Rental Application for **The Copper**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Rusin	Pavel		

SSN	BIRTH DATE	PHONE - TYPE
805-77-****	6/8/1984	(425) 449 - 2838 - Mobile

ID TYPE	NUMBER	STATE
DRIVER'S LICENSE	WDL2P1R5353B	WA

EMAIL
Rusin@outlook.com

EMERGENCY CONTACT

NAME	ADDRESS
Olga Galkina	8438 169th Ave Ne unit 102, Redmond, 57 98052

PHONE	EMAIL ADDRESS	RELATIONSHIP
(425) 449 - 3500	olga.galkina@outlook.com	wife

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
8438 169th Ave Ne Unit 102	Redmond	WA	98052

DATE IN	DATE OUT	MONTHLY RENT
	current	$2,914.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Software Engineer	Meta

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Joe Bravate	(650) 586 - 2619	$1,050,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
1 Hacker Way	Menlo Park	CA	94025

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO

Have you ever been evicted from a tenancy or left owing money?	Have you ever been convicted of a crime?
NO	NO

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

Window Guards:

☒ I want window guards even though I have no children 10 years of age or younger

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Preferred Mailing Address:

8438 169th Ave Ne Unit 102, Redmond, WA 98052 - US

Initials: P.R. 870F3856

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **The Copper**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Pavel Rusin*

Signed by Pavel Rusin
Tue Jul 9 2024 10:32:38 AM EDT
Key: 870F3856; IP Address: 163.114.130.136

Pavel Rusin *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Pavel Rusin	XXXXXXXXXXXX0450	14817410	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: P.R. 870F3856

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Pavel Rusin

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Pavel Rusin: 877

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	

Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Is not a registered sex offender		Pass/Fail	

NOTIFICATION(S)

APPLICANT: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$1,050,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $9,308.47)
Total number of accounts	18
Accounts with no late payments	18 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$482,314.00 ($0.00 past due)
Outstanding revolving debt	$8,780.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$473,534.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Pavel Rusin	PAVEL RUSIN
SSN:	805-77-****	805-77-****
Birth Date:	6/**/1984	6/**/1984
Driver's License #:	WDL2P1R5353B / WA	

Addresses	From Application	From Equifax
	8438 169th Ave Ne Unit 102 Redmond, WA 98052 - US	8438 169TH AVE NE 102 REDMOND, WA 98052 (Applicant) Reported 7/2024 7435 159TH PL NE A305 REDMOND, WA 98052 (Applicant) Reported 5/2015 128 STATE ST S #434 KIRKLAND, WA 98033 (Applicant) Reported 5/2014

Employment	From Application	From Equifax
Applicant:	Software Engineer Meta $1,050,000.00/Yr. Total annual Income: $1,050,000.00	

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Pavel Rusin Requested Date 7/13/2024	Meta	Software Engineer	$1,050,000.00	Joe Bravate (650) 586 - 2619
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Pavel Rusin	Washington	7/13/2017 - 7/13/2024	7/13/2024	7/13/2024

Results

No Records Found

Requested For	Location Searched	Period Searched	Requested	Returned
Pavel Rusin	Multistate Search	7/13/2017 - 7/13/2024	7/13/2024	7/13/2024
Results				
No Records Found				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Pavel Rusin	7/13/2024	7/13/2024
Results		
No Records Found		

Restricted Person Search

Requested For	Requested	Returned
Pavel Rusin	7/13/2024	7/13/2024
Results		
No Records Found		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	877	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description	
	RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	825	Total of all balances on bankcard or revolving accounts is too high The balances on your accounts are too high compared to loan amounts The date that you opened your oldest account is too recent Too many bankcard or other revolving accounts were opened recently
	Description	
	This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NATIONSTAR DBA MR CO (Applicant)	6/2021	4/2024					$371,045.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$2,907.00	$443,833.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	8/2023	5/2024					$102,489.00

Monthly Payment	High Credit	Type	Comments
$2,273.00	$120,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0
6/24		4/24		2/24		12/23		10/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ELAN FINANCIAL SERVI (Applicant)	3/2017	5/2024					$5,144.00

Monthly Payment	High Credit	Type	Comments
$52.00	$47,286.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	6/2015	5/2024					$1,205.00

Monthly Payment	High Credit	Type	Comments
$35.00	$6,132.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	10/2018	5/2024					$937.00

Monthly Payment	High Credit	Type	Comments
	$10,232.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	12/2013	5/2024					$846.00

Monthly Payment	High Credit	Type	Comments
$40.00	$6,940.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	10/2018	5/2024					$617.00

Monthly Payment	High Credit	Type	Comments
$40.00	$27,569.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	10/2023	5/2024					$31.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$31.00	$7,038.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0
6/24		4/24		2/24		12/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ROUNDPOINT MORTGAGE (Applicant)	4/2015	5/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$517,500.00	MORTGAGE	FREDDIE MAC ACCOUNT Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST TECH FCU (Applicant)	6/2016	5/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$511,000.00	MORTGAGE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST TECH FCU (Applicant)	9/2017	8/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$60,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST TECH FCU (Applicant)	3/2014	7/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$17,737.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	3/2016	4/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$10,457.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST TECH FCU (Applicant)	3/2014	8/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,621.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	7/2016	9/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,435.00	INSTALLMENT	LEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST TECH FCU (Applicant)	11/2012	5/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,040.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WF CRD SVC (Applicant)	7/2024						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST TECH FCU (Applicant)	10/2012	5/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

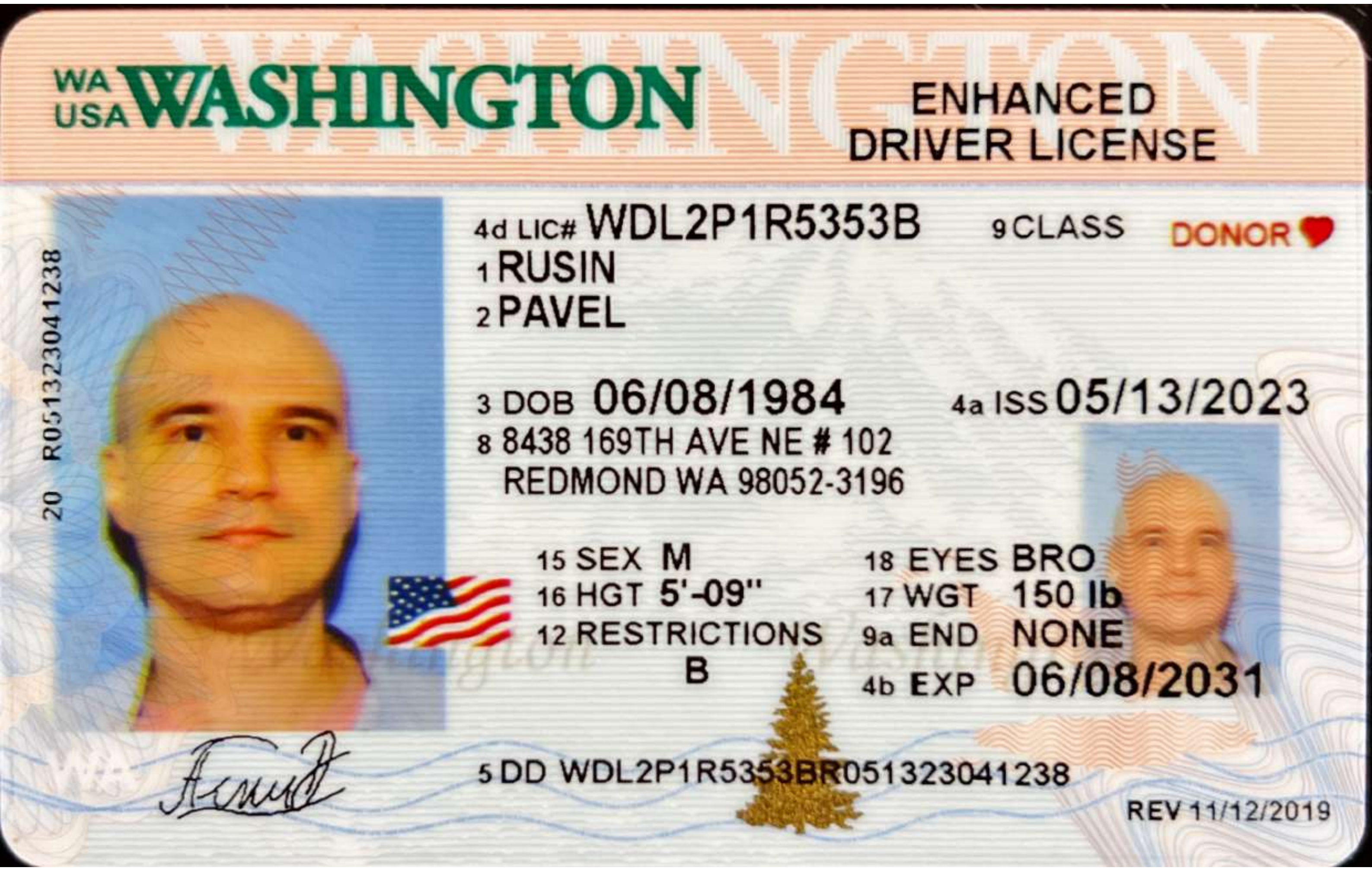
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.



