transportation	<input type="checkbox"/>	<input type="checkbox"/> Production & Drilling	<input type="checkbox"/>	<input type="checkbox"/> Association of public employees or public officials
<input type="checkbox"/>	<input type="checkbox"/> Intrastate transportation	<u>UTILITIES</u>		<input type="checkbox"/>	<input type="checkbox"/> Trade Association or Organization
<input type="checkbox"/>	<input type="checkbox"/> Manufacturing	<input type="checkbox"/>	<input type="checkbox"/> Electric	<u>OTHER</u>	
<input type="checkbox"/>	<input type="checkbox"/> Media	<input type="checkbox"/>	<input type="checkbox"/> Gas	<input type="checkbox"/>	<input type="checkbox"/> Economic Development
<input type="checkbox"/>	<input type="checkbox"/> Promotional	<input type="checkbox"/>	<input type="checkbox"/> Telephone	<input type="checkbox"/>	<input type="checkbox"/> Hospitals or other health care providers
<input type="checkbox"/>	<input type="checkbox"/> Race tracks	<input type="checkbox"/>	<input type="checkbox"/> Water	<input type="checkbox"/>	<input type="checkbox"/> Information Technology
<input type="checkbox"/>	<input type="checkbox"/> Recreation	<u>FINANCIAL</u>		<input type="checkbox"/>	<input type="checkbox"/> Legal service providers
<input type="checkbox"/>	<input type="checkbox"/> Retail	<input type="checkbox"/>	<input type="checkbox"/> Banks, Savings & Loan Assoc.	<input type="checkbox"/>	<input type="checkbox"/> Lobbying
<input type="checkbox"/>	<input type="checkbox"/> Timber	<input type="checkbox"/>	<input type="checkbox"/> Loan or Finance Companies		
<input type="checkbox"/>	<input type="checkbox"/> Wholesale				
<input type="checkbox"/>	<input type="checkbox"/> Waste disposal				

Name: Gaunch, Charles Edward

### 7. For-Profit Business

List the name and address of each for-profit business on which either you or your spouse serves on the Board of Directors or as an officer. Describe the type of business.

Mark here if neither you nor your spouse serve on a Board of Directors or is an officer of a for-profit business.

Name and address of the business	Description of the business
self <input type="checkbox"/> spouse <input type="checkbox"/>	
self <input type="checkbox"/> spouse <input type="checkbox"/>	
self <input type="checkbox"/> spouse <input type="checkbox"/>	

### 8. Non-Profit Organization

List the name and address of each non-profit organization on which either you or your spouse serves on the Board of Directors or as an officer. Describe the non-profit organization.

Mark here if neither you nor your spouse serve on a Board of Directors or is an officer of a non-profit organization.

Name and address of the organization	Description of the non-profit
self <input checked="" type="checkbox"/> spouse <input type="checkbox"/> Believe In WV	501c3 Benevolent Organization
self <input checked="" type="checkbox"/> spouse <input type="checkbox"/> WVSU Foundation Emeritus Member	501c5 Organization to benefit mission of WVSU
self <input type="checkbox"/> spouse <input type="checkbox"/>	

### 9. Sales or Contracts with State, County or Local Government

During the past calendar year, did you or your spouse have any sales or contracts with any unit of state, county or local government? **Yes** \_\_\_\_\_ **No** <sup>x</sup> \_\_\_\_\_ (Sales or contracts for goods or services may be either direct or through a partnership, corporation or association in which either you or your spouse owned or controlled more than 10 percent.)

**If yes**, identify the government agency that purchased the goods or services, and describe the nature of the goods or services. (See the instruction sheet for more information about the Ethics Act's prohibition against having an interest in a public contract under W. Va. Code § 6B-2-5(d).)

