

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
January 2026**



**Elizabeth K. Williams
(CRD #6797862)**

**Clear Creek Financial Management, LLC
1120 S Rackham Way, Ste 300
Meridian ID 83642**

**Firm Contact:
Joseph Gates
Chief Compliance Officer**

**Firm Website Address:
www.ClearCreekFM.com**

This brochure supplement provides information about Ms. Williams that supplements Clear Creek Financial Management, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Gates if you did not receive our firm's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Williams is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Elizabeth K. Williams

Year of Birth: 1992

Educational Background:

- No formal education after high school

Business Background:

- 01/2026 – Present Clear Creek Financial Management, LLC; Financial Planner
- 10/2025 – Present BOH Financial LLC; Partner
- 10/2020 – Present USA Financial; Contractor
- 06/2017 – 12/2025 Admiral Coffee House LLC; Partner
- 05/2015 – 10/2020 The Investment Center; Contractor

Exams, Licenses & Other Professional Designations:

- 2020: Series 65 Exam

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Ms. Williams.

Item 4: Other Business Activities

Ms. Williams does not have any outside business activities to report.

Item 5: Additional Compensation

Ms. Williams does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Mr. Gates, Managing Member and Chief Compliance Officer of Clear Creek Financial Management, LLC, supervises and monitors Ms. Williams' activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Gates if you have any questions about Ms. Williams' brochure supplement at (360)308-8239.