AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2024

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 13101-13111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
GIBBONS, JULIA S.	US COURT OF APPEALS SIXTH CIRCUIT	05/14/2025
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	**5a. Report Type (check appropriate type)**	**6. Reporting Period**
U.S. CIRCUIT JUDGE (SENIOR)	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	1/1/2024 **to** 12/31/2024
7. Chambers or Office Address		
970 FEDERAL BUILDING 167 N MAIN STREET MEMPHIS, TN 38103		

IMPORTANT NOTES: ***The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.***

I. POSITIONS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 345 Trustees, Executors, Administrators, and Custodians; § 350 Power of Attorney; § 355 Outside Positions.)*

☑ NONE *(No reportable positions.)*

POSITION	NAME OF ORGANIZATION/ENTITY
1.	
2.	
3.	
4.	
5.	

II. AGREEMENTS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 340 Agreements and Arrangements.)*

☑ NONE *(No reportable agreements.)*

DATE	PARTIES AND TERMS
1.	
2.	
3.	

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 320 Income; § 360 Spouses and Dependent Children.)*

A. Filer's Non-Investment Income

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.			
2.			
3.			
4.			

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.*

(Dollar amount not required except for honoraria.)

☐ NONE *(No reportable non-investment income.)*

	DATE	SOURCE
1.	2024	SHELBY COUNTY, TN RETIREMENT
2.	2024	STATE OF TN: UNIVERSITY OF MEMPHIS - JANUARY 2024 THROUGH DECEMBER 2024
3.	2024	STATE OF TN RETIREMENT - JANUARY THROUGH DECEMBER 2024
4.		

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)

☐ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	DUKE UNIVERSITY	02/19/2024-02/21/2024	RALEIGH-DURHAM, N.C..	REIMBURSEMENT FOR EXPENSES ASSOCIATED WITH TRAVEL- JUDGE MOOT COURT	AIRFARE, HOTEL, MEALS
2.					
3.					
4.					
5.					

V. GIFTS. *(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 335 Liabilities; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.			
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
GIBBONS, JULIA S.	05/14/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure		B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
1.	TRUIST (FORMERLY SUNTRUST)-MEMPHIS, TN	A	Interest	L	T					
2.	FEDTRUST. FEDERAL CREDIT UNION ACCOUNT	A	Interest	L	T					
3.	STATE OF TN 401(K) (H)									
4.	-FIDELITY PURITAN FUND	D	Dividend	L	T					
5.	IRA ROLLOVER RETIREMENT PLAN (H)									
6.	-STIFEL BANK	A	Interest	J	T					
7.	-BOND FUND OF AMERICA	B	Dividend	K	T	Buy (add'l)	01/25/24	J		
8.						Buy (add'l)	02/07/24	J		
9.						Buy (add'l)	10/22/24	J		
10.						Sold (part)	11/15/24	J	A	
11.	-COLUMBIA CONTRARIARN CORE INSTL	B	Dividend	K	T	Sold (part)	01/25/24	J	A	
12.						Sold (part)	02/07/24	J	A	
13.						Sold (part)	10/22/24	J	A	
14.						Sold (part)	11/15/24	J	A	
15.	-DIAMOND HILL LARGE CAP	B	Dividend	J	T	Sold (part)	01/25/24	J	A	
16.						Sold (part)	02/07/24	J	A	
17.						Sold (part)	10/22/24	J	A	

1. Income Gain Codes: (See Columns B1 and D4)	A =$1,000 or less	B =$1,001 - $2,500	C =$2,501 - $5,000	D =$5,001 - $15,000	E =$15,001 - $50,000	
	F =$50,001 - $100,000	G =$100,001 - $1,000,000	H1 =$1,000,001 - $5,000,000	H2 =More than $5,000,000		
2. Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000		
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000		
	P3 =$25,000,001 - $50,000,000		P4 =More than $50,000,000			
3. Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market		
	U =Book Value	V =Other	W =Estimated			

