



FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

Name: Hon. Carol Devine Miller
Status: Member
State/District: WV01

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2024
Filing Date: 08/13/2025

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
318 Acres [FA] LOCATION: Glenwood, WV, US DESCRIPTION: Farm	JT	\$250,001 - \$500,000	Farm	\$1,001 - \$2,500	<input type="checkbox"/>
Abbott Laboratories (ABT) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
AbbVie Inc. (ABBV) [ST]	SP	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Adobe Inc. (ADBE) [ST]	SP	\$50,001 - \$100,000	Dividends	\$1 - \$200	<input type="checkbox"/>
Air Products and Chemicals, Inc. (APD) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Amgen Inc. (AMGN) [ST]	SP	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Apartments [RP] LOCATION: Huntington, WV, US	JT	\$1,000,001 - \$5,000,000	Rent	\$100,001 - \$1,000,000	<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Apple Inc. (AAPL) [ST]	SP	\$100,001 - \$250,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
AT&T Inc. (T) [ST]	SP	None	None		<input checked="" type="checkbox"/>
Baird Account [BA]	SP	\$15,001 - \$50,000	Interest	\$1 - \$200	<input type="checkbox"/>
Baird IRA [IH]	SP	None	Tax-Deferred		<input type="checkbox"/>
BB&T Bank Account [BA]	SP	\$50,001 - \$100,000	None		<input type="checkbox"/>
BB&T Corporation (BBT) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
BlackRock, Inc. (BLK) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Charmelie Reinsurance Company, LTD [OL]	SP	\$500,001 - \$1,000,000	None		<input type="checkbox"/>
LOCATION: Charlotte, NC, US DESCRIPTION: Risk Management Tool/Underwrites Profits					
Chevron Corporation (CVX) [ST]	SP	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Cisco Systems, Inc. (CSCO) [ST]	SP	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Coca-Cola Company (KO) [ST]	SP	None	Capital Gains	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
Comcast Corporation - Class A (CMCSA) [ST]	SP	None	Capital Gains	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
Corning Incorporated (GLW) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Cummins Inc. Common Stock (CMI) [ST]	SP	\$1,001 - \$15,000	Dividends	\$1 - \$200	<input type="checkbox"/>
DM El Dorado [RP]	SP	Spouse/DC Over \$1,000,000	None		<input type="checkbox"/>
LOCATION: El Dorado, KS, US					
DM Motors [OL]	SP	Spouse/DC Over \$1,000,000	S-Corp	\$100,001 - \$1,000,000	<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
LOCATION: Cabell, WV, US DESCRIPTION: Auto Dealership					
DM Wytheville [RP]	SP	Spouse/DC Over \$1,000,000	None		<input type="checkbox"/>
LOCATION: Wytheville, VA, US					
Dover Corporation (DOV) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Dutch Miller Chevrolet [OL]	SP	Spouse/DC Over \$1,000,000	None		<input type="checkbox"/>
LOCATION: Huntington, WV, US DESCRIPTION: Auto Dealership					
Dutch Miller Nissan of Bristol, Inc. [OL]	SP	\$15,001 - \$50,000	None		<input type="checkbox"/>
LOCATION: Bristol, TN, US DESCRIPTION: ownership interest in car dealership					
Dutch Miller of Charleston [OL]	SP	Spouse/DC Over \$1,000,000	None		<input type="checkbox"/>
LOCATION: Charleston, WV, US DESCRIPTION: Auto Dealership					
Dutch Miller of Charlotte [OL]	SP	Spouse/DC Over \$1,000,000	None		<input type="checkbox"/>
LOCATION: Charlotte, NC, US DESCRIPTION: Auto Dealership					
Dutch Miller of Ripley Incorporated [OL]	SP	Spouse/DC Over \$1,000,000	None		<input type="checkbox"/>
LOCATION: Ripley, WV, US DESCRIPTION: Auto Dealership					
Dutch Miller Subaru [OL]	SP	Spouse/DC Over \$1,000,000	None		<input type="checkbox"/>
LOCATION: Charleston, WV, US DESCRIPTION: Auto Dealership					
Fidelity Emerging Markets Multifactor ETF (FDEV) [EF]	SP	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Fidelity Mid Cap Index Fund [MF]	SP	\$100,001 - \$250,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Fidelity Mid-Cap Index [OT]	SP	\$100,001 -	Dividends	\$2,501 - \$5,000	<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
DESCRIPTION: Index Fund		\$250,000			<input type="checkbox"/>
General Dynamics Corporation (GD) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Iron Mountain Incorporated (IRM) [ST]	SP	\$100,001 - \$250,000	Dividends	\$2,501 - \$5,000	<input type="checkbox"/>
iShares Core S&P Small Cap ETF [EF]	SP	\$100,001 - \$250,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
iShares MSCI EAFE ETF [EF]	SP	\$100,001 - \$250,000	Dividends	\$2,501 - \$5,000	<input type="checkbox"/>
iShares Short Treasury Bond ETF (SHV) [EF]	SP	\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	<input type="checkbox"/>
Johnson & Johnson (JNJ) [ST]	SP	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
MACHSA IV [OL]	SP	\$15,001 - \$50,000	None		<input type="checkbox"/>
LOCATION: Hurricane, WV, US DESCRIPTION: Raw land for resale purposes					