WA USA WASHINGTON

ENHANCED
DRIVER LICENSE

20 R051323041238

4d LIC# WDL2P1R5353B

9 CLASS

DONOR

1 RUSIN
2 PAVEL

3 DOB 06/08/1984

4a ISS 05/13/2023

8 8438 169TH AVE NE # 102
REDMOND WA 98052-3196

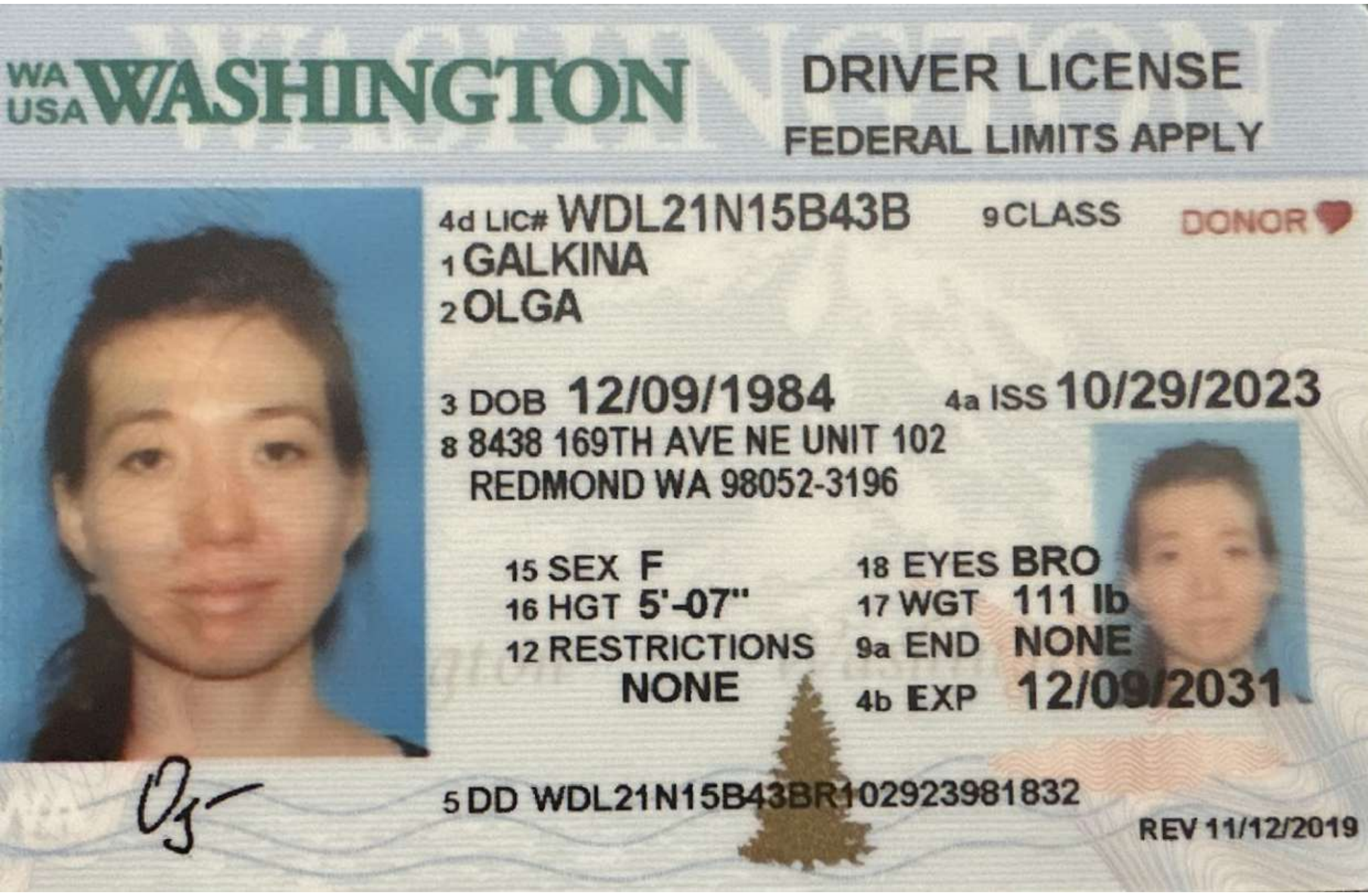
15 SEX M
16 HGT 5'-09"
12 RESTRICTIONS
B

18 EYES BRO
17 WGT 150 lb
9a END NONE
4b EXP 06/08/2031

WA

5 DD WDL2P1R5353BR051323041238

REV 11/12/2019


WA USA WASHINGTON

DRIVER LICENSE

FEDERAL LIMITS APPLY

4d LIC# WDL21N15B43B
9 CLASS
DONOR

1 GALKINA

2 OLGA

3 DOB 12/09/1984
4a ISS 10/29/2023

8 8438 169TH AVE NE UNIT 102
REDMOND WA 98052-3196

15 SEX F
18 EYES BRO

16 HGT 5'-07"
17 WGT 111 lb

12 RESTRICTIONS
NONE

9a END NONE

4b EXP 12/09/2031

5 DD WDL21N15B43BR102923981832

REV 11/12/2019

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2023
OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning , 2023, ending , 20 | See separate instructions.

Your first name and middle initial: Pavel	Last name: Rusin	Your social security number: 805 77 5168
If joint return, spouse's first name and middle initial: Olga	Last name: Galkina	Spouse's social security number: 931 95 0217
Home address (number and street). If you have a P.O. box, see instructions.: 8438 169th Ave NE	Apt. no.: 102	
City, town, or post office. If you have a foreign address, also complete spaces below.: Redmond	State: WA	ZIP code: 980523196
Foreign country name:	Foreign province/state/county:	Foreign postal code:

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status Check only one box.
- ☐ Single
- ☒ Married filing jointly (even if only one had income)
- ☐ Married filing separately (MFS)
- ☐ Head of household (HOH)
- ☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness **You:** ☐ Were born before January 2, 1959 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instructions and check here ☐

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
Daniel	Rusin	472-95-6373	Son	☒	☐
Mia A	Rusina	051-33-2982	Daughter	☒	☐
				☐	☐
				☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	670,144.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	670,144.
2a	Tax-exempt interest 2a — b Taxable interest	2b	36,219.
3a	Qualified dividends 3a 1,260. — b Ordinary dividends	3b	1,260.
4a	IRA distributions 4a — b Taxable amount	4b	
5a	Pensions and annuities 5a — b Taxable amount	5b	
6a	Social security benefits 6a — b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	-3,000.
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	704,623.
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	704,623.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	27,700.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	27,700.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	676,923.

Standard Deduction for—
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under *Standard Deduction*, see instructions.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	180,523.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	180,523.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	337.
21	Add lines 19 and 20			21	337.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	180,186.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	5,289.
24	Add lines 22 and 23. This is your **total tax**			24	185,475.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	140,849.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	4,428.		
d	Add lines 25a through 25c			25d	145,277.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	145,277.

If you have a qualifying child, attach Sch. EIC.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number XXXXXXXXX **c** Type: ☐ Checking ☐ Savings				
d	Account number XXXXXXXXXXXXXXXXX				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36			

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	41,310.
38	Estimated tax penalty (see instructions)	38	1,112.		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☐ **Yes.** Complete below. ☒ **No**

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Software Developer	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
		Fashion designer	
Phone no. (425)449-2838	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name Self-Prepared				Phone no.
Firm's address				Firm's EIN

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2022** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status Check only one box.
☐ Single ☒ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Your first name and middle initial	Last name	Your social security number
Pavel	Rusin	805-77-5168
If joint return, spouse's first name and middle initial	**Last name**	**Spouse's social security number**
Olga	Galkina	931-95-0217

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
8438 169th Ave NE	102

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Redmond	WA	980523196

Foreign country name	Foreign province/state/county	Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness **You:** ☐ Were born before January 2, 1958 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1958 ☐ Is blind

Dependents (see instructions):
If more than four dependents, see instructions and check here . . ☐

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
Daniel	Rusin	472-95-6373	Son	☒	☐
Mia	Rusina	051-33-2982	Daughter	☒	☐
				☐	☐
				☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	656,431.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	656,431.
2a	Tax-exempt interest	2a		2b	b Taxable interest 5,505.
3a	Qualified dividends	3a	6,334.	3b	b Ordinary dividends 6,339.
4a	IRA distributions	4a		4b	b Taxable amount
5a	Pensions and annuities	5a		5b	b Taxable amount
6a	Social security benefits	6a		6b	b Taxable amount
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	-3,000.
8	Other income from Schedule 1, line 10			8	31.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	665,306.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	665,306.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	25,900.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	1.
14	Add lines 12 and 13			14	25,901.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	639,405.