Name of Person Reporting	Date of Report
GIBBONS, JULIA S.	05/14/2025

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☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
18.					Sold (part)	11/15/24	J	A	
19. -FUNDAMENTAL INVESTORS	B	Dividend	K	T	Sold (part)	01/25/24	J	A	
20.					Sold (part)	02/07/24	J	A	
21.					Sold (part)	10/22/24	J	A	
22.					Sold (part)	11/15/24	J	A	
23. -T ROWE PRICE BLUE CHIP GROWTH INV	B	Dividend	J	T	Sold (part)	01/25/24	J	A	
24.					Buy (add'l)	02/07/24	J		
25.					Sold (part)	07/05/24	J	A	
26.					Buy (add'l)	10/22/24	J		
27.					Sold (part)	11/15/24	J	A	
28. -WASHINGTON MUTUAL INVESTORS	B	Dividend	J	T	Sold (part)	01/25/24	J	A	
29.					Sold (part)	02/07/24	J	A	
30.					Sold (part)	10/22/24	J	A	
31.					Sold (part)	11/15/24	J	A	
32. -INVESCO DEVELOPING MARKETS	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
33.					Sold (part)	02/07/24	J	A	
34.					Sold (part)	09/09/24	J	A	

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000

2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000

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☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
35. EUROPACIFIC GROWTH	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
36.					Sold (part)	02/07/24	J	A	
37.					Sold (part)	10/22/24	J	A	
38. -GOLDMAN SACHS EMERGING MARKETS	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
39.					Sold (part)	02/07/24	J	A	
40.					Sold (part)	10/22/24	J	A	
41. -GOLDMAN SACHS INTL SMALL CAP INSIGHTS	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
42.					Buy (add'l)	02/07/24	J		
43.					Sold (part)	10/22/24	J	A	
44. -JANUS HENDERSON GLOBAL EQUITY	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
45.					Buy (add'l)	02/04/24	J		
46.					Sold (part)	10/22/24	J	A	
47.					Sold (part)	11/15/24	J	A	
48. -LORD ABBETT HIGH YIELD	A	Dividend	J	T	Buy (add'l)	01/25/24	J		
49.					Buy (add'l)	02/07/24	J		
50.					Buy (add'l)	10/22/24	J		
51.					Sold (part)	11/15/24	J	A	

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2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000
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52. -MERIDIAN SMALL CAP GROWTH		None			Sold (part)	01/25/24	J	A	
53.					Sold	02/07/24	J	A	
54. -NUVEEN SMALL CAP VALUE		None			Sold (part)	01/25/24	J	A	
55.					Sold	02/07/24	J	A	
56. -PGIM HIGH YIELD	A	Dividend	J	T	Buy (add'l)	01/25/24	J		
57.					Buy (add'l)	02/07/24	J		
58.					Buy (add'l)	10/22/24	J		
59.					Sold (part)	11/15/24	J	A	
60. -VIRTUS KAR SMALL CAP GROWTH		None			Sold (part)	01/25/24	J	A	
61.					Sold	02/07/24	J	A	
62. -BAIRD AGGREGATE BOND	A	Dividend	K	T	Buy (add'l)	01/25/24	J		
63.					Buy (add'l)	02/07/24	J		
64.					Buy (add'l)	10/22/24	J		
65.					Sold (part)	11/15/24	J	A	
66. -GUGGENHEIM TOTAL RETURN	A	Dividend	K	T	Buy (add'l)	01/25/24	J		
67.					Buy (add'l)	02/07/24	J		
68.					Buy (add'l)	10/22/24	J		

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3. Value Method Codes (See Column C2) — Q =Appraisal; R =Cost (Real Estate Only); S =Assessment; T =Cash Market; U =Book Value; V =Other; W =Estimated

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VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