Name of Government organization	Description of goods or services provided
self spouse <input checked="" type="checkbox"/> Example: State of WV DHHR	Foster home placement studies
self <input checked="" type="checkbox"/> spouse Example: Clay County Sheriff's Department	Rental of garage space for patrol cars
self <input type="checkbox"/> spouse <input type="checkbox"/>	
self <input type="checkbox"/> spouse <input type="checkbox"/>	
self <input type="checkbox"/> spouse <input type="checkbox"/>	

### 10. Adult Children – Public Employment

List the name and business address of any adult child or step-child employed by any unit of state, county or local government.

Mark here if this question does not apply to you.

Name of child or step-child	Business address

### 11. DEBTS

**A. Owed to others:** List the names of all persons residing or transacting business in the state who you owe more than \$5,000 (in the aggregate) on the date of this Statement. Include debts you owe in the name of any other person and debts on which you are a cosigner.

You **DO NOT** have to report:

1. Debts to immediate family members, parents or grandparents
2. Home mortgages for your primary and secondary residences
3. Loans for autos maintained for the use of your immediate family
4. Student loans
5. Debts resulting from the ordinary conduct of your business, profession or occupation
6. Debts to a financial institution or to a credit card company

If any debt over \$5,000, which is otherwise non-reportable, required the approval of the state or any of its political subdivisions, or if a loan was obtained from the "Linked Deposit Program" (W. Va. Code § 12-1A-1 et seq.), you must list the debt.

**Mark here if you owe no debts as described above.**

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**B. Owed to you:** List the names of all persons residing or transacting business in the state who owe you, in the aggregate, more than \$5,000 on the date of this Statement (either in your name or any other person's name for your use or benefit.)

You **DO NOT** have to report:

1. Debts from immediate family members, parents or grandparents
2. Debts resulting from the ordinary conduct of your business, profession or occupation
3. Demand or saving accounts in banks, savings and loan associations, or other similar depositories
4. Loans by you to any business in which you have an ownership interest

**Mark here if you had no debts owed to you as described above.**

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### 12. GIFTS

A **gift** is anything with monetary value, including meals and beverages. If you, your spouse, and/or any of your dependents received one or more gifts whose total value is more than \$100 from a person, business or organization which has a direct and immediate interest in a governmental activity over which you have control, then list the name of each giver **UNLESS** it falls into one of the exceptions listed below. "Total value" includes the cumulative fair market value of all gifts from the same source, directly or indirectly, during the previous calendar year.

Gifts from the following sources need **NOT** be reported:

1. your spouse, child, grandchild, parents or grandparents
2. a trust established by your spouse, child, grandchild or ancestor
3. a will or lawful inheritance in the absence of a will
4. a registered lobbyist (*registered lobbyists report these expenditures on the Lobbyist Schedule A form with their Lobbyist Activity Reporting forms*)

**Mark here if you received no gifts as described above.**

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Name: Gaunch, Charles Edward

**This page applies to questions 13 and 14 on the next page.**

**\*\* If you are an elected official, candidate or state or higher education employee, you do not need to complete Worksheet A. You must, however, answer questions 13 and 14 about you and your spouse.**

**\*\* All other filers:** If you have been appointed to serve on a State Board, Commission or Agency by the Governor and receive no compensation for your service, you may not be required to report certain financial information about your spouse. Complete Worksheet A to determine if this spousal exemption applies. You still must report your own income and business information in questions 13 and 14.

**Worksheet A (for questions 13 and 14)**

**Part 1. Are you a State Board, Commission or Agency member appointed by the Governor?**

**YES**  *Continue to Part 2.*

**NO**  **DO NOT** complete parts 2 or 3 on this page. *Continue to questions 13 and 14 on the next page and answer the questions for both you and your spouse.*

**Part 2. Do you hold another office or employment position that requires you to file this Financial Disclosure Statement?**

**YES**  **DO NOT** complete part 3 on this page. *Continue to questions 13 and 14 on the next page and answer the questions for both you and your spouse.*

