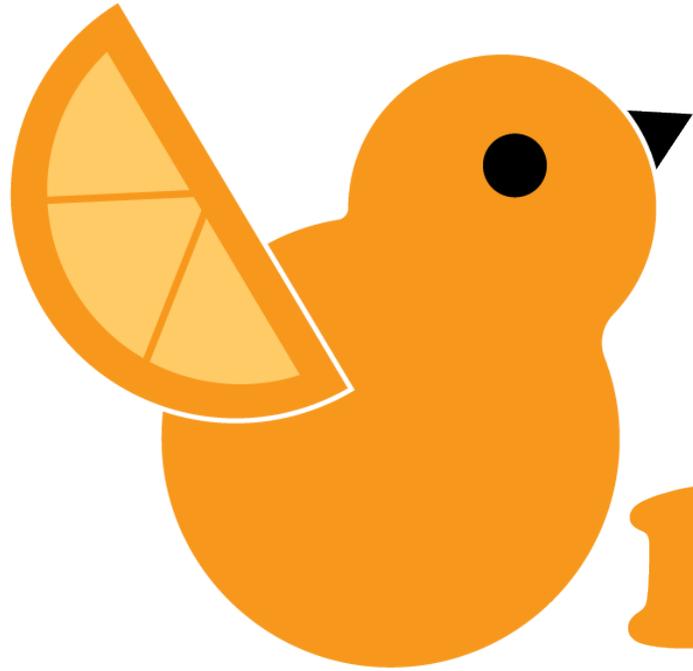




Orange Bird

Stacia Wright

Logo



orange
Bird



range
Bird

Annual Report
2020



How We're Giving Back

Environmental Conservation

Environmental conservation is basically the practice of us humans to save the environment from collapsing, such as loss of species, ecosystems due to pollution and human activities.

We only have one planet on which we live. The planet is full of resources, some renewable and some not, but unfortunately, we have an ever-growing population that poses a huge threat to all these resources. It is therefore unclear what future generations will find, if ever, and what life will be like for them if we exploit all the current resources.



Reese Nguyen
Co-Founder of Orange Bird

Wildlife Conservation

Wildlife conservation is the practice of protecting plant and animal species and their habitats. As part of the world's ecosystems, wildlife provides balance and stability to nature's processes.

The goal of wildlife conservation is to ensure the survival of these species, and to educate people on living sustainably with other species. Natural resources are being consumed faster than ever by the billions of people on the planet.

“

We only have one planet on which we live.

”



Veteran Support

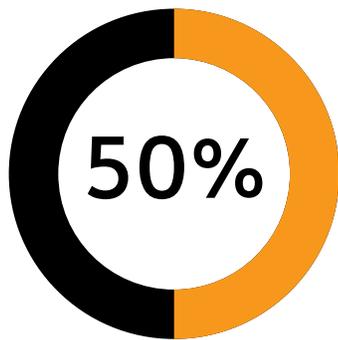
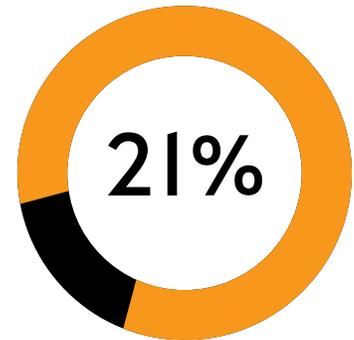
Emotional Support Animals (ESAs) are companion pets that are prescribed by a mental health professional to alleviate the symptoms of an individual's disability. They are not trained service animals; however, they do have limited access rights in housing and on commercial aircraft.

Many brave troops return home with scars – both seen and unseen – that make it difficult to transition back to civilian life. At the same time, millions of wonderful companion animals wait in shelters for a forever home

Year in Review

Excess Expenses

The Dwarf North Star is a medium sized bright red to mahogany skinned cherry, with yellow, juicy tender flesh. The Dwarf North Star Cherry Tree is an attractive small tree, naturally, only grows 8 to 10 feet.

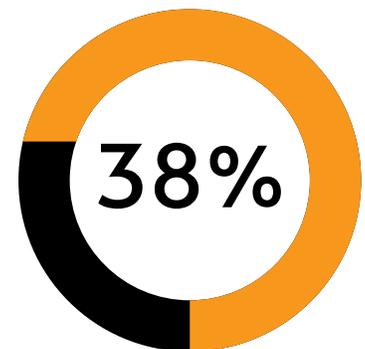


Profits Saved

Recognizing upfront profits for derivative transactions can be problematic. Even though it is not standard accounting, we believe the profits relating to the risk positions associated with derivatives should be booked over the life of the transaction, proportionate to the risk remaining.

Net Gains

Net gains of \$4.6 billion related to derivatives, principally due to changes in credit spreads and rate curves. Net gains and losses include all revenue related to the positions (i.e., interest income, changes in fair value of the assets, changes in fair value of the related risk management positions, and interest expense related to the liabilities funding the positions)



Summary

Strong credit quality, risk management, client service, operational efficiency, expense control and effective pricing all contributed to the strong result: a 27% increase to a record \$1.4 billion of net income, on a record \$4.8 billion in revenue.