MACHSA IV Reinsurance Company LTD [OT]	SP	\$15,001 - \$50,000	None		<input type="checkbox"/>
DESCRIPTION: Reinsurance Company					
MACHSA Realty II - 335 Maccorkle Ave. [OL]	SP	Spouse/DC Over \$1,000,000	Rent	None	<input type="checkbox"/>
LOCATION: S. Charleston, WV, US DESCRIPTION: Dealership Property					
MACHSA Realty III [OL]	SP	\$50,001 - \$100,000	None		<input type="checkbox"/>
LOCATION: Huntington, WV, US DESCRIPTION: Office for all operating entities					
MACHSA Reinsurance Company, LTD [OL]	SP	Spouse/DC Over \$1,000,000	None		<input type="checkbox"/>
LOCATION: Huntington, WV, US DESCRIPTION: Risk Management Tool/Underwrites Profits					
McDonald's Corporation (MCD) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
McKesson Corporation (MCK) [ST]	SP	None	Capital Gains	\$50,001 - \$100,000	<input checked="" type="checkbox"/>
MFM Realty [OL] LOCATION: Huntington, WV, US DESCRIPTION: Rental properties and lots	SP	\$5,000,001 - \$25,000,000	None		<input type="checkbox"/>
Microsoft Corporation (MSFT) [ST]	SP	\$100,001 - \$250,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
NextEra Energy, Inc. (NEE) [ST]	SP	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Oracle Corporation (ORCL) [ST]	SP	\$50,001 - \$100,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Paramount Global - Class B (PARA) [ST]	SP	None	None		<input type="checkbox"/>
Pfizer, Inc. (PFE) [ST]	SP	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Pfizer, Inc. Common Stock (PFE) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Procter & Gamble Company (PG) [ST]	SP	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
Quest Diagnostics Incorporated (DGX) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Schwab U.S. TIPs ETF (SCHP) [ST]	SP	\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	<input type="checkbox"/>
Shares MSCI EAFE ETF (EFA) [EF]	SP	\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	<input type="checkbox"/>
Summerview Realty LLC [RP] LOCATION: Pawleys Island, SC, US	SP	\$1,000,001 - \$5,000,000	LLC	\$15,001 - \$50,000	<input type="checkbox"/>
Target Corporation (TGT) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Texas Instruments Incorporated (TXN) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
U.S. Bancorp (USB) [ST]	SP	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
United Parcel Service, Inc. (UPS) [ST]	SP	\$1,001 - \$15,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
UnitedHealth Group Incorporated Common Stock (UNH) [ST]	SP	\$100,001 - \$250,000	Dividends	\$2,501 - \$5,000	<input type="checkbox"/>
Warner Bros. Discovery, Inc. - Series A (WBD) [ST]	SP	None	None		<input checked="" type="checkbox"/>
Waste Management, Inc. (WM) [ST]	SP	\$50,001 - \$100,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Yum! Brands, Inc. (YUM) [ST]	SP	None	Capital Gains	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
Matt Miller Investment Management Account ⇒ EOG Resources, Inc. Common Stock (EOG) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Matt Miller Investment Management Account ⇒ iShares MSCI Emerging Markets ex China ETF (EMXC) [EF]		\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	<input type="checkbox"/>
United Bank Retirement 401 K ⇒ EuroPacific Growth Fund Cl R-6 (RERGX) [MF]	SP	\$100,001 - \$250,000	Tax-Deferred		<input type="checkbox"/>
United Bank Retirement 401 K ⇒ Fidelity Small Cap Index Fund (FSSNX) [MF]	SP	\$100,001 - \$250,000	Tax-Deferred		<input type="checkbox"/>
United Bank Retirement 401 K ⇒ T. Rowe Price Mid-Cap Growth Fund - I Class (RPTIX) [MF]	SP	\$100,001 - \$250,000	Tax-Deferred		<input type="checkbox"/>
United Bank Retirement 401 K ⇒ Vanguard Growth Index Fd Admiral Shs (VIGAX) [MF]	SP	\$250,001 - \$500,000	Tax-Deferred		<input type="checkbox"/>
United IRA ⇒ Baird Aggerate Bond Fund (BAGIX) [EF]	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
United IRA ⇒ Federate Hermes Institutional High Yield (FIHBX) [EF]	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
United IRA ⇒	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Fidelity Mid Cap Index Fund [EF]					<input type="checkbox"/>
United IRA ⇒ iShares Core S&P Small-Cap ETF [EF]	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
United IRA ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]	SP	\$1,001 - \$15,000	Dividends	\$1 - \$200	<input checked="" type="checkbox"/>
United IRA ⇒ iShares MSCI EAFE ETF [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
United IRA ⇒ iShares MSCI Emerging Markets ex China ETF (EMXC) [EF]	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
United IRA ⇒ Ishares Short Treasury Bond ETF [EF]	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
United IRA ⇒ Vanguard Growth Index Fund [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
United IRA ⇒ Vanguard High Yield [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>