**NO**  *Continue to Part 3.*

**Part 3. Complete this section to determine if you are exempt from disclosing certain financial information about your spouse in questions 13 and 14 on the next page.**

List the name of the State Board, Commission or Agency of which you are an appointed member:

Board name: Workforce West Virginia

**Check each box that applies:**

1.  There is no compensation, per diem, salary or other payment authorized by state law for serving on this Board or Commission. (Excluding travel or expense reimbursement) Note: The test is not whether you decline compensation but whether it is authorized by code, statute or law.
2.  Neither my spouse nor a business with which he or she is associated is regulated by the State Board, Commission or Agency on which I serve by appointment. ("Associated" is defined as a business in which your spouse, or his or her immediate family member, is a director, officer, owner, employee, compensated agent or holder of stock which constitutes five percent or more of the total outstanding stocks of any class. "Immediate family member" means dependent children, grandchildren or parents.)
3.  Neither my spouse nor a business with which he or she is associated has a contract with, or receives any grants or appropriations from, the State Board, Commission or Agency on which I (the filer) serve.

**➔ If you have checked all three boxes in Part 3 above, then answer questions 13 and 14 on the next page as they pertain only to you.**

**➔ If you did not check all three boxes in Part 3, you must answer questions 13 and 14 in their entirety as they pertain to both you and your spouse.**

Name: Gaunch, Charles Edward

**13. ALL sources of income over \$1,000 including employment - (To determine if you must disclose income information about your spouse, refer to Worksheet A)**

- a. List every source or category of income or employment over \$1,000 received by you and/or your spouse during the preceding calendar year in your name, or by any other person for your use or benefit. Include employment even if listed elsewhere on this Statement.
- b. Include distributions received from retirement and pension accounts.
- c. Do not list specific names of clients or customers. For example, if you are a lawyer or an insurance agent, do not list the names of your clients.
- d. Do not disclose actual dollar amounts of income, only the source.

Indicate if the income was received by you or your spouse by marking the appropriate box in the chart below.

Categories of income over \$1,000		Description (or job title)
self <input checked="" type="checkbox"/> spouse	Example: Social Security	U.S. Government
self <input checked="" type="checkbox"/> spouse X	Example: Sold real estate	Sold residence in Beckley
self <input checked="" type="checkbox"/> spouse	Example: Farming/timber	Sold timber from my farm
self <input checked="" type="checkbox"/> spouse X	Example: Employment	Teacher, Mingo County schools
self <input type="checkbox"/> spouse <input type="checkbox"/>	Social Security	US Govt
self <input type="checkbox"/> spouse <input checked="" type="checkbox"/>	Social Security	US Govt
self <input checked="" type="checkbox"/> spouse <input type="checkbox"/>	Pension and advisory board	BB&T, Former Employer
self <input checked="" type="checkbox"/> spouse <input checked="" type="checkbox"/>	Interest Income	Various investments (attached)
self <input checked="" type="checkbox"/> spouse <input checked="" type="checkbox"/>	Dividend Income	Various Investments (attached)
self <input type="checkbox"/> spouse <input checked="" type="checkbox"/>	Rental Income	BB&T Insurance Services

**14. Business and/or Property Interests - (To determine if you must disclose business or property interests of your spouse, refer to Worksheet A)**

List the name and address of each business in which, during the past calendar year, you or your spouse held an interest with a fair market value of \$10,000 or more including, but not limited to: non-publicly owned businesses, publicly or privately traded stocks, bonds or securities, including those held in self-directed retirement accounts, and commercial real estate. (For purposes of this question, DO NOT include mutual funds or specific holdings in mutual funds or retirement accounts. However, distributions from retirement accounts must be reported in question 13 if they are greater than over \$1,000 annually.) Attach additional sheets if necessary.