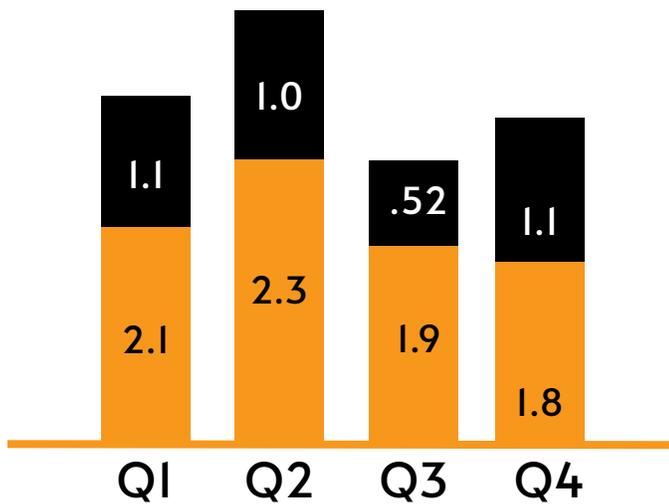
Instead of relying on lending to be the key driver of revenue, achieved record results in gross investment banking revenue of \$966 million (up 9%), treasury services revenue of \$2.6 billion (up 13%), average liability balances of \$103.1 billion (up 18%) and average loan balances of \$82.3 billion (up 35%).

Overview

Strong credit quality, risk management, client service, operational efficiency, expense control and effective pricing all contributed to the strong result: a 27% increase to a record \$1.4 billion of net income, on a record \$4.8 billion in revenue. In 2008, we reported a net loss of \$700 million in Private Equity – a different story from 2007, when we reported pre-tax private equity gains of more than \$4 billion.

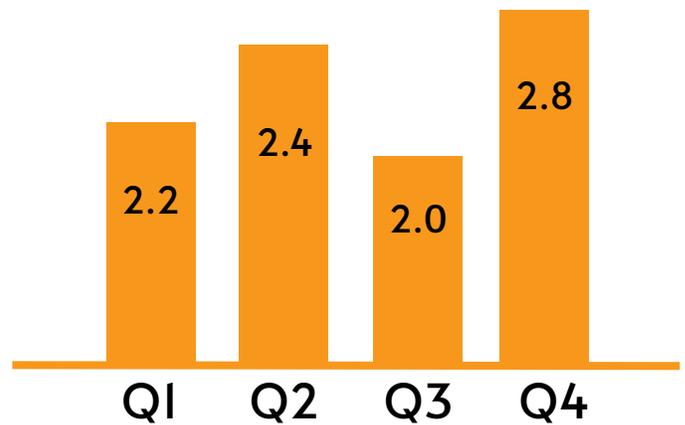
Earnings and Expenses by Quarter

(In millions)



Net Revenue

(In millions)



Store Locations

San Diego, CA

3

Atlanta, GA

1

Austin, TX

2

Plano, TX

1

Memphis, TN

1

Nashville, TN

1

Salt Lake City, UT

2

Burlington, VT

1

Investor Relations

Investing

If you hold shares through a broker, then you are a **beneficial shareholder**. Receive future distributions of our Annual Reports and Proxy Statements by electronic delivery.

If you own shares in your own name, then you are a **registered shareholder**. Receive future distributions of our Annual Reports and Proxy Statements by electronic delivery. By investing in activities to further engage current cardmembers and attract new customers, we continued growing the business. These activities included renewing contracts with important partners (AARP, Continental, Disney, Marriott and United) and enhancing our customer service. Equally important, kept credit open and available to customers and businesses in a safe and sound manner and extended more than \$84 billion in new credit.

Bottom Line

With \$880 million in earnings, **Retail Financial Services (RFS)** had a poor year overall. For its two primary businesses – Retail Banking and Consumer Lending – it was a tale of two cities. On the plus side, Retail Banking, which includes Consumer Banking and Business Banking, earned \$3 billion and, more important, grew its franchise – both organically and through the acquisition of Washington Mutual.

We expect the WaMu acquisition to contribute more than \$2 billion in annual earnings, and it has extended our branch network to more than 5,000 branches in 23 states, adding 7,200 bankers and increasing our ATMs to 14,500, the second-largest ATM network nationally.

Summary

If you own shares in your own name, then you are a registered shareholder. Receive future distributions of our Annual Reports and Proxy Statements by electronic delivery.

On the plus side, Retail Banking, which includes Consumer Banking and Business Banking, earned \$3 billion and, more important, grew its franchise – both organically and through the acquisition of Washington Mutual.

Dear Shareholders,



Morgan James
Founder of Orange Bird

If you are looking for somewhere to buy fruit trees for your home orchard, look no further. Willis Orchard Company now offers the following fruit trees for our customers with limited growing space, or for those that would like to grow fruit trees in containers, or their patio.

These dwarf fruit tree selections offer a smaller, more compact form tree, without compromising it's fruit quality. The following Dwarf and Miniature Fruit Tree selections are self-fertile trees that will produce a good quantity of high quality fruits. Browse our selection of dwarf apple trees, apricot, cherry, banana and many more!

If you are looking for somewhere to buy fruit trees for your home orchard, look no further. Willis Orchard Company now offers the following fruit trees for our customers with limited growing space, or for those that would like to grow fruit trees in containers, or their patio. Browse our selection of dwarf apple trees, apricot, cherry, banana and many more!

See You In 2021



Corporate headquarters

123 N Street, New York,
NY 10017-2020
Telephone: (901)235-2563
www.orangebird.com

Principal subsidiaries

Orange Bird Inc.,
National Association
of Plants and Wildlife
National Association
of Endangered Animals.

Annual report on Form 10-K

The Annual Report on Form 10-K of
Orange Bird Inc. as filed with the
Securities and Exchange Commission
will be made available without charge
upon request to:

Office of the Secretary
Orange Bird Inc.,
123 N Street, New York,
NY 10017-2020

Stock listing

New York Stock Exchange, Inc.
London Stock Exchange Limited
Tokyo Stock Exchange

The New York Stock Exchange (NYSE)
ticker symbol for the Common Stock
of Orange Bird is OGB.