* Investment Vehicle details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

SCHEDULE B: TRANSACTIONS

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Yum! Brands, Inc. (YUM) [ST]		05/08/2024	S	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
Yum! Brands, Inc. (YUM) [ST]		05/08/2024	S	\$1,001 - \$15,000	<input checked="" type="checkbox"/>
AT&T Inc. (T) [ST]		05/08/2024	S	\$1,001 - \$15,000	<input type="checkbox"/>
AT&T Inc. (T) [ST]		05/08/2024	S	\$1,001 - \$15,000	<input type="checkbox"/>
Comcast Corporation - Class A Common Stock (CMCSA) [ST]		05/08/2024	S	\$1,001 - \$15,000	<input checked="" type="checkbox"/>

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Comcast Corporation - Class A Common Stock (CMCSA) [ST]		05/08/2024	S	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
McKesson Corporation Common Stock (MCK) [ST]		05/08/2024	S	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
McKesson Corporation Common Stock (MCK) [ST]		05/08/2024	S	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
Coca-Cola Consolidated, Inc. - Common Stock (COKE) [ST]		05/08/2024	S	\$1,001 - \$15,000	<input checked="" type="checkbox"/>
Coca-Cola Consolidated, Inc. - Common Stock (COKE) [ST]		05/08/2024	S	\$1,001 - \$15,000	<input checked="" type="checkbox"/>
Warner Bros. Discovery, Inc. - Series A Common Stock (WBD) [ST]		08/12/2024	S	\$1,001 - \$15,000	<input type="checkbox"/>
United IRA ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]	SP	08/29/2024	P	\$1,001 - \$15,000	
United IRA ⇒ iShares Short Treasury Bond ETF (SHV) [EF]	SP	08/29/2024	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Fidelity Mid Cap Index Fund (FSMDX) [MF]	SP	12/23/2024	P	\$1,001 - \$15,000	

* Investment Vehicle details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

SCHEDULE C: EARNED INCOME

Source	Type	Amount
United IRA	Spouse Retirement Distribution	N/A

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	United Bank	5/1993	Floor Plan for Operational Business	Spouse/DC Over \$1,000,000
	United Bank	12/2015	Mortgages	Spouse/DC Over \$1,000,000
	United Bank	4/2014	A Business Loan	Spouse/DC Over \$1,000,000

United Bank

9/2019

Mortgage - Summerview Realty

Spouse/DC Over
\$1,000,000

SCHEDULE E: POSITIONS

None disclosed.

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE G: GIFTS

None disclosed.

SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

None disclosed.

SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

SCHEDULE A AND B INVESTMENT VEHICLE DETAILS

- United Bank Retirement 401 K (Owner: SP)
DESCRIPTION: Retirement 401K
- United IRA (Owner: SP)
- Matt Miller Investment Management Account
LOCATION: US

EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

IPO: Did you purchase any shares that were allocated as a part of an Initial Public Offering?

☐ Yes ☒ No

Trusts: Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?

☐ Yes ☒ No

Exemption: Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

☐ Yes ☒ No

CERTIFICATION AND SIGNATURE

☒ I CERTIFY that the statements I have made on the attached Financial Disclosure Report are true, complete, and correct to the best of my knowledge and belief.

Digitally Signed: Hon. Carol Devine Miller , 08/13/2025