Standard Deduction for—
- Single or Married filing separately, $12,950
- Married filing jointly or Qualifying surviving spouse, $25,900
- Head of household, $19,400
- If you checked any box under *Standard Deduction*, see instructions.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	170,348.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	170,348.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	548.
21	Add lines 19 and 20			21	548.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	169,800.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	4,148.
24	Add lines 22 and 23. This is your **total tax**			24	173,948.

Payments

If you have a qualifying child, attach Sch. EIC.

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	129,049.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	2,467.		
d	Add lines 25a through 25c			25d	131,516.
26	2022 estimated tax payments and amount applied from 2021 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31	9,114.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	9,114.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	140,630.

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number X X X X X X X X X c Type: ☐ Checking ☐ Savings				
d	Account number X X X X X X X X X X X X X X X X X				
36	Amount of line 34 you want **applied to your 2023 estimated tax**	36			

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	33,957.
38	Estimated tax penalty (see instructions)	38	639.		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☐ **Yes.** Complete below. ☒ **No**

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Software Developer	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
		Fashion designer	
Phone no. (425)449-2838	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name Self-Prepared				Phone no.
Firm's address				Firm's EIN

Meta

May 21, 2024

Pavel Rusin

Dear Pavel,

On behalf of Meta Platforms, Inc. (the “Company” or “Meta”), I am pleased to offer you full-time employment in the position of Software Engineer at Meta. You will be based in our New York office where you will be expected to perform your job under the guidance of Joe Bravate.

At Meta, you’ll have the opportunity to do the most important work of your career. The decisions you’ll make and the things you’ll build here have the potential to impact billions of people around the globe. We look forward to welcoming you to our team, hearing your ideas, and collaborating to help give people the power to build community and bring the world closer together. Meta builds technologies that help people connect, find communities and grow businesses. When Facebook launched in 2004, it changed the way people connect. Apps like Messenger, Instagram and WhatsApp further empowered billions around the world. Now, Meta is moving beyond 2D screens toward immersive experiences like augmented and virtual reality to help build the next evolution in social technology.

1. **Compensation**.

a. **Base Pay**. In this position and subject to paragraph 1 e. below, you will earn a starting base pay of $ 293,000 per year. Your base pay will be payable pursuant to the Company’s regular payroll policy. Your base pay will be periodically reviewed as a part of the Company’s regular reviews of compensation.

b. **Bonus**. You may be eligible to receive a discretionary bonus of up to a target of 25% of your Base Eligible Earnings as defined in the Company's bonus plan. Based on your performance, you can over-achieve your bonus target pursuant to the Company's bonus plan.

c. **Relocation**. The Company will provide you with relocation assistance to your assigned work location as stipulated in this offer letter, consistent with the Company’s policies. Assistance will be facilitated through a third party service provider, as amended from time to time. The relocation provider will contact you directly after you accept the offer. You will be expected to be in your assigned work location, as stipulated in this offer letter, by your start date. Subject to the applicable policy terms, assistance will be paid for by the Company directly to any third party service suppliers, paid to you directly, or reimbursed to you directly on a receipts basis. The relocation assistance you receive should not affect your Meta net pay. Subject to applicable law, any taxable reportable compensation resulting from relocation assistance reimbursed to you or paid on your behalf will be grossed up for income tax withholding purposes so that you do not bear the payroll tax withholding burden on this compensation. This may be more or less than what you actually owe on your income tax returns. The income tax gross ups processed are final and Meta will not reconcile them against actual tax return obligations.

You will not actually earn any relocation benefits paid to you or the third party supplier(s) pursuant to this section unless all of the following conditions are met:

- You commence employment with Meta and/or assume your role as mentioned in this offer letter.
- You remain a full time employee in active service with the Company (and have not resigned or been given notice of termination by the Company for cause or otherwise) through the one-year anniversary of your Start Date as indicated in this offer letter.
- You have physically relocated and obtained long-term housing (unless otherwise qualified according to your specialized program terms) in your assigned work location as stipulated in this offer letter.

In the event that the above conditions are not met, you will be required to immediately repay all or a portion of the relocation sum (including any amounts paid to a third party supplier, any payments and/or reimbursements to you, and payroll withholding taxes funded by Meta) to the Company based on the relocation policy guidelines. The Company reserves the right, subject to applicable law, to deduct this amount or any part of it from your wages, and you hereby consent to such deduction.

You will not be eligible to receive any cash payments as a part of your relocation assistance until after your Start Date as indicated in this offer letter. Any payments and/or reimbursements will be issued to your destination country bank account once established.

d. **One-Time Sign-On Payment**. Subject to paragraph 1 e. below, the Company will pay you a one-time, non-recurring sign-on payment of $100,000 to be paid within two pay cycles after your Start Date, subject to applicable withholdings. You will not actually earn the one-time sign-on payment unless you remain a full-time employee with the Company through and until the one-year anniversary of your Start Date. In the event you resign or your employment with the Company terminates for cause prior to the one-year anniversary of your Start Date, you will immediately repay a prorated portion of the one-time sign-on payment to the Company.

e. Compensation values set out in this Offer Letter are subject to you starting employment in 2024. In the event that your Start Date is modified for any reason, the Company reserves the right to unilaterally amend the compensation terms, which may include a reduction in any of the standard values. You will be notified of any such modifications.

f. You hereby represent and warrant that as of your Start Date, your assigned work location is in New York and you acknowledge that your compensation values (including base pay and RSUs) is solely applicable to such New York. For the avoidance of doubt, if you do not reside in New York as at the Start Date and/or it is determined that New York is not your primary work location during the course of your employment, this will amount to a breach of this Offer Letter and Company may unilaterally amend your compensation values (including base pay and RSUs) accordingly to correspond to the city and state that is your primary work location. This may include a reduction in any of the values provided in this offer letter.

2. **Employee Benefits**.

a. **Paid Time Off**. Subject to the Company's PTO policy, you will be eligible to accrue up to twenty-one (21) days of PTO per calendar year, pro-rated for the remainder of this calendar year.

b. **Group Plans**. The Company will provide you with the opportunity to participate in the standard benefits plans currently available to other similarly situated employees, including medical, dental, and vision, subject to any eligibility requirements imposed by such plans.

3. **Restricted Stock Units**.

Subject to the approval of Meta Platforms, Inc.'s Board of Directors or its designee and paragraph 1 e. above, you will be granted a number of restricted stock units ("RSUs") under the Company's 2012 Equity Incentive Plan (the "2012 EIP") with an "Initial Value" of $2,400,000 USD. The exact number of RSUs will be determined at the time your grant is approved by dividing the Initial Value by a "Share Value." The Share Value will be determined by reference to a trailing average closing stock price. The RSUs will be submitted for approval following your Start Date. Each RSU entitles you to receive one share of Meta Platforms, Inc. Class A common stock following vesting. Unlike traditional stock options, you do not need to pay any exercise price for the shares of Meta Platforms, Inc.'s stock subject to the RSUs (the "Shares"); they are simply delivered to you as a component of your compensation if and when they vest.

The RSUs are subject to a four-year quarterly vesting schedule. Meta Platforms, Inc. has four Quarterly Vesting Dates each year: February 15th, May 15th, August 15th and November 15th. The first Quarterly Vesting Date following the date you begin your employment is considered your "RSU Start Date." For example, if you begin working on April 21st, your RSU Start Date will be May 15th and your first vesting event will be on August 15th. On each Quarterly Vest Date after your RSU Start Date, generally 6.25% of the RSUs will vest, provided that you have been continuously employed by the Company through such date. Your Restricted Stock Unit Award Agreement and Notice of Restricted Stock Unit Award will outline the actual vesting schedule of your Shares.

Before any Shares are delivered to you following vesting, the Company must satisfy its tax withholding obligations in a manner satisfactory to the Company, which may include withholding or selling a number of Shares with a fair market value equal to the amount the Company is then required to withhold for taxes. The RSUs and the Share Value shall be subject to the terms and conditions set forth in the 2012 EIP, your Restricted Stock Unit Award Agreement and Notice of Restricted Stock Unit Award, and the Company's policies in effect from time to time. In the event that the Company changes its 2012 EIP prior to granting your RSUs, including changes to the type or structure of equity instruments offered, you will be entitled to receive an equity grant of substantially equivalent value as determined by the Company. Capitalized terms set forth above will have the meanings set forth in the 2012 EIP.