Certifications by the Founder of Orange Bird Inc.
pursuant to Section 302 of the Sarbanes-Oxley Act
of 2002 have been filed as exhibits to the
Firm's 2008 Annual Report on Form 10-K.

The NYSE requires that the Chief Executive
Officer of a listed company certify annually
that he or she was not aware of any violation
by the company of the NYSE's Corporate
Governance listing standards. Such certification was
made on June 18, 2008.

Financial information about Orange Bird Inc.
can be accessed by visiting the Investor
Relations site of www.orangebird.com.
Additional questions should be addressed to:

Investor Relations
Orange Bird Inc.
270 Park Avenue
New York, NY 10017
Telephone: 212-270-6000

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This annual report is printed on paper made from
well-managed forests and other controlled sources,
and the paper is independently certified by BVQI
to the Forest Stewardship Council (FSC) standards.
The paper contains 20% post-consumer
waste recycled fibers.





Dear Ms. Scott

These dwarf fruit tree selections offer a smaller, more compact form tree, without compromising its fruit quality. The following Dwarf and Miniature Fruit Tree selections are self-fertile trees that will produce a good quantity of high quality fruits. Browse our selection of dwarf apple trees, apricot, cherry, banana and many more!

The Garden Annie Dwarf Apricot Tree has a nice spreading shape with lush green foliage. It not only has showy pale pink flowers but also sweet juicy apricot fruits.

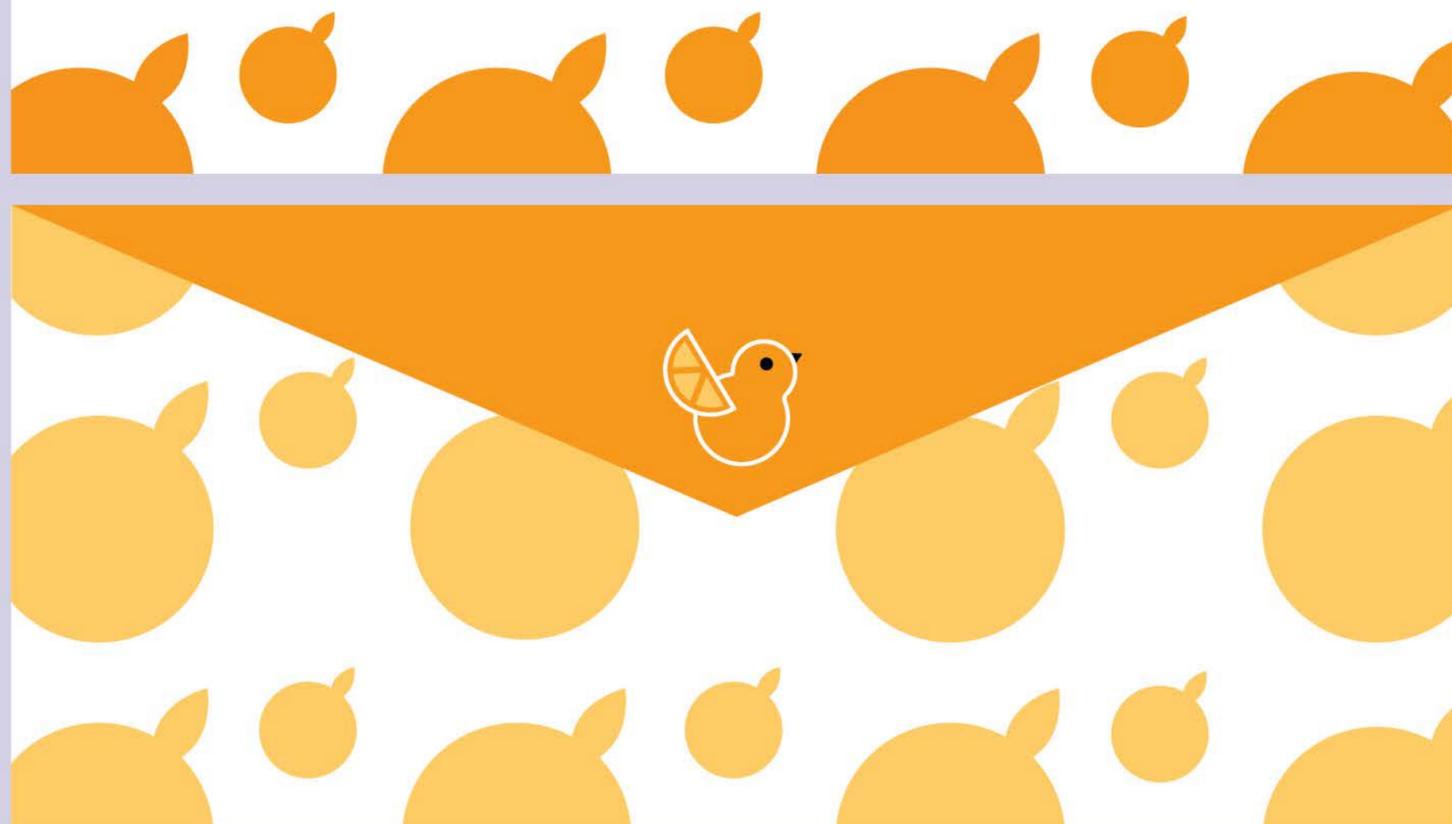
Garden Annie Apricots are firm medium to large fruits with bright yellow skin that will ripen on the tree in June without becoming too soft. This distinct apricot flavored fruit is a semi-freestone and will set a bountiful crop after only 300 chilling hours. These apricot trees are also self-fertile.