Mark here if neither you nor your spouse had any interest in a business or real estate as described above.

self	spouse X	Example: Jones Coal Hauling, 123 Main Street, Placeville WV
self X	spouse	Example: Stonefront Apartment Building, 123 Main Street, Charleston WV 25312
self X	spouse X	Example: Acme Bank Stock, 788 Water Street, Cincinnati OH 34343
self <input type="checkbox"/>	spouse <input checked="" type="checkbox"/>	
Commercial Real Estate, 601 Tennessee Ave, Charleston, WV		
self <input checked="" type="checkbox"/>	spouse <input checked="" type="checkbox"/>	
Various Investment accounts with mutual funds, individual stocks and bonds List attached		
self <input checked="" type="checkbox"/>	spouse <input type="checkbox"/>	
Energy Services of America Corp., Huntington, WV		

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**Investment Detail - Other Assets**

**Other Assets** (continued)

**ISHARES GLOBAL TECH ETF**  
SYMBOL: IXN

**ISHARES GLOBAL UTILITIES**  
ETF  
SYMBOL: JXI

**ISHARES INTERNATIONAL**  
SEL DIV ETF  
SYMBOL: IDV

**ISHARES NASDAQ**  
BIOTECHNOLOGY ETF  
SYMBOL: IBB

**ISHARES S&P 100 ETF**  
SYMBOL: OEF

**ISHARES SELECT DIVIDEND**  
ETF  
SYMBOL: DVY

**POWERSHARES QQQ TRUST**  
SRS 1 ETF  
SYMBOL: QQQ

**ROBO STOX GLOBAL**  
ROBOTICS ETF IV  
SYMBOL: ROBO

**SPDR BARCLAYS CNV**  
SECURITIES ETF  
SYMBOL: CWB

**SPDR S&P 500 ETF**  
SYMBOL: SPY



## Investment Detail - Mutual

### Equity Funds (continued)

**BOSTON PARTNERS LONG**  
SHORT RESEARCH INST  
SYMBOL: BPIRX

### Total Equity Funds

### Total Mutual Funds

## Investment Detail - Other /

### Other Assets

**AMERICAN TOWER CORP**  
REIT

SYMBOL: AMT

**FIRST TRUST IPOX-100**  
INDEX ETF

SYMBOL: FPX

**GUGGENHEIM SPIN OFF ETF**  
SYMBOL: GSD

**ISHARES CORE HIGH**  
DIVIDEND ETF  
SYMBOL: HDV

**ISHARES GLOBAL**  
INDUSTRIALS ETF  
SYMBOL: EXI



## Investment Detail - Equities

### Equities (continued)

WHITEWAVE FOODS  
SYMBOL: WWAV

### Total Equities

*Estimated Annual Income ("EAI") and Est  
upon EAI and the current price of the sec  
overstated. EY and EAI are not promptly t  
prior rate.*