4. **Pre-employment Conditions**.

a. **Confidentiality Agreement**. By signing and agreeing to this Offer Letter, you also agree to be bound by the terms and conditions of the enclosed Confidential Information and Invention Assignment Agreement (the "Confidentiality Agreement"). We require that you sign the Confidentiality Agreement and return it to us with this Offer Letter prior to or on your Start Date.

b. **Mutual Arbitration Agreement**. Meta values all of its employees and fosters good relations with, and among, its employees, but we recognize that disagreements occasionally occur. We believe that the resolution of such disagreements is best accomplished by internal dispute resolution and, where that fails, by external arbitration. For these reasons, Meta has adopted an arbitration agreement ("the Arbitration Agreement"), a copy of which is attached. Please review and sign the Arbitration Agreement.

c. **Right to Work**. For purposes of federal immigration law, you will be required to provide to the Company documentary evidence of your identity and eligibility for employment in the United States. Such documentation must be provided to us within three (3) business days of your Start Date, or our employment relationship with you may be terminated.

This offer is also contingent upon receipt of any export license or other approval that may be required under United States export control laws and regulations. The Company is not obligated to apply for any export license or other approval that may be required, nor can we guarantee that the United States Government will issue an export license or other approval, in the event that we do file an application.

d. **Verification of Information**. This offer of employment is also contingent upon the successful verification of the information you provided to the Company during your application process, as well as a general background check performed by the Company to confirm your suitability for employment. By accepting this offer of employment, you warrant that all information provided by you is true and correct to the best of your knowledge, and you expressly release the Company from any claim or cause of action arising out of the Company's verification of such information. By signing this letter, you hereby agree to authorize such a verification and background check and agree to sign any and all documents necessary to enable the Company to conduct this verification and background check.

5. **No Conflicting Obligations**. You understand and agree that by accepting this offer of employment, you represent to the Company that your performance will not breach any other agreement to which you are a party and that you have not, and will not during the term of your employment with the Company, enter into any oral or written agreement in conflict with any of the provisions of this letter or the Company's policies. You are not to bring with you to the Company, or use or disclose to any person associated with the Company, any confidential or proprietary information belonging to any former employer or other person or entity with respect to which you owe an obligation of confidentiality under any agreement or otherwise. The Company does not need and will not use such information and we will assist you in any way possible to preserve and protect the confidentiality of proprietary information belonging to third parties. Also, we expect you to abide by any obligations to refrain from soliciting any person employed by or otherwise associated with any former employer and suggest that you refrain from having any contact with such persons

until such time as any non-solicitation obligation expires.

6. **Outside Activities**. While you render services to the Company, you agree that you will not engage in any other employment, consulting or other business activity without the written consent of the Company. In addition, while you render services to the Company, you will not assist any person or entity in competing with the Company, in preparing to compete with the Company or in hiring any employees or consultants of the Company. Upon commencing employment with Meta, you must disclose all actual or potential conflicts of interest that you have. Such disclosure is required under Company's Code of Conduct and Conflicts of Interest Policy. These policies define what constitutes an actual or potential conflict and how to properly disclose them to the company. For the avoidance of doubt, even if you have disclosed a conflict during the recruiting or hiring process or here, Meta policy requires you to re-disclose the conflict(s) after beginning your employment in the manner prescribed by the Conflicts of Interest Policy.

7. **General Obligations**. As an employee, you will be expected to adhere to the Company's standards of professionalism, loyalty, integrity, honesty, reliability and respect for all, as set forth in the Company's Code of Conduct. You will also be expected to comply with the Company's policies and procedures. The Company is an equal opportunity employer.

8. **At-Will Employment**. Employment with the Company is for no specific period of time. Your employment with the Company will be on an "at will" basis, meaning that either you or the Company may terminate your employment at any time, with or without advance notice, and for any reason or no particular reason or cause. The Company also reserves the right to modify or amend the terms of your employment at any time, with or without notice, and for any reason in its sole discretion. Any contrary representations which may have been made to you are superseded by this offer. This is the full and complete agreement between you and the Company on this term. Although your job duties, title, compensation and benefits, as well as the Company's personnel policies and procedures, may change from time to time, the "at will" nature of your employment may only be changed in an express written agreement signed by an authorized representative of the Company.

9. **Withholdings**. All forms of compensation paid to you as an employee of the Company shall be less all applicable withholdings.

10. **Definitions**. All references in this Offer Letter to the "Company" or "Meta" shall refer to Meta Platforms, Inc. and/or any of its direct or indirect subsidiaries or affiliates, as appropriate.

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Meta

We are all delighted to be able to extend you this offer and look forward to working with you. To indicate your acceptance of the Company's offer, please sign and date this letter in the space provided below and return it to me, along with a signed and dated original copy of the Confidentiality Agreement and Arbitration Agreement, on or before May 24, 2024. The Company requests that you begin work in this new position on or before June 24, 2024 (the "Start Date"). This letter, and the attachments thereto, supersede and replace any prior understandings or agreements, whether oral, written or implied, between you and the Company regarding the matters described in this letter and the attachments thereto. This letter will be governed by the laws of the state in which you are employed, without regard to its conflict of laws provisions.

Very truly yours,
Meta Platforms, Inc.

Ruta Singh

By: Ruta Singh, VP, Global Recruiting

ACCEPTED AND AGREED:

Pavel Rusin

Pavel Rusin
Pavel Rusin (May 22, 2024 00:57 PDT)
Signature

Date: May 22, 2024

Attachment A: Confidential Information and Invention Assignment Agreement
Attachment B: Mutual Arbitration Agreement

1 Hacker Way
Menlo Park, CA 94025

July 01, 2024

Re: Employment Verification for Pavel Rusin

To whom it may concern:

This letter is to verify that Pavel Rusin is currently employed full-time in the position of Software Engineer at Meta Platforms, Inc., working out of our New York, New York office. Pavel has been employed continuously since June 24, 2024.

Meta builds technologies that help people connect, find communities and grow businesses. When Facebook launched in 2004, it changed the way people connect. Apps like Messenger, Instagram and WhatsApp further empowered billions around the world. Now, Meta is moving beyond 2D screens toward immersive experiences like augmented and virtual reality to help build the next evolution in social technology.

Meta Platforms, Inc. utilizes The Work Number® service from Equifax to help provide automated income and employment verifications for our U.S. employees who have completed at least two pay cycles. Please visit www.theworknumber.com or call The Work Number Client Service Center at 1-800-367-5690 to complete this verification. Meta Platforms, Inc's company code is 13887.

Please contact us if you require any further information.

Sincerely,

Gaby Merced

Gaby Merced
People Service Delivery Lead
People Service Delivery

INVESTMENT REPORT
June 1, 2024 - June 30, 2024

Envelope # BQLLVTBBBNPKP

PAVEL RUSIN
8438 169TH AVE NE UNIT 102
REDMOND WA 98052-3196

Your Portfolio Value: $82,616.18

Portfolio Change from Last Period: ▼ $40,094.49

	This Period	Year-to-Date
Beginning Portfolio Value	**$122,710.67**	**$1,942.24**
Additions	40,067.08	41,390.88
Subtractions	-80,387.83	-130,557.36
Transaction Costs, Fees & Charges	-	*-1.81*
Change in Investment Value *	226.26	169,840.42
Ending Portfolio Value **	**$82,616.18**	**$82,616.18**

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

** *Excludes unpriced securities.*

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
Stock Plan Services Sun 5pm - Sat 12am ET	(800) 544-9354

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INVESTMENT REPORT
June 1, 2024 - June 30, 2024

Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
	GENERAL INVESTMENTS			
4	FIDELITY ACCOUNT PAVEL RUSIN - INDIVIDUAL TOD	X64-883088	$1,784.39	$1,555.23
7	FIDELITY ACCOUNT PAVEL RUSIN - INDIVIDUAL TOD	Z07-955338	120,926.28	81,060.95
	Ending Portfolio Value		**$122,710.67**	**$82,616.18**

Other Holdings[1]

Page	Account Type/Name	Beginning Value	Ending Value
	STOCK PLAN		
	Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.		
	EMPLOYEE STOCK PURCHASE - MICROSOFT ESPP PLAN	$0.00	$0.00 [v]
10	RESTRICTED STOCK UNITS - AMAZON RSU	996,180.24	0.00 [v]
	Total Including Other Holdings	**$1,118,890.91**	**$82,616.18**

1 *Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.*

v *Stock Plan values are an estimate of current value. See the Stock Plan Section below for a complete description of the values shown. Values may be unvested and may not reflect withdrawable assets. This information is included on your statement solely as a service to you. It is derived from information provided by your company and Fidelity is not responsible for its accuracy.*

Portfolio Summary (continued)

Income Summary

	This Period	Year-to-Date
Taxable	**$226.26**	**$378.04**
Interest	226.26	378.04
Total	**$226.26**	**$378.04**