John Smith
Business Analyst

(901)235-2563

123 N Street, New York

Orangebird.com





Invoice

Bill To:

John Doe

123 N Street, New York
(999)999-0999
Orangebird.com

Invoice #
416755

Invoice Due Date
1/2/20

Qty.	Description	Price
Item 1	Item 1	\$ 100.45
Item 2	Item 2	\$ 1000.00
Item 3	Item 3	\$ 298.00
Item 4	Item 4	\$ 3.10

Total Amount Due:
\$1,401.55

Thank you for your business!



Brand Guide

2020





Spacing

Logo should have about a whole orange slice from the edge of a page, along with a half a slice from the margin.

This rule doesn't apply if the logo is anywhere else away from the edges of the page. However if there is supplemental text beside it, the rule WILL apply.

Logo

Colors

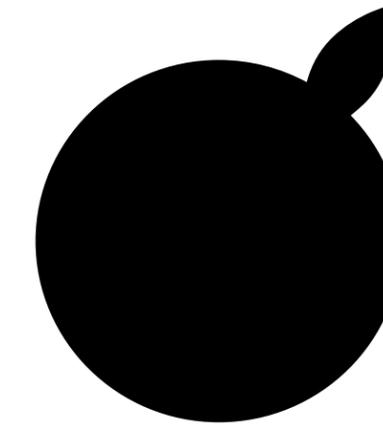
Pantone P 20-8 U
(40% or more opacity)



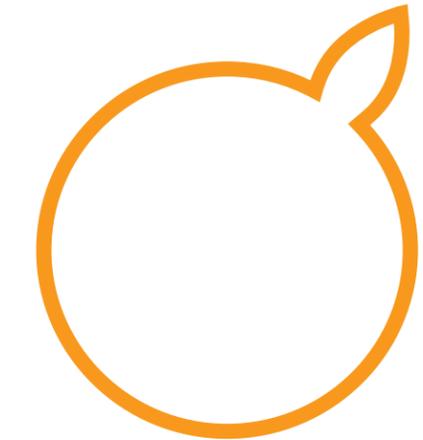
Pantone P 20-8 U



Black



White



To not distract from the beautiful natural colors of our bird models (and people!), we use a limited color pallet with our iconic orange color as the main focus. Black is used as a secondary color, while white is mainly used for accents and sometimes text.

Opacity can be used as a stylistic option for more flexibility but ONLY on our Pantone P 20-8 U color.



Logo Variations

Along with our main logo, there are two other acceptable variations:

Original logo with a chunky white outline

A white variation of the logo.

Both of these can be used when the logo could get lost on a background, or for aesthetic choices on our documents.

Aside from photography (more on that later), please **DO NOT** use any other colors.

Fonts

Elephant

Fun Fact: There is a bird that sits on elephants called oxpecker. There they eat lice, ticks, and other parasites living on elephants' skin and hair. How's that for a good pair?

Elephant Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890!@#\$%^&*}_{_

Elephant Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890!@#\$%^&}_{_*

Alata

Cause we got ALATA birds, get it? Okay, bad joke.

Alata Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

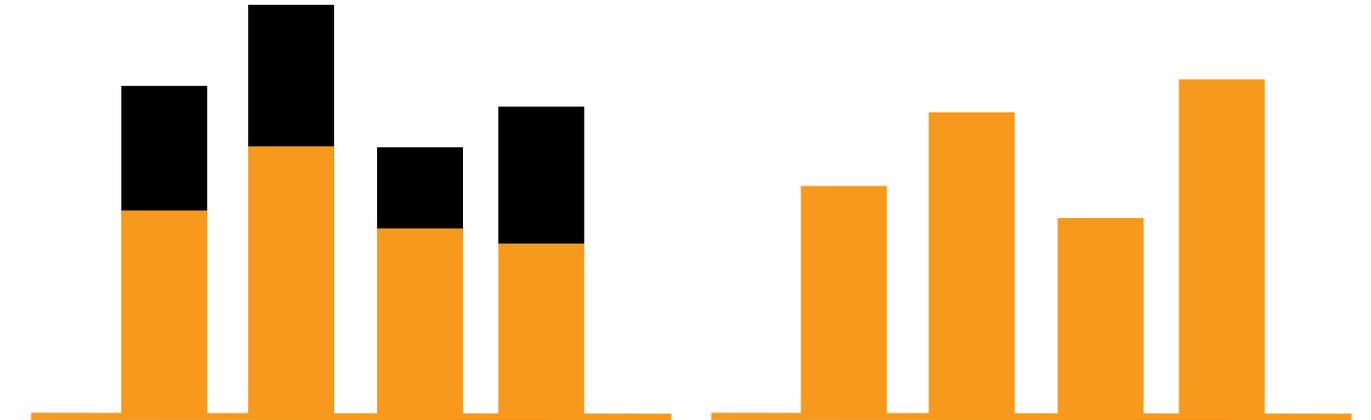
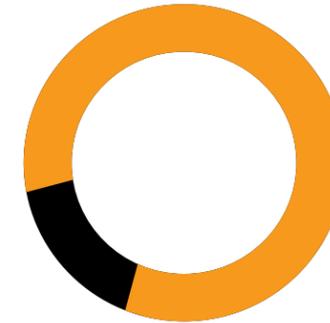
1234567890!@#\$%^&*}_{_

Font Usage

Elephant is used strictly for headlines, with both regular and italic interchangeable for creative purposes.