## Investment Detail - Mutual

### Bond Funds

LOOMIS SAYLES STRATEGIC  
INCOME FD CL Y  
SYMBOL: NEZYX

### Total Bond Funds

### Equity Funds

ABSOLUTE STRATEGIES INST  
SYMBOL: ASFIX



**Investment Detail - Equities (contin**

**Equities (continued)**

**PEPSICO INCORPORATED**  
SYMBOL: PEP

**ROCHE HLDG AG F**  
ADR  
1 ADR RE 0.125 ORD SHS  
SYMBOL: RHHBY

**ROYAL DUTCH SHELL F**  
ADR  
1 ADR REPS 2 ORD SHS  
SYMBOL: RDSA

**SAP SPONSORED F**  
ADR  
1 ADR REPS 1 ORD SHS  
SYMBOL: SAP

**SCHLUMBERGER LTD F**  
SYMBOL: SLB

**SYSCO CORPORATION**  
SYMBOL: SYY

**WALT DISNEY CO**  
SYMBOL: DIS

**WASTE MANAGEMENT INC**  
SYMBOL: WM



**Investment Detail - Equities (contir**

**Equities (continued)**

**GENERAL ELECTRIC CO**  
SYMBOL: GE

**IBM CORP**  
SYMBOL: IBM

**JOHNSON & JOHNSON**  
SYMBOL: JNJ

**MACYS INC**  
SYMBOL: M

**MEDTRONIC PLC** F  
SYMBOL: MDT

**MYLAN NV** F  
SYMBOL: MYL

**NESTLE SA** F  
ADR  
1 ADR REPS 1 ORD SHS  
SYMBOL: NSRGY

**NOVARTIS AG** F  
ADR  
1 ADR REPS 1 ORD SHS  
SYMBOL: NVS



**Investment Detail - Equities (contini**

**Equities (continued)**

**AMGEN INCORPORATED**  
SYMBOL: AMGN

**BANK OF AMERICA CORP**  
SYMBOL: BAC

**BAXTER INTERNATIONAL**  
SYMBOL: BAX

**BRISTOL-MYERS SQUIBB**  
SYMBOL: BMY

**CHEMOURS COMPANY**  
SYMBOL: CC

**CHEVRON CORPORATION**  
SYMBOL: CVX

**COCA COLA COMPANY**  
SYMBOL: KO

**ELI LILLY & COMPANY**  
SYMBOL: LLY

**EMERSON ELECTRIC CO**  
SYMBOL: EMR

Rollover  
CEC  
CHA  
IRA



## Income Summary

Cash Dividends  
Corporate Bond and Other Interest

**Total Income**

## Investment Detail - Money Market F

### Money Market Funds [Sweep]

SCHWAB GOVT MONEY FUND: SWGXX

**Total Money Market Funds [Sweep]**

**Total Money Market Funds [Sweep]**

## Investment Detail - Equities

### Equities

ABBOTT LABORATORIES  
SYMBOL: ABT

ABBVIE INC  
SYMBOL: ABBV

ALIBABA GROUP HLDG F  
ADR  
1 ADR REPS 1 ORD SHS  
SYMBOL: BABA

**Investment Detail - Equities (continued)**

**Equities (continued)**

**BP PLC** F (M)  
ADR  
1 ADR REPS 6 ORD SHS  
SYMBOL: BP

**TOTAL SA** F (M)  
ADR  
1 ADR REPS 1 ORD SHS  
SYMBOL: TOT

**WELLTOWER INC (M)**  
SYMBOL: HCN

**Total Equities**

*Estimated Annual Income ("EAI") and Estimated Yield ("EY") are based on EAI and the current price of the security and will fluctuate over time. EY and EAI are not promptly updated to reflect prior rate.*



Brokerage Account  
**C EDWARD G.**

**Investment Detail - Fixed Income (continued)**

	Par	Mark
<b>Municipal Bonds</b> (continued)		
WV ST HOSP FIN 6.5%23		1
HLTH HOSP DUE 09/01/23		
OID XTRO		
ESCROWED TO MATURITY		
CUSIP: 956622LS1		
MOODY'S: NR S&P: NR		
<b>Total Municipal Bonds</b>		<b>Total Cost</b>

<b>Total Fixed Income</b>	<b>Total Cos</b>
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*Accrued Interest represents the interest that would be received if the fi. Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculate upon EAI and the current price of the security and will fluctuate. For ce overstated. EY and EAI are not promptly updated to reflect when an is: prior rate.*

**Investment Detail - Equities**

	Quantity
<b>Equities</b>	
A T & T INC (M)	
SYMBOL: T	

Schwab has provided accurate gain and loss information wherever possible. Please see "Endnotes for Your Account" section for an explanation of the