Top Holdings

Description	Value	Percent of Portfolio
Cash	$82,616	100%
Total	$82,616	100%

MR_CE _BQLLVTBBBNPKP_BBBBB 20240628 S

INVESTMENT REPORT
June 1, 2024 - June 30, 2024

Account # X64-883088
PAVEL RUSIN - INDIVIDUAL - TOD

Account Summary

Account Value: **$1,555.23**

Change in Account Value ▼ $229.16

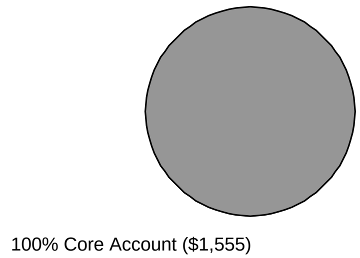
	This Period	Year-to-Date
Beginning Account Value	**$1,784.39**	**$1,942.24**
Additions	**40,067.08**	**41,390.88**
Deposits	67.08	1,390.88
Exchanges In	40,000.00	40,000.00
Subtractions	**-40,300.00**	**-41,800.00**
Withdrawals	-40,000.00	-40,000.00
Exchanges Out	-300.00	-1,800.00
Change in Investment Value *	**3.76**	**22.11**
Ending Account Value	**$1,555.23**	**$1,555.23**

Free Credit Balance $1,555.23

Free credit balances (FCB) *include cash credits from the sale of long positions, deposits, cash dividends, and interest payments which have not been transferred to a money market fund or FDIC core position. FCB also includes positions, FCASH and credit balances that exceed the amount required to satisfy your margin obligations. Refer to the back of your statement for more information.*

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

Account Holdings



Top Holdings

Description	Value	Percent of Account
Cash	$1,555	100%
Total	**$1,555**	**100%**

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Taxable	**$3.76**	**$22.11**
Interest	3.76	22.11
Total	**$3.76**	**$22.11**

Holdings

Account # X64-883088
PAVEL RUSIN - INDIVIDUAL - TOD

Core Account

Description	Beginning Market Value Jun 1, 2024	Quantity Jun 30, 2024	Price Per Unit Jun 30, 2024	Ending Market Value Jun 30, 2024	EAI ($) / EY (%)
CASH	$1,784.39	1,555.230	$1.0000	$1,555.23	- -
For balances below $99,999,999,999.99, the current interest rate is 2.69%.					
Total Core Account (100% of account holdings)	**$1,784.39**			**$1,555.23**	**-**
Total Holdings				**$1,555.23**	**$0.00**

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/28	**CASH**	315994103	Interest Earned	-	-	$3.76
Total Dividends, Interest & Other Income						**$3.76**

Deposits

Date	Reference	Description	Amount
06/03		Deposit Elan Cardsvc Redemption	$67.08
Total Deposits			**$67.08**

Exchanges In

Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/03	**Z07-955338-1**		Transferred From	-	-	$20,000.00
06/27	**Z07-955338-1**		Transferred From	-	-	20,000.00
Total Exchanges In						**$40,000.00**

MR_CE _BQLLVTBBBNPKP_BBBBB 20240628 S

Activity

Account # X64-883088
PAVEL RUSIN - INDIVIDUAL - TOD

Withdrawals

Date	Reference	Description	Amount
06/03	Money Line Paid	EFT FUNDS PAID ED35245593 /WEB FIRST TECHNOLOGY FCU ******8413	-$20,000.00
06/27	Money Line Paid	EFT FUNDS PAID ED37625828 /WEB FIRST TECHNOLOGY FCU ******8413	-20,000.00
Total Withdrawals			**-$40,000.00**

Exchanges Out

Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/14	**618-242729 REDEMPTION**		Transferred To	-	-	-$300.00
Total Exchanges Out						**-$300.00**

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Account

Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
06/03	CASH	You Bought	**CASH @ 1**	67.080	$1.0000	$67.08	$1,851.47
06/14	CASH	You Sold	**CASH @ 1**	-300.000	1.0000	-300.00	1,551.47
06/28	CASH	Reinvestment	**CASH NET INT REINVEST**	3.760	1.0000	3.76	1,555.23
Total Core Fund Activity						**-$229.16**	

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INVESTMENT REPORT
June 1, 2024 - June 30, 2024

Account Summary

Account # Z07-955338
PAVEL RUSIN - INDIVIDUAL - TOD

Account Value: **$81,060.95**

Change in Account Value ▼ **$39,865.33**

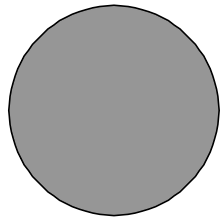
	This Period	Year-to-Date
Beginning Account Value	**$120,926.28**	**-**
Subtractions	**-40,087.83**	**-88,757.36**
Withdrawals	-34.43	-48,670.13
Exchanges Out	-40,000.00	-40,000.00
Transaction Costs, Fees & Charges	-	-1.81
Taxes Withheld	-53.40	-85.42
Change in Investment Value *	**222.50**	**169,818.31**
Ending Account Value	**$81,060.95**	**$81,060.95**

Free Credit Balance $81,060.95

Free credit balances (FCB) *include cash credits from the sale of long positions, deposits, cash dividends, and interest payments which have not been transferred to a money market fund or FDIC core position. FCB also includes positions, FCASH and credit balances that exceed the amount required to satisfy your margin obligations. Refer to the back of your statement for more information.*

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

Account Holdings



100% Core Account ($81,060)

Top Holdings

Description	Value	Percent of Account
Cash	$81,060	100%
Total	**$81,060**	**100%**

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Taxable	**$222.50**	**$355.93**
Interest	222.50	355.93
Total	**$222.50**	**$355.93**

Account # Z07-955338
PAVEL RUSIN - INDIVIDUAL - TOD

Realized Gains and Losses from Sales

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
Net Short-term Gain/Loss	**-**	**1,146.28**
Short-term Gain	-	1,146.73
Short-term Loss	-	-0.45
Net Gain/Loss	**-**	**$1,146.28**

Holdings

Core Account

Description	Beginning Market Value Jun 1, 2024	Quantity Jun 30, 2024	Price Per Unit Jun 30, 2024	Ending Market Value Jun 30, 2024	EAI ($) / EY (%)
CASH	$120,926.28	81,060.950	$1.0000	$81,060.95	- -
For balances below $99,999,999,999.99, the current interest rate is 2.69%.					
Total Core Account (100% of account holdings)	**$120,926.28**			**$81,060.95**	**-**
Total Holdings				**$81,060.95**	**$0.00**

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/28	**CASH**	315994103	Interest Earned	-	-	$222.50
Total Dividends, Interest & Other Income						**$222.50**

MR_CE _BQLLVTBBBNPKP_BBBBB 20240628 S

Activity

Account # Z07-955338
PAVEL RUSIN - INDIVIDUAL - TOD

Withdrawals

Date	Reference	Description	Amount
06/24		DEBIT CARDMEMBER SER WEB PYMT	-$34.43
Total Withdrawals			**-$34.43**

Exchanges Out

Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/03	**X64-883088-1**		Transferred To	-	-	-$20,000.00
06/27	**X64-883088-1**		Transferred To	-	-	-20,000.00
Total Exchanges Out						**-$40,000.00**

Taxes Withheld

Date	Security	Description	Amount
06/28	**CASH INTEREST RECEIVED**	Tax Withheld	-$53.40
Total Federal Taxes Withheld			-53.40
Total Taxes Withheld			**-$53.40**

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
06/03	CASH	You Sold	**CASH @ 1**	-20,000.000	$1.0000	-$20,000.00	$100,926.28
06/24	CASH	You Sold	**CASH @ 1**	-34.430	1.0000	-34.43	100,891.85
06/27	CASH	You Sold	**CASH @ 1**	-20,000.000	1.0000	-20,000.00	80,891.85
06/28	CASH	Reinvestment	**CASH NET INT REINVEST**	169.100	1.0000	169.10	81,060.95
Total Core Fund Activity						**-$39,865.33**	

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Stock Plans

Account # Z07-955338
PAVEL RUSIN - INDIVIDUAL - TOD

Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.