Alata is our versatile subheader and main text font. At small sizes, it is clean and easy enough to read. At larger sizes, it is bold enough to be attention grabbing.

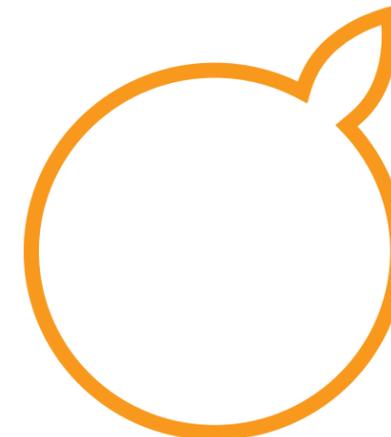
Iconography



Graphs and Dividers

The above three graphs are used for any business documents such as an annual report. If you need to show more than two sets of data, please use a white color in between the black and orange colors.

Dividers are self explanatory, mainly used to divide important topics in business documents. Try to use only orange and white as the only colors for these.



Orange Frame

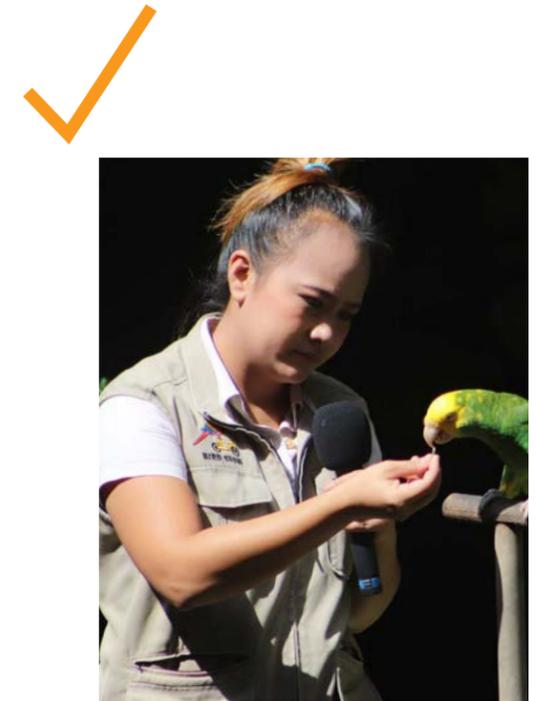
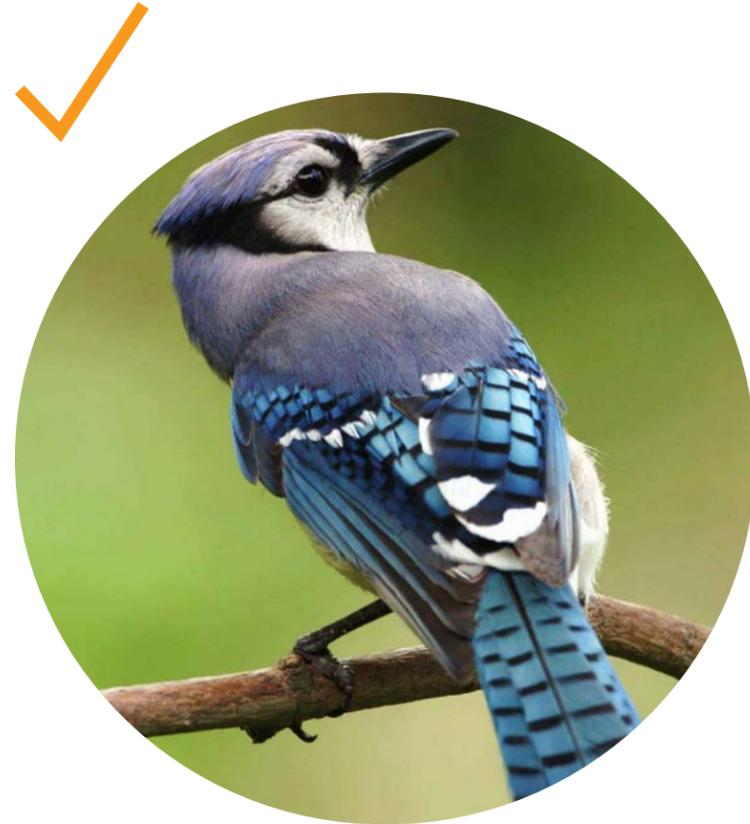
Used to frame photos, text and decoration. Please try to use this frame consistently as it is the main symbol of our branding image. Can be used with a orange or white stroke, but NOT black. Resize as appropriate.

Photography

Photo Etiquette

Any of these examples shown here is acceptable. Please try not to use anything other than what is shown here.

Make sure the files are saved in the highest quality possible for maximum clarity.



Photography (cont.)



Photo Etiquette

Never use black and white, sepia, or any other alternated colors from the original photograph.

No photos of any other animals

No photos of any food other than fruit.

Never depict people by themselves, only depict with birds and/or handling fruit.

Winter 2020 Catalogue





Table of Contents

- 1 From the Founder
- 2 Dwarf Fruit Tree Care
- 6 Finch Care
- 8 Galah Cockatoo Care
- 10 Bohemian Waxwing Care
- 12 Macaw Care

From the Founder

You can grow fruit trees in pots at least 1 foot in diameter and 1 foot deep. Galvanized dustbins come in the ideal size, look surprisingly elegant, and cost fairly little at hardware stores.