**Investment Detail - Fixed Income**

	Par	Market Price
<b>Municipal Bonds</b>		
<b>BERKELEY CNTY W</b>		<b>103.6840</b>
4.125%23 (M)		
UTIL WTR DUE 12/01/23		
OID ASSURED GUARANTY		
MUN		
PRE-REFUNDED 12/01/16		
AT 100.00000		
CUSIP: 084246FX0		
MOODY'S: A2 S&P: NR		
<b>BERKELEY CNTY WV</b>		<b>107.0590</b>
3.25%21 (M)		
GO UTX DUE 05/01/21		
OID		
CALLABLE 05/01/20 AT		
100.00000		
CUSIP: 084239FH0		
MOODY'S: NR S&P: AA		
<b>WV ST HOSP FIN</b>		<b>111.6220</b>
(M) 5%20		
HLTH HOSP DUE 09/01/20		
OID XTRO		
CALLABLE 09/01/19 AT		
100.00000		
CUSIP: 956622ZQ0		
MOODY'S: A3 S&P: NR		



Schwab One® Account of  
**C EDWARD GAUNCH &  
 MARILYN GAUNCH JT TE**

**Investment Detail - Other Assets**

Other Assets	Quantity	M
SPDR S&P 500 ETF SYMBOL: SPY	[REDACTED]	[REDACTED]
<b>Total Other Assets</b>		<b>Total</b>

*Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for information only and are based upon EAI and the current price of the security and will fluctuate. For certain types of securities, EY and EAI are not promptly updated to reflect when an issuer has missed a payment or has a change in prior rate.*

**Transaction Detail - Dividends & Interest (including N**

Transaction Date	Process Date	Activity	Description
11/01/15	11/02/15	Bond Interest	WV ST WTR DEV WT
11/02/15	11/02/15	Qualified Dividend	VERIZON COMMUNI
<b>Total Dividends &amp; Interest</b>			

Schwab has provided accurate gain and loss information wherever possible for information only. Please see the "Exhibits for Your Account" section for an explanation of the endnote.

**Investment Detail - Equities**

	Quantity	Mark
<b>Equities</b>		
BCE INC F SYMBOL: BCE		
CONOCOPHILLIPS SYMBOL: COP		
FEDERAL AGRI 6.875% PFD PFD SER B SYMBOL: AGM+B		
GLAXOSMITHKLINE PLC F ADR 1 ADR REPS 2 ORD SHS SYMBOL: GSK		
VERIZON COMMUNICATN SYMBOL: VZ		
WEYERHAEUSER 6.375% PFD PF SER A A ADJUE 07/01/16 SYMBOL: WY+A		
<b>Total Equities</b>		<b>Total C</b>

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for upon EAI and the current price of the security and will fluctuate. For certain types: overstated. EY and EAI are not promptly updated to reflect when an issuer has r prior rate.

Schwab has provided accurate gain and loss information wherever possible for 1 Please see "Endnotes for Your Account" section for an explanation of the endnc

**Investment Detail - Fixed Income (continued)**

	Par	Market Price	Mark
<b>Municipal Bonds</b> (continued)			C
WV ST WTR DEV WTR 4%29			2
UTIL COMB DUE 11/01/29 OID			2
CALLABLE 11/01/23 AT 100.00000			
CUSIP: 956695F21 MOODY'S: Aa3 S&P: NR			
<b>Total Municipal Bonds</b>			<b>10</b>
<b>Total Cost Basis:</b>			<b>10</b>

<b>Total Fixed Income</b>			<b>10</b>
<b>Total Cost Basis:</b>			<b>10</b>

Accrued interest represents the interest that would be received if the fixed income investment were held to maturity. Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are based upon EAI and the current price of the security and will fluctuate. For certain types of securities, EY and EAI are not promptly updated to reflect when an issuer has missed a regular prior rate.