Restricted Stock Units - AMAZON RSU

Restricted Stock Units Summary

	Unvested Units June 1, 2024	Price Per Share June 1, 2024	Total Value 9 June 1, 2024	Unvested Units June 30, 2024	Price Per Share June 30, 2024	Total Value 9 June 30, 2024
Total Unvested Units	5,646	$176.44000	$996,180.24	0	$193.25000	$0.00

Unit Balances

Grant Date	Grant ID	Unvested Units June 1, 2024	Units 12 Vested	Units 10 Cancelled	Unvested Units June 30, 2024	Value of 9 Unvested Units
07/26/2022	L5L8	5,480.00	0.00	5,480.00	0.00	$0.00
04/04/2023	L5L8	166.00	0.00	166.00	0.00	0.00
Total		**5,646.00**	**0.00**	**5,646.00**	**0.00**	**$0.00**

9 *Restricted Stock Units values are calculated using the previous per share price multiplied by the number of unvested Units, but not including unaccepted Units. Fair Market Value is determined under your Plan rules and Unit grant. The above calculation and Fair Market Value determination is not applicable to cash based plans. Please refer to your Unit agreement for your actual Unit values and payment calculation.*

10 *Units cancelled include expirations, forfeitures, and cancellations.*

12 *Units vested includes the units withheld for your total cost, tax withholding, and any applicable fees.*

Additional Information and Endnotes

▶ In August 2024, Fidelity will implement a new service fee for some ETF and mutual fund purchases. This service fee will apply to a limited number of ETFs and mutual funds offered by providers that do not pay Fidelity a direct, asset-based fee to support their ETFs' and/or mutual funds' availability on our brokerage platorm, including support for shareholder support services, the provision of calculation and analytical tools, and general investment research and education materials regarding ETFs and mutual funds. Customers purchasing these ETFs and mutual funds will be charged a service fee of up to $100. The applicable service fee will be shown on the trade verification page when placing an order for one of these ETFs or mutual funds. Please note that ETFs that are supported by their provider through an asset-based fee (and exempt from the service fee) will not be marginable for 30 days after purchase. 1125154.5.0

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Additional Information and Endnotes

Account # Z07-955338
PAVEL RUSIN - INDIVIDUAL - TOD

- In compliance with U.S. Securities and Exchange Commission requirements, Fidelity regularly provides you with documents that describe the various accounts and services that Fidelity offers. When material updates occur, the Fidelity Brokerage Services (FBS) and Fidelity Personal and Workplace Advisors LLC (FPWA) Customer Relationship Summaries (Form CRS) are provided with printed statements mailed at quarter-end and as a link in email notices of statement delivery. These and other important disclosure documents, including the Products, Services, and Conflicts of Interest (PSCOI) document, may be updated periodically and are available to you for review online at https://communications.fidelity.com/information/crs/. In addition, you may contact Fidelity at any time to request a printed copy.

  The PSCOI has recently been updated with information about Fidelity's Workplace Savings Plan Account distribution assistance process through which Fidelity provides information and/or recommendations for certain retirement plan distributions. The Workplace Savings Plan Account distribution process only provides information and/or recommendations for Fidelity IRAs. Please see the section entitled "Rollovers from an Employer-Sponsored Retirement Plan" and the Retirement Account Supplement for more information about how Fidelity makes recommendations and mitigates conflicts of interest. 919834.11.0

- June 2024 Supplement to "Characteristics and Risks of Standardized Options". The March 2023 version of "Characteristics and Risks of Standardized Options" is amended as provided below to update (1) the list of options markets and (2) settlement information to reflect T+1 settlement.

  The inside front cover is amended to insert the following options market alphabetically to the list of options markets: MEMX LLC (MEMX Options), 525 Washington Blvd., Suite 300, Jersey City, NJ 07310.

  The first sentence of the second paragraph on page 57 is replaced with the following: "As of May 28, 2024, the regular exercise settlement date for physical delivery stock options is the first business day after exercise".

  You can view the full booklet at https://www.theocc.com/Company-Information/Documents-and-Archives/Options-Disclosure-Document. Please note that options trading entails significant risk and is not appropriate for all investors. 1021385.3.0

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Additional Information and Endnotes

Please go to Fidelity.com/disclosures to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at Fidelity.com/statements.

For more information about your statement, please refer to our **Frequently Asked Questions** document at **Fidelity.com/statements** .

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Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.
Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.
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Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. $1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.
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MTM Summary

June 1, 2024 - June 30, 2024

Help

Interactive Brokers LLC, Two Pickwick Plaza, Greenwich, CT 06830

Account Information

Name	Pavel Rusin
Account	U7091113
Account Type	Individual
Customer Type	Individual
Account Capabilities	Margin
Base Currency	USD

Net Asset Value

	May 31, 2024	June 30, 2024			
	Total	Long	Short	Total	Change
Cash	165,543.33	139,468.87	0.00	**139,468.87**	-26,074.46
Stock	51,792.52	77,372.94	0.00	**77,372.94**	25,580.42
Interest Accruals	535.31	480.22	0.00	**480.22**	-55.09
Total	**217,871.16**	**217,322.03**	**0.00**	**217,322.03**	**-549.13**

Time Weighted Rate of Return	-0.25%

Change in NAV	Total
Starting Value	217,871.16
Mark-to-Market	-1,165.29
Dividends	198.66
Withholding Tax	-37.75
Change in Dividend Accruals	-0.63
Interest	553.15
Change in Interest Accruals	-55.09
Other Fees	-14.50
Commissions	-28.32
Other FX Translations	0.63
Ending Value	217,322.03

Positions and Mark-to-Market Profit and Loss

		Quantity		Price		Market Value		Mark-to-Market Profit and Loss				
Symbol	Description	Prior	Current	Prior	Current	Prior	Current	Position	Trading	Comm.	Other	Total
Stocks												
CAD												
TLO	TALON METALS CORP	10,000	10,000	0.19	0.14	1,900.00	1,350.00	-550.00	0.00	0.00	0.00	-550.00
Total Stocks						**1,900.00**	**1,350.00**	**-550.00**	**0.00**	**0.00**	**0.00**	**-550.00**
Total in USD						**1,394.24**	**986.90**	**-400.90**	**0.00**	**0.00**	**0.00**	**-400.90**
PLN												
CDR	CD PROJEKT SA	0	800	-	138.95	0.00	111,160.00	3,160.00	2,504.95	-105.50	648.00	6,207.45

Positions and Mark-to-Market Profit and Loss

			Quantity		Price		Market Value		Mark-to-Market Profit and Loss				
Symbol	Description		Prior	Current	Prior	Current	Prior	Current	Position	Trading	Comm.	Other	Total
CDR	2024-06-12, 06:46:37	Buy		41		131.95		5,409.95		125.05	-15.00	0.00	110.05
CDR	2024-06-12, 06:46:37	Buy		459		131.95		60,565.05		1,399.95	-50.98	0.00	1,348.98
CDR	2024-06-12, 06:57:02	Buy		3		131.70		395.10		9.90	-15.00	0.00	-5.10
CDR	2024-06-12, 06:57:02	Buy		17		131.70		2,238.90		56.10	0.00	0.00	56.10
CDR	2024-06-12, 06:57:02	Buy		2		131.80		263.60		6.40	0.00	0.00	6.40
CDR	2024-06-12, 06:57:02	Buy		19		131.70		2,502.30		62.70	0.00	0.00	62.70
CDR	2024-06-12, 06:57:02	Buy		40		131.70		5,268.00		132.00	0.00	0.00	132.00
CDR	2024-06-12, 06:57:02	Buy		94		131.75		12,384.50		305.50	-8.05	0.00	297.45
CDR	2024-06-12, 06:57:02	Buy		53		131.75		6,982.75		172.25	-6.98	0.00	165.27
CDR	2024-06-12, 06:57:02	Buy		50		131.75		6,587.50		162.50	-6.59	0.00	155.91
CDR	2024-06-12, 06:57:02	Buy		22		131.70		2,897.40		72.60	-2.90	0.00	69.70
Total Stocks							**0.00**	**111,160.00**	**3,160.00**	**2,504.95**	**-105.50**	**648.00**	**6,207.45**
Total in USD							**0.00**	**27,619.93**	**794.88**	**624.99**	**-26.32**	**160.29**	**1,553.83**
USD													
BODI	BEACHBODY CO INC/THE		40	40	8.75	8.43	350.00	337.20	-12.80	0.00	0.00	0.00	-12.80
CHPT	CHARGEPOINT HOLDINGS INC		1,000	1,000	1.68	1.51	1,680.00	1,510.00	-170.00	0.00	0.00	0.00	-170.00
CRSR	CORSAIR GAMING INC		1,000	1,000	11.59	11.04	11,590.00	11,040.00	-550.00	0.00	0.00	0.00	-550.00
FSLY	FASTLY INC - CLASS A		300	300	7.84	7.37	2,352.00	2,211.00	-141.00	0.00	0.00	0.00	-141.00
LOGI	LOGITECH INTERNATIONAL-REG		245	245	100.01	96.88	24,502.45	23,735.60	-766.85	0.00	0.00	0.00	-766.85
ME	23ANDME HOLDING CO - CLASS A		2,828	2,828	0.55	0.39	1,541.83	1,106.31	-435.52	0.00	0.00	0.00	-435.52
RKLB	ROCKET LAB USA INC		1,500	1,500	4.37	4.80	6,555.00	7,200.00	645.00	0.00	0.00	0.00	645.00
U	UNITY SOFTWARE INC		100	100	18.27	16.26	1,827.00	1,626.00	-201.00	0.00	0.00	0.00	-201.00
Total Stocks							**50,398.28**	**48,766.11**	**-1,632.17**	**0.00**	**0.00**	**0.00**	**-1,632.17**
Total Stocks in USD							**51,792.52**	**77,372.94**	**-1,238.19**	**624.99**	**-26.32**	**160.29**	**-479.23**
Forex													
USD													
CAD			0.00	0.00	0.73	0.73	0.00	0.00	-6.44	0.00	0.00	0.00	-6.44
CAD	Multiple Days	FX Translation		0.00		-		0.00	0.00	0.00	0.00	0.00	0.00
CAD	Multiple Days	FX Translation		0.00		-		0.00	-6.44	0.00	0.00	0.00	-6.44
PLN			99,519.38	648.00	0.25	0.25	25,263.99	161.01	-554.77	9.12	-2.00	0.00	-547.65
PLN	2024-06-12, 06:57:58	Sell		6,080.63		0.25		1,517.12		9.12	-2.00	0.00	7.12
PLN	Multiple Days	FX Translation		0.00		-		0.00	-433.81	0.00	0.00	0.00	-433.81
PLN	Multiple Days	FX Translation		0.00		-		0.00	-120.96	0.00	0.00	0.00	-120.96
USD			140,279.34	139,307.86	1.00	1.00	140,279.34	139,307.86	0.00	0.00	0.00	0.00	0.00
USD	2024-06-14, 21:48:04	Buy		-0.13		1.00		-0.13		0.00	0.00	0.00	0.00
Total Forex							**165,543.33**	**139,468.87**	**-561.21**	**9.12**	**-2.00**	**0.00**	**-554.09**
Total (Combined Assets)									**-1,799.39**	**634.10**	**-28.32**	**160.29**	**-1,033.32**

