



Filing ID #10077933

FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

Name: Hon. Lloyd K. Smucker
Status: Member
State/District: PA11

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2025
Filing Date: 08/11/2026

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Banks ⇒ Fulton Bank - Bank Accounts [BA]		\$1,001 - \$15,000	Interest	\$1 - \$200	☐
Banks ⇒ PSECU [BA]		\$1,001 - \$15,000	Dividends	\$1 - \$200	☐
Insurance ⇒ Prudential Life Insurance [WU] DESCRIPTION: Whole Life Insurance	SP	\$1,001 - \$15,000	Dividends, Interest	\$1 - \$200	☐
Investments ⇒ H2O To Go Inc., 100% Interest [OL] LOCATION: MAYTOWN, PA, US DESCRIPTION: Water Filtration Business		\$1,000,001 - \$5,000,000	Dividends	\$100,001 - \$1,000,000	☐
PA State Pension ⇒ PA State Pension [DB]		Undetermined	Tax-Deferred		☐
Schwab IRA ⇒ Apple Inc. (AAPL) [ST]		\$15,001 - \$50,000	Tax-Deferred		☐

* 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

None disclosed.

SCHEDULE C: EARNED INCOME

Source	Type	Amount
STATE OF PENNSYLVANIA - PENSION	PENSION	\$14,471.00
H2O TO GO INC.	Salary	\$20,800.00

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	BANK OF BIRD-IN-HAND	OCTOBER 2022	BUSINESS LINE OF CREDIT	\$100,001 - \$250,000
	PSECU	DECEMBER 2018	HOME EQUITY LINE OF CREDIT - LANCASTER HOME	\$100,001 - \$250,000
	PSECU	Dec 2025	Revolving Charge Account	\$15,001 - \$50,000
	FULTON BANK	MARCH 2017	MORTGAGE ON SECONDARY RESIDENCE - WASHINGTON DC	\$100,001 - \$250,000
	WELLS FARGO BANK	JUNE 2013	MORTGAGE ON PRINCIPAL RESIDENCE - LANCASTER PA	\$100,001 - \$250,000
	BANK OF BIRD-IN-HAND	August 2025	Business Equipment Loan	\$100,001 - \$250,000
	BANK OF BIRD-IN-HAND	OCTOBER 2022	BUSINESS LOAN	\$500,001 - \$1,000,000
	SOUTHEAST BANK	DEC 2020	CO-SIGNER - STUDENT LOAN	\$50,001 - \$100,000
	Bank of America	DEC 2025	Revolving Charge Account	\$15,001 - \$50,000

SCHEDULE E: POSITIONS

Position	Name of Organization
PRESIDENT/OWNER	H2O TO GO

SCHEDULE F: AGREEMENTS

Date	Parties To	Terms of Agreement
December 2008	STATE OF PENNSYLVANIA AND ME	State Pension Plan payable to me upon retirement.

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

- Insurance (Owner: SP)
- Schwab IRA
DESCRIPTION: Was previously TDAMERITRADE IRA
- Investments
LOCATION: US
- PA State Pension
- Banks
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. Lloyd K. Smucker , 08/11/2026