Schwab One® Account of  
C EDWARD GAUNCH &  
MARILYN GAUNCH JT TEN

Investment Detail - Fixed Income

	Par	Market Price	Market
<b>Municipal Bonds</b>			
<b>MONONGALIA CN WV HO</b> 3%24			
BLDG LEAS DUE 02/01/24 XTRO			
CALLABLE 02/01/21 AT 100.00000			
CUSIP: 61021PAK7 MOODY'S: Aa3 S&P: NR			
<b>MONONGALIA CN WV HO</b> 3%25			
BLDG LEAS DUE 02/01/25 OID XTRO			
CALLABLE 02/01/21 AT 100.00000			
CUSIP: 61021PAL5 MOODY'S: Aa3 S&P: NR			
<b>PUTNAM PUB SVC WV</b> 3%19			
UTIL SWR DUE 04/01/19			
CUSIP: 74685TAF0 MOODY'S: NR S&P: NR			

Schwab has provided accurate gain and loss information wherever possible for most investments. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols.



Schwab One® Account of  
**C EDWARD GAUNCH &  
 MARILYN GAUNCH JT TEN**

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**Investment Detail - Fixed Income**

	Par	Market Price	Mar
<b>Municipal Bonds</b>			
<b>MONONGALIA CN WV HO</b>			
3%24			
BLDG LEAS DUE 02/01/24			
XTRO			
CALLABLE 02/01/21 AT			
100.00000			
CUSIP: 61021PAK7			
MOODY'S: Aa3 S&P: NR			
<b>MONONGALIA CN WV HO</b>			
3%25			
BLDG LEAS DUE 02/01/25			
OID XTRO			
CALLABLE 02/01/21 AT			
100.00000			
CUSIP: 61021PAL5			
MOODY'S: Aa3 S&P: NR			
<b>PUTNAM PUB SVC WV</b>			
3%19			
UTIL SWR DUE 04/01/19			
CUSIP: 74685TAF0			
MOODY'S: NR S&P: NR			

Schwab has provided accurate gain and loss information wherever possible for most investments. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols.

**Investment Detail - Money Market Funds [Sweep]**

Money Market Funds [Sweep]	Quantity	Market Price
Schwab GOVT MONEY FUND: SWGXX	[REDACTED]	[REDACTED]
<b>Total Money Market Funds [Sweep]</b>		
<b>Total Money Market Funds [Sweep]</b>		

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for sc. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



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PRINCIPAL PORTFOLIO STATEMENT ( CONTI

DESCRIPTION	TICKER	SHARES TOTAL
<b>EQUITIES</b>		
<b>FINANCIALS</b>		
054937107 BB&T CORP COMMON	BBT	[REDACTED]
** TOTAL FINANCIALS		SUB-TOTAL
<b>MUTUAL FUNDS</b>		
277902698 EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CL I FUND # 948	EISMX	[REDACTED]
411511306 HARBOR INTERNATIONAL FUND INST CLASS #11	HAINX	[REDACTED]
412295107 HARDING LOEVNER INTERNATIONAL EQUITY INST CL FUND # 4951	HLMIX	[REDACTED]
464287168 ISHARES DJ SELECT DIVIDEND INDEX FUND	DVY	[REDACTED]
464287465 ISHARES MSCI EAFE INDEX FUND	EFA	[REDACTED]
78462F103 S & P 500 DEPOSITORY RECEIPT	SPY	[REDACTED]
** TOTAL MUTUAL FUNDS		SUB-TOTAL
* TOTAL EQUITIES		
TOTAL PRINCIPAL ASSETS		