Heavier options include halved wooden barrels or terracotta pots, while for super-lightweight versions consider plastic planters or rubber Tubtrugs. Drill drainage holes into the base if they don't already have them.

Galvanized dustbins come in the ideal size, look surprisingly elegant, and cost fairly little at hardware stores. Heavier options include halved wooden barrels or terracotta pots, while for super-lightweight versions consider plastic planters or rubber Tubtrugs. Drill drainage holes into the base if they don't already have them.

Bonanza Peach trees can be profuse producers and may need some fruits removed so to increase the size of the remaining fruits. It's also an attractive ornamental tree, due to the very large, lush green leaves and cute dwarf appearance. (450 Chill Hours required.)

- Morgan James





A dwarf fruit tree is a tree that will reach a height of maximum ten feet tall. Some of those trees can be as small as two or three feet.

The magical thing about these trees is that no matter how small they are, their fruit is a normal size!

Fruit trees are good in pots as long as they are grown on a dwarfing rootstock — any specialist supplier can help you select the right one for your balcony if you are unsure.

Always check with suppliers to see if you need more than one tree to ensure good pollination. Some fruit trees, such as cherries, apricots, and peaches, are self-fertile, so you will get fruit with only one tree; others, such as apples and pears, need a partner nearby to ensure pollination. If you have room for only one apple or pear tree, a “family” tree, in which three varieties have been grafted onto one rootstock, is ideal.



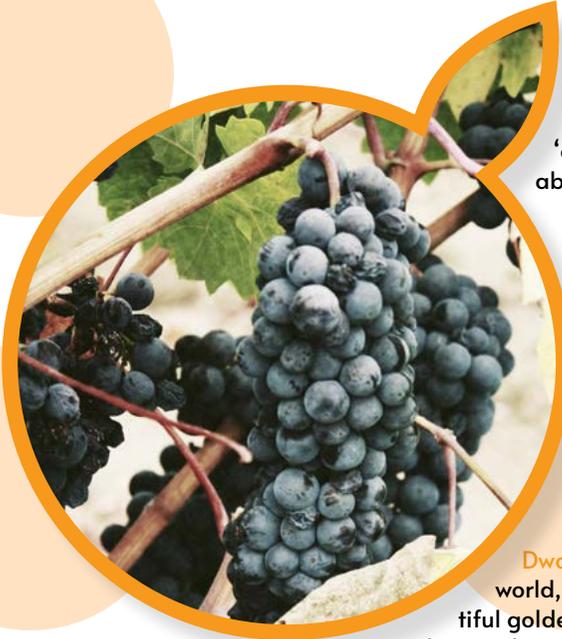
How to Plant and Grow Fruit Trees:

You can grow fruit trees in pots at least 1 foot in diameter and 1 foot deep. Galvanized dustbins come in the ideal size, look surprisingly elegant, and cost fairly little at hardware stores. Heavier options include halved wooden barrels or terracotta pots, while for super-lightweight versions consider plastic planters or rubber Tubtrugs. Drill drainage holes into the base if they don't already have them.

You will also need to anchor the tree to some type of support, as a fruit tree in full leaf can really catch the wind. Since fruit trees will live for many years, it's best to plant them in a soil-based potting mix that releases nutrients slowly. Place the trees in a sunny spot to get a really good, sweet crop.



Dwarf Fruit Tree Care



Dwarf fruit trees are perfect **when space is limited**. Even though they have a small stature, they provide an abundance of full-size fruit that can be picked without using a ladder. Our fruit trees with the smallest mature height are 'dwarf' fruit trees. We have labeled our trees to be 'dwarf' if they mature to be about **8-10 feet tall and wide**.

If you are looking for somewhere to buy fruit trees for your home orchard, look no further. **Orange Bird** now offers the following fruit trees for our customers with limited growing space, or for those that would like to grow fruit trees in containers, or their patio. These dwarf fruit tree selections offer a smaller, more compact form tree, without compromising it's fruit quality.

The following Dwarf and Miniature Fruit Tree selections are **self-fertile trees** that will produce a good quantity of high quality fruits. Browse our selection of dwarf apple trees, apricot, cherry, banana and many more!

Dwarf Golden Delicious Apple Tree is one of the most widely planted varieties in the world, which speaks for its high quality. It is a large all purpose apple that has beautiful golden skin with crisp, delicious flesh. Golden Delicious is a good pollinator for most other apple varieties and it ripens from September to October. The Golden Delicious Apple Tree needs **600 to 700 chill hours and is self-fruitful**. (Grown on M-106 Dwarfing Root-Stock. Dwarf Apple Trees will grow to approximately 12-15 ft.)

The **Dwarf North Star** is a medium sized bright red to mahogany skinned cherry, with yellow, juicy tender flesh. The Dwarf North Star Cherry Tree is an attractive small tree, naturally, only grows 8 to 10 feet. The North Star is a highly productive sour cherry that is extremely cold hardy and disease resistant. North Star has a prolonged ripening period from late June to late July. (**800 - 900 chill hours and self-fertile.**) Find the perfect dwarf cherry tree for your yard at Orange Bird!

Bonanza Dwarf Peach Tree is a true genetic dwarf peach that will only reach 5-6' in height at maturity. The Bonanza Dwarf Peach has medium to large sized fruits that are yellow with a red blush. Bonanza Peach has sweet, juicy, yellow flesh that's freestone and is a delicious treat when ripe in mid-to-late June.

Bonanza Peach trees can be profuse producers and may need some fruits removed so to increase the size of the remaining fruits. It's also an attractive ornamental tree, due to the very large, lush green leaves and cute dwarf appearance.