Interest Accruals

Base Currency Summary	
Starting Accrual Balance	535.31
Interest Accrued	498.06
Accrual Reversal	-553.15
FX Translation	0.00
Ending Accrual Balance	480.22

Interest

Date	Description	Amount
USD		
2024-06-05	USD Credit Interest for May-2024	541.74
2024-06-05	USD IBKR Managed Securities (SYEP) Interest for May-2024	11.41
Total		553.15

Withholding Tax

Date	Description	Amount	Code
PLN			
2024-06-27	CDR(PLOPTTC00011) Cash Dividend PLN 1.00 per Share - PL Tax	-152.00	
Total		-152.00	
Total in USD		-37.75	

Fees

Date	Description	Amount
Other Fees		
USD		
2024-06-04	p*******in:US Equity and Options Add-On Streaming Bundle Non-Professional for Jun 2024[1]	-4.50
2024-06-04	p*******in:US Securities Snapshot and Futures Value Bundle Non-Professional for Jun 2024[1]	-10.00
Total		-14.50

Notes

1. Market data is provided by Global Financial Information Services (GmbH). Your local broker collects amounts owed for fees and tax for such data on behalf of Global Financial Information Services (GmbH). Note, you are responsible for any applicable taxes relating to the provision of these services.

Dividends

Date	Description	Amount
PLN		
2024-06-27	CDR(PLOPTTC00011) Cash Dividend PLN 1.00 per Share (Ordinary Dividend)	800.00
Total		800.00
Total in USD		198.66

Change in Dividend Accruals

Symbol	Date	Ex Date	Pay Date	Quantity	Tax	Fee	Gross Rate	Gross Amount	Net Amount	Code
Starting Dividend Accruals in USD									0.00	
Stocks										
PLN										
CDR	2024-06-19	2024-06-20	2024-06-27	800	152.00	0.00	1.00	800.00	648.00	Po
CDR	2024-06-27	2024-06-20	2024-06-27	800	-152.00	0.00	1.00	-800.00	-648.00	Re
Total					0.00	0.00		0.00	0.00	
Total in USD					-0.15	0.00		-0.78	-0.63	
Ending Dividend Accruals in USD									0.00	

Meta Platforms, Inc. 1 Hacker Way Attn: Payroll Department Menlo Park, CA 94025 +1 (650) 5434800
Pavel Rusin 315 West 33rd Street New York City, NY 10001

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Pavel Rusin	Meta Platforms, Inc.	675549	06/17/2024	06/30/2024	07/05/2024	

	Hours Worked	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions	Net Pay
Current	40.00	5,634.62	0.00	1,598.23	0.00	4,036.39
YTD	40.00	5,634.62	0.00	1,598.23	0.00	4,036.39

Earnings

Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount
Salary	06/24/2024 - 06/30/2024	40	140.8654	5,634.62	40	5,634.62
TotalHrsWrkd	06/24/2024 - 06/30/2024	40	0	0.00		0.00
Earnings				5,634.62		5,634.62

Employee Taxes

Description	Amount	YTD
OASDI	349.35	349.35
Medicare	81.70	81.70
Federal Withholding	612.00	612.00
State Tax - NY	314.56	314.56
City Tax - NY	218.40	218.40
NY SDI - NYSDI	1.20	1.20
New York Paid Family Leave - NYPI	21.02	21.02
Employee Taxes	1,598.23	1,598.23

Taxable Wages

Description	Amount	YTD
OASDI - Taxable Wages	5,634.62	5,634.62
Medicare - Taxable Wages	5,634.62	5,634.62
Federal Withholding - Taxable Wages	5,634.62	5,634.62
State Tax Taxable Wages - NY	5,634.62	5,634.62
City Tax Taxable Wages - NY	5,634.62	5,634.62

	Federal	State
Marital Status	Married filing jointly (or Qualifying widow(er))	Married
Allowances	0	0
Additional Withholding	0	0

Absence Plans

Description	Accrued	Reduced	Available
Paid Time Off Plan (USA)	3.24	0	3.24
Sick Time (Unlimited)		0	

Payment Information

Bank	Account Name	Account Number	USD Amount	Amount	
First Tech Federal Credit Union	First Tech Federal Credit Union ******8413	******8413		4,036.39	USD

First Tech®
federal credit union
P.O. BOX 2100 BEAVERTON OR 97075-2100

Account Number:	9321078397
Statement Date:	06/30/2024

+ 0858454 000169573 0EP201 0932475
PAVEL RUSIN
8438 169TH AVE NE UNIT 102
REDMOND WA 98052-3196

000100

Membership Savings 9321078397
Joint Account Owner(s): Olga Galkina

Trans Date	Effect. Date	Description	Amount	Balance
	06/01	**Starting Balance**		**22.74**

There are no transactions for this period.

Truth in Savings Disclosure:
For Period 06/01 through 06/30
Annual Percentage Yield Earned: 0.00%
Dividends Earned Year-to-Date: $0.00

Dividend Rewards Checking 9321078413
Joint Account Owner(s): Olga Galkina

Beginning Balance:	**47,194.19**
Deposits:	43,663.00
Debits & Checks:	36,427.43
Service Charges:	0.00
Dividends Paid:	0.35
Ending Balance:	**54,430.11**

Total Number of Checks Paid: **0**

DEPOSITS

Trans Date	Effect. Date	Description	Amount
06/03	06/03	ACH Deposit FID BKG SVC LLC - MONEYLINE	20,000.00
06/20	06/20	Descriptive Deposit P2P Transfer	163.00
06/27	06/27	ACH Deposit Aires CITIZENSEDI - EDI PYMTS ISA*00* *00* *01*AMERICANINT-EDI*17*XXXXXXXXX *240626*155 1*U*00401*000	3,500.00
06/27	06/27	ACH Deposit FID BKG SVC LLC - MONEYLINE	20,000.00
06/30	06/30	Credit Dividend	0.35