INCOME PORTFOLIO STATEMENT

DESCRIPTION	TOTAL
<b>CASH AND CASH EQUIVALENTS</b>	
INCOME CASH	
* TOTAL CASH AND CASH EQUIVALENTS	

PRINCIPAL PORTFOLIO STATEMENT ( CONTINI

DESCRIPTION	TICKER	SHARES	TO MAR TOTAL
<b>MUNICIPAL BONDS</b>			
95648MMP1 WEST VIRGINIA ST ECON DEV AUTH LEASE REVENUE REF- CORRL JUVENILE PUBLIC SAFETY FACS-SER A DTD 04/19/2012 5% 06/01/2020			5 5
95648MMR7 WEST VIRGINIA ST ECON DEV AUTH LEASE REVENUE REF-CORRL JUVENILE PUBLIC SAFETY FACS-SER A DTD 04/19/2012 5% 06/01/2022			11 11
95648MPE3 WEST VIRGINIA ST ECON DEV AUTH LEASE REV REF THE DIAMOND PROJ DTD 05/09/2012 2.375% 12/15/2021-2018			5 4
956553VJ7 WEST VIRGINIA ST REF GO DTD 07/22/2010 4% 06/01/2019			5 5
956622LT9 WEST VIRGINIA ST HOSP FIN AUTH HOSP REV DTD 01/01/1993 6.5% 09/01/2016-2016			2 2
956695XQ8 WEST VIRGINIA ST WTR DEV AUTH WTR DEV REV REF LOAN PROJ SER B-1 DTD 12/19/2012 4% 11/01/2022			5 5
956704YY0 WEST VIRGINIA ST UNIV REV WV UNIV PROJ SER A DTD 02/13/2013 5% 10/01/2023-2022			6 5
956724AE8 WEST VIRGINIA ST WTR DEV AUTH INFRASTRUCTURE EXCESS LOT CHESAPEAKE BAY/ GREENBRIER RIVER PROJ SER A DTD 10/16/2014 5% 07/01/2019			5 5
963201DD7 WHEELING WV REF-CIVIC CTR DTD 09/02/2015 2% 05/01/2017			
** TOTAL MUNICIPAL BONDS		SUB-TOTAL	
<b>FIXED INCOME MUTUAL FUNDS</b>			
85917L429 STERLING CAPITAL WEST VIRGINIA INTERMEDIATE TAX- FREE FUND # 348 INST CL	OWVAX		32 30
** TOTAL FIXED INCOME MUTUAL FUNDS		SUB-TOTAL	
* TOTAL FIXED INCOME			

DESCRIPTION	TICKER	SHARES T
<b>FIXED INCOME</b>		
<b>MUNICIPAL BONDS</b>		
105745BC6 BRAXTON CNTY W VA BRD ED PUB SCH GO FSA INS DTD 09/30/08 4% 05/01/2018		
305349AZ5 FAIRMONT ST UNIV BRD GOVERNORS WV REV REF SER B DTD 06/12/2012 4% 06/01/2016		
305349BF8 FAIRMONT ST UNIV BRD GOVERNORS WV REVENUE REF-SER B DTD 06/12/2012 5% 06/01/2022-2021		
393658CR8 GREENBRIER CNTY W VA BRD ED PUB SCH GO DTD 03/26/2009 3.5% 05/01/2016		
569399BJ6 MARION CNTY WV BRD OF EDU PUB SCH GO DTD 03/02/2011 4% 05/01/2020		
572716HQ4 MARSHALL UNIV WV UNIV REVS REF DTD 11/17/2010 4% 05/01/2017		
741141AR6 PRESTON CNTY W VA BRD ED PUB SCH DTD 6/2/11 3% 05/01/2019		
746690CK0 PUTNAM CNTY W VA BRD OF EDU PUB SCH GO DTD 03/24/2010 4% 05/01/2018		
95639RFA2 WEST VA HGR EDU POLICY COMM REV REV HGR REDU FACS SER B DTD 06/26/2012 3% 04/01/2016		

**ASSET DETAIL**

The Estimated Annualized Income (EAI) for certain securities could include a return of principal or capital gains, in which case EAI depicted on this account statement would be overstated. EAI is only an estimate of income generated by the investment and the actual income may be higher or lower. In the event the investment matures, is sold or called, the full EAI may not be realized.

\*The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost may include dividend and capital gains distributions which have been reinvested. Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

Your Financial Advisor has elected to display Asset Detail with the following options: asset purchases (tax lots) consolidated

**US EQUITIES**

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
ENERGY SERVICES OF AMERICA CORPORATION	ESOA						
<b>TOTAL US EQUITIES</b>							

**ACTIVITY DETAIL**

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

\* Information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

No activity this period.