Dwarf Golden Delicious Apple Tree is one of the most widely planted varieties in the world, which speaks for its high quality. It is a large all purpose apple that has beautiful golden skin with crisp, delicious flesh. Golden Delicious is a good pollinator for most other apple varieties and it ripens from September to October. The Golden Delicious Apple Tree needs **600 to 700 chill hours and is self-fruitful**. (Grown on M-106 Dwarfing Root-Stock. Dwarf Apple Trees will grow to approximately 12-15 ft.)

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The **Black Jack Fig Tree** is a large, long, purplish fruit with a strawberry red flesh. When you buy a fig tree such as this one, you will notice it is a very sweet, juicy, and heavy producer. The tree is naturally semi-dwarf and can be kept under 6-8 ft. tall with pruning. Otherwise, it can reach 12-15 ft. This Black Jack Fig tree for sale produces figs that ripen from June to September.



“ Dwarf fruit trees are perfect when space is limited. ”

Finch Care

Finches are considered one of the more gentle types of birds. Thus, they're perfect for pets.

Finches are also ornamental birds who are not handled at all.



Finches are a popular variety of pet bird. They are friendly, energetic, relatively easy to care for, and small enough that they won't take up much room in your house or apartment. If you're considering adopting a finch as a pet, you'll need to consider various benefits and detriments of the breed. As with any pet, there are **financial costs associated with keeping a finch**, and they may not suit the preferences of some prospective bird owners. However, finches will not take up much of your time, and make for pleasant and pretty pets.

Good in pairs; Prepare to own more than one finch. If you're planning to adopt a finch, you'll need to obtain at least two.

Finches thrive in pairs or groups, so if you're an experienced pet owner and have a cage large enough to house half a dozen of finches, you can bring home as many of the birds as you feel comfortable caring

for. **Finches are highly social animals**, and will not do well if kept alone.

You can keep finches of the same sex together, or you can mix up the genders. Be aware, however, that if you get both male and female finches, they may breed. Have a plan in place in case they produce babies. Generally speaking, **most breeds of finch will live from 4 to 7 years**.

While finches do not live nearly as long as some larger breeds of birds, they still have a decent lifespan. If you're adopting finches, keep in mind that you'll need to provide for the birds veterinary needs, food costs, and other expenses for up to **7 years**. It's irresponsible for pet owners to abandon their pets due to inadequate consideration of the pets' lifespan.

Although finches are generally healthy birds, you will likely need to take them to a **veterinarian** from time to time. This will incur a financial cost, although the cost can vary widely based on the nature of the illness. Signs of illness among finches include: remaining motionless with closed eyes, heavy breathing, nasal discharge, or puffed and ruffled feathers.



Galah Cockatoo Care

If you prefer a larger bird, but want it to be affectionate and friendly, the cockatoo is perfect for you.

This beautiful pet bird bonds very strongly with its owners.



Cockatoos are known for their outgoing personalities and their soft feathers. They make great pets, especially for committed, experienced bird owners, but they require diligent care. Before you get a cockatoo, make sure you are comfortable with their personality traits and quirks as well as their **long life expectancy**. You should also learn what is required to care for cockatoos and confirm you have the necessary time and energy.

Consider your existing time commitments. Make sure you have enough time in your schedule to care for a cockatoo. You will likely need to check on the cockatoo in the morning and spend 30 minutes to an hour feeding it and playing with it. You will then need to spend 30 minutes to an hour later in the day interacting with it again.

Plan to attend to the cockatoo regularly. Cockatoos require constant attention from their owners, especially if they are kept as a single bird.

You will need to be willing to spend time playing and interacting with the cockatoo on a **daily basis**. Doing this will also allow you to bond with the cockatoo and create an emotional attachment to it. Often, cockatoos are happiest when they can chat, play, and interact with their owners. Committing to doing this once a day will ensure the cockatoo stays happy and healthy. Cockatoos that do not get enough social interaction may develop behavioral problems, such as feather plucking.





The **Bohemian Waxwing** is one of North America's few largely **frugivorous (fruit-eating)** birds. Outside of the breeding season, serviceberries, cherries, blackberries, mulberries, elderberries, mistletoe, juniper berries, crabapple and similar fruits make up the majority of the diet. Waxwings are skilled fliers, and sometimes pluck berries while hovering in place.

They are also agile enough to catch insects, including those supreme aerialists the dragonflies, on the wing. Insects feature heavily in the diet when they are nesting.

Like most frugivores, Waxwings must eat **great quantities of food** in order to meet their needs...individuals gorging on overripe fruit have become "drunk" and in need of human care until they "came to"!

Bohemian Waxwings tend to become heavy and lethargic in captivity, and are therefore **unsuitable for cage life**. A large aviary or bird room, where they are forced to actively fly about and forage for food, is essential.

The largest waxwing, and the only one found in both Eurasia and the Americas, is the Bohemian waxwing, known in Great Britain simply as the waxwing.



Bohemian Waxwing Care 11

Macaw Care

Macaws are the right choice for you if you are an experienced bird owner, have a lot of space, and don't mind their unique personalities. Macaws are extremely loud birds. They vocalize very often because they are social birds and like to talk to others. Their calls can be ear-splittingly loud.

You may be able to teach your macaw to talk and not to scream, but that will take time as you train your macaw. You will have to deal with the screeching in the meantime. Most macaws will match the noise level of a house. If your house is quiet, they will tone it down.