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A. Description of Assets (including trust assets). Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
69.					Sold (part)	11/15/24	J	A	
70. -JPMORGAN CORE BOND	A	Dividend	K	T	Buy (add'l)	01/25/24	J		
71.					Buy (add'l)	02/07/24	J		
72.					Buy (add'l)	10/22/24	J		
73.					Sold (part)	11/15/24	J	A	
74. LOOMIS SAYLES CORE PLUS BOND	A	Dividend	K	T	Buy (add'l)	01/25/24	J		
75.					Buy (add'l)	02/07/24	J		
76.					Buy (add'l)	10/22/24	J		
77.					Sold (part)	11/15/24	J	A	
78. -MFS INTL GROWTH	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
79.					Sold (part)	02/07/24	J	A	
80.					Sold (part)	10/22/24	J	A	
81. -PIMCO TOTAL RETURN	A	Dividend	K	T	Buy (add'l)	01/25/24	J		
82.					Buy (add'l)	02/07/24	J		
83.					Buy (add'l)	10/22/24	J		
84.					Sold (part)	11/15/24	J	A	
85. -T ROWE PRICE OVERSEAS STOCK	A	Dividend	J	T	Sold (part)	01/25/24	J	A	

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000

2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000

3. Value Method Codes (See Column C2) — Q =Appraisal; R =Cost (Real Estate Only); S =Assessment; T =Cash Market; U =Book Value; V =Other; W =Estimated

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86.					Buy (add'l)	02/07/24	J		
87.					Sold (part)	10/22/24	J	A	
88. -ALLSPRING SPEC SMALL CAP VALUE	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
89.					Buy (add'l)	02/07/24	J		
90.					Sold (part)	10/22/24	J	A	
91.					Sold (part)	11/15/24	J	A	
92. -GROWTH FUND OF AMERICA	B	Dividend	J	T	Sold (part)	01/25/24	J	A	
93.					Buy (add'l)	02/07/24	J		
94.					Sold (part)	10/22/24	J	A	
95.					Sold (part)	11/15/24	J	A	
96. -TRANSAMERICA INTL EQUITY	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
97.					Buy (add'l)	02/07/24	J		
98.					Sold (part)	10/22/24	J	A	
99. -BARON DISCOVERY INSTL		None	J	T	Buy	02/07/24	J		
100.					Sold (part)	10/22/24	J	A	
101.					Sold (part)	11/15/24	J	A	
102. -DAVENPORT SMALL CAP FOCUS	A	Dividend	J	T	Buy	02/07/24	J		

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000

2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000

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103.					Buy (add'l)	10/22/24	J		
104. -FEDERATED HERMES US TREASURY CASH RESERVES	A	Dividend	J	T	Buy	06/14/24	J		
105.					Buy (add'l)	10/22/24	J		
106.					Sold (part)	11/15/24	J	A	
107. -TOUCHSTONE SMALL CAP	A	Dividend	J	T	Buy	02/07/24	J		
108.					Buy (add'l)	10/22/24	J		
109.					Sold (part)	11/15/24	J	A	
110. AXA EQUITABLE LIFE INS CO: UNIVERSAL LIFE	B	Interest	K	T					
111.									
112.									
113.									

1. Income Gain Codes: (See Columns B1 and D4)	A =$1,000 or less	B =$1,001 - $2,500	C =$2,501 - $5,000	D =$5,001 - $15,000	E =$15,001 - $50,000
	F =$50,001 - $100,000	G =$100,001 - $1,000,000	H1 =$1,000,001 - $5,000,000	H2 =More than $5,000,000	
2. Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000	
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000	
	P3 =$25,000,001 - $50,000,000		P4 =More than $50,000,000		
3. Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
	U =Book Value	V =Other	W =Estimated		

Name of Person Reporting	Date of Report
GIBBONS, JULIA S.	05/14/2025

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

On the 2023 report lines 23 and 44 were incorrectly shown as Sold-part when they were Sold.

Name of Person Reporting	Date of Report
GIBBONS, JULIA S.	05/14/2025

IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 13141 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: S/ JULIA S. GIBBONS

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 13106)

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite G-330
One Columbus Circle, N.E.
Washington, D.C. 20544