Choose a macaw if you can handle a **clingy, needy bird**. Macaws want to be with you and your family all the time. They want to be wherever you are doing whatever you're doing. Macaws are very social and bond strongly to their humans.

In the wild, they spend all their time with their flock, so they want the same kind of interaction with their human flock. Sometimes, they require more interaction than people can provide due to responsibilities.



Macaws are a popular choice for pet birds. They are intelligent, beautiful, and affectionate birds.

However, they are also loud, stubborn, and need a lot of space.





Photographers

Mateo Duffy
Wade Wolfe
Sophia McDonald
Brandi Marsh

Layout

Kiah Delaney
Gina Woolley

Art Director

Lucian Parry

Designers

Helena Denton
Blaine Cook
Laura Moyer
Leja Tanner



Follow us on Social Media!

#OrangeBird



Malus domestica

Description

Apples are eaten by a variety of birds and mammals. The leaves and branches are browsed. The trees can be destroyed by rodents and rabbits girdling the stem or trunk.

Water every 2-3 days.
Place under direct sunlight.



Malus domestica

Apples are eaten by a variety of birds and mammals. The leaves and branches are browsed. The trees can be destroyed by rodents and rabbits girdling the stem or trunk. Full sun is the ideal condition for this tree, meaning it should get at least six hours of direct, unfiltered sunlight each day. Requires regular watering.

Water every 2-3 days.
Place under direct sunlight.





*10%
OFF

When you register on
our website at orangebird.com

*At your local
Orange Bird location.



range
Bird



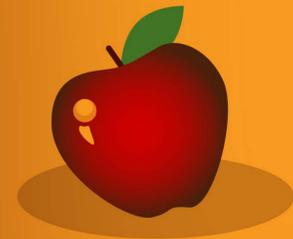
***10%
OFF**

When you sign up on our
website at orangebird.com



*Only at your local Orange Bird location. Restrictions apply. Visit website for details.

Which Came *First?*

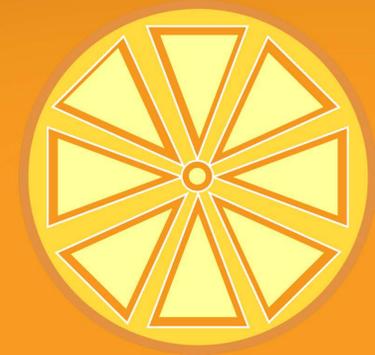


No need to choose favorites. At Orange Bird we provide you with a trained and loyal feathered friend along with your very own dwarf fruit tree. Everyone knows birds and trees are like mom and apple pie — they just belong together.



The Apple Of My Eye

It All Adds Up



Fortunately, you don't have to solve that riddle. At Orange Bird, we provide you with a trained and loyal feathered friend along with your very own dwarf fruit tree. Everyone knows birds and trees are like white on rice. They just belong together.

At Orange Bird we provide you with a trained and loyal feathered friend along with your very own dwarf fruit tree. Everyone knows birds and trees are like pencils and erasers — they just belong together. Problem solved!



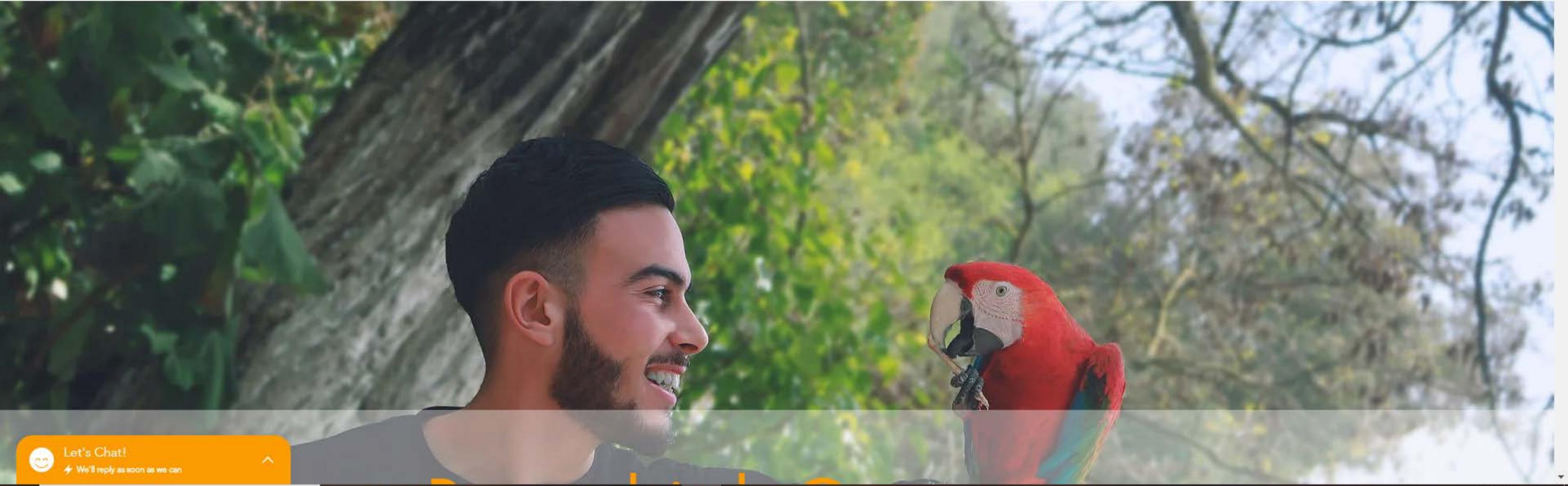
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Let's Chat! We'll reply as soon as we can