Dividend Rewards Checking 9321078413 - *Continued*

DEPOSITS

Trans Date	Effect. Date	Description	Amount
		Total Deposits:	**43,663.35**

MISCELLANEOUS DEBITS

Trans Date	Effect. Date	Description	Amount
06/02	06/02	POS Transaction VENMO *HANNAH BRANSCO 7700 EASTPORT PARKWAY 8558124430 N	-1,500.00
06/02	06/02	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-1,500.00
06/03	06/03	ACH Debit FIDELITY 89766 ACH REPAYMENT - FPRS	-150.45
06/03	06/03	ACH Debit NSM DBAMR.COOPER 888-480-2432 - NSM DBAMR	-2,907.48
06/05	06/05	POS Transaction VENMO *DAV TAN 7700 EASTPORT PARKWAY 8558124430 NYUS	-200.00
06/05	06/05	ACH Debit CHASE CREDIT CRD - AUTOPAY	-909.08
06/06	06/06	POS Transaction VENMO *DAV TAN 7700 EASTPORT PARKWAY 8558124430 NYUS	-500.00
06/06	06/06	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-31.00
06/06	06/06	ACH Debit AMEX EPAYMENT ER AM - ACH PMT	-946.48
06/06	06/06	ACH Debit AMEX EPAYMENT ER AM - ACH PMT	-2,156.08
06/06	06/06	ACH Debit AMEX EPAYMENT ER AM - ACH PMT	-3,548.34
06/06	06/06	ACH Debit CHASE CREDIT CRD - EPAY	-10,910.98
06/07	06/07	ACH Debit NADEZHDA RUSINA FIRST TECH FCU B - BILL PAYMT	-500.00
06/09	06/09	POS Transaction VENMO *DAV TAN 7700 EASTPORT PARKWAY 8558124430 NYUS	-700.00
06/10	06/10	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-160.00
06/10	06/10	ACH Debit PUGET SOUND ENER BILLPAY - BILLPAY	-278.16
06/10	06/10	ACH Debit CHASE CREDIT CRD - EPAY	-1,205.95
06/11	06/11	ACH Debit RISE HOA - DUES	-149.00
06/11	06/11	ACH Debit RISE COA - DUES	-495.00
06/13	06/13	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-1,000.00
06/17	06/17	ACH Debit ZIPLY FIBER 1094_436134 - E-BILL	-85.00
06/17	06/17	ACH Debit WA GET PROGRAM - PAYMENT	-350.00
06/17	06/17	ACH Debit WA GET PROGRAM - PAYMENT	-350.00
06/19	06/19	Descriptive Withdrawal P2P Transfer	-163.00
06/20	06/20	Descriptive Withdrawal P2P Transfer - Dance class	-163.00
06/20	06/20	IAT Withdrawal IAT PAYPAL 1035118598008 DMYTRO PUTYATA	-50.00
06/21	06/21	POS Transaction VENMO *HANNAH BRANSCO 7700 EASTPORT PARKWAY 8558124430 N	-500.00
06/21	06/21	IAT Withdrawal IAT PAYPAL 1035162913492 EVGENIJ BOMBELA	-60.00
06/23	06/23	POS Transaction VENMO *HANNAH BRANSCO 7700 EASTPORT PARKWAY 8558124430 N	-1,000.00
06/23	06/23	POS Transaction VENMO *GABY C 7700 EASTPORT PARKWAY 8558124430 NYUS	-400.00
06/24	06/24	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-160.00
06/25	06/25	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-500.00
06/26	06/26	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-50.00
06/27	06/27	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-325.00
06/28	06/28	ACH Debit LUCID LOAN & LEA - LOAN PMNTS	-2,273.43
06/30	06/30	POS Transaction VENMO *J R 7700 EASTPORT PARKWAY 8558124430 NYUS	-250.00
		Total Miscellaneous Debits:	**36,427.43**

Truth in Savings Disclosure:

For Period 06/01 through 06/30
Annual Percentage Yield Earned: 0.01%
Dividends Earned Year-to-Date: $1.83

Instant Access Savings 9323605833
Joint Account Owner(s): Olga Galkina

Trans Date	Effect. Date	Description	Amount	Balance
	06/01	**Starting Balance**		**0.00**

There are no transactions for this period.

Truth in Savings Disclosure:

For Period 06/01 through 06/30
Annual Percentage Yield Earned: 0.00%
Dividends Earned Year-to-Date: $0.00

A001K0

YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement.
If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement in which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

If you have authorized us to pay your loan automatically from your savings account, you can stop the payment on any amount you think is incorrect. To stop the payment, we must receive your letter three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice.
We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement is correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send your periodic statements for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the portion of your outstanding balance that is not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report to that you have a question on about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your statement was correct.

ELECTRONIC FUNDS TRANSFER ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfer, telephone us at 855.855.8805 or write us at PO Box 2100, Beaverton, OR 97075-2100 if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the first statement in which the error or problem appeared. Please provide us the following information:

- Your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Federally insured by NCUA.

Notice and Summary of Changes for Disclosures

First Tech federal credit union

Notice and Summary of Changes for First Technology Federal Credit Union Disclosures

Notice Date: June 30, 2024
Effective Date: August 1, 2024

At First Technology Federal Credit Union ("First Tech"), we're dedicated to making banking simpler for our members. We've recently reviewed and revised some of our account disclosures to enhance clarity and simplify language. While our fundamental approach to service remains unchanged, we've identified a few specific adjustments outlined below. These updates are designed to benefit our entire membership and deliver the highest standard of member experience.

By continuing to maintain accounts with First Tech you are agreeing to the terms and conditions of the updated Membership and Account Agreement and other Applicable Disclosures referenced below.

Disclosures can also be viewed on our website at www.firsttechfed.com/help/disclosures-and-privacy-notice.

Applicable Disclosures

This Notice and Summary of Changes is applicable to the following disclosures:

- Membership and Account Agreement
- Fee Schedule/Sheet
- Funds Availability Policy
- Online Banking Agreement
- Overdraft and NSF Return Item Policy ("Overdraft Policy") Disclosure
- Truth in Savings Disclosure: Business Share Savings, Business Share Checking, and Business Share Certificate Accounts
- Truth in Savings Disclosure: Term Share Certificate Accounts
- Truth in Savings Disclosure: Share Savings, Share Checking, IRA, HSA, and Coverdell Accounts
- Truth in Savings Disclosure: First Tech Rewards Checking and Savings Accounts
- Truth in Savings Disclosure: First Tech Premier Rewards Checking and Savings Accounts
- First Tech Consent for Use of Electronic Signatures and Electronic Disclosures Agreement
- Bylaws

A001S0

Summary of Changes to the Membership and Account Agreement

Part I, Arbitration and Waiver of Class Action has been renamed Notice of Claim, Arbitration, and Waiver of Class Action, and Notice of Claim language was added to require prior written notice to First Tech of any dispute under the Membership and Account Agreement and provide both parties an opportunity to resolve the dispute prior to taking any formal legal action.

The following changes were made to Part II, Membership Share Account Agreement under the following sections:

1. Section 1. General Terms and Conditions Applicable to All Accounts
   a. Subsection A. Opening and Maintaining accounts.
      i. Clarifying language added to Paragraph 1. around membership qualifications.
      ii. Clarifying language added to Paragraph 2. around membership share funding requirements.
      iii. Clarifying language added to Paragraph 6. around our ability to make bylaw and other changes to your accounts and services and forms/disclosures provided to you.
   b. Subsection C. Notifications and Records
      i. Language outlining fees associated with paper statements removed from Paragraph 6.
      ii. Secure messaging and chat were removed as notice channels from Paragraph 7.
   c. Language added and removed from Subsection D. Closing Accounts, Disputes, and Restrictions on Services, Paragraph 5 to provide clarity on actions that can be taken by First Tech when a member is not in good standing.

Notice and Summary of Changes for Disclosures

First Tech federal credit union

Notice and Summary of Changes for First Technology Federal Credit Union Disclosures

Notice Date: June 30, 2024
Effective Date: August 1, 2024

2. Language added to Section 2. General Terms Regarding Account Ownership, Agents, Authorized Signers, and Beneficiary Designation for All Accounts, Paragraph 12. Authorized Signers on Business Account to provide additional clarity on authority an authorized signer has on a business account.
3. Paragraph 3. was removed from Section 3. General Terms Regarding Access, Transactions, Withdrawals, and Deposits to All Accounts, Subsection A. Withdrawals.
4. Section 6. Terms and Conditions Applicable to all Share Savings Accounts as monthly withdrawal or transfer limits are no longer imposed.

Paragraph 17. Electronic Funds Transfer Limitations was removed from Part III. Electronic Funds Transfers (“EFTs”), Section 1. General Disclosures Applicable to All Electronic Services as monthly withdrawal or transfer limits are no longer imposed.

Language added to Part V. Member Conduct and Limitation of Services Policy to provide additional clarity on Credit Union services available to members in “good standing”.

Summary of Changes to the Fee Schedule/Sheet

Temporary Checks was removed from the Miscellaneous Transactions and Services section.

Summary of Changes to the Funds Availability Policy

Language added to Funds Availability Policy introduction to provide clarity on the timing in which funds are available verses the timing funds are collected or cleared by the paying financial institution.

Language added in Section 1. Your Ability to Withdraw funds, Paragraph 1 and Paragraph 3 to provide clarity on the timing in which funds will be made available for cash and check deposits.

The following changes were made to Section 2. Longer Delays May Apply.

1. Paragraph 1 and Paragraph 2 were combined.
2. Language revised on Paragraph 1 to provide clarity around delayed availably of funds.

The following changes were made to Section 3. Special Rules for New Accounts

1. Language added throughout the section to provide clarity on new account rules.
2. Paragraph 3 has been removed.

Language was removed from Section 5. Deposits at ATMs and Shared Branch, Paragraph 2 to align with funds availability for deposits made at a non-First Tech ATM.

Summary of Changes to the Online Banking Agreement

Language removed from Part XII. Payment and Transfers, Section 7. Transfers from Non-Transactional Accounts as First Tech no longer imposes a monthly transfer limit.

Summary of Changes to the Overdraft and NSF Return Item Policy (“Overdraft Policy”) Disclosure

Language outlining transfer limit was removed from Section 4. Payment of Overdrafts and Return of NSF Items Subsection 4. Optional Overdraft Services, Paragraph 1. Sub-bullet b.

Notice and Summary of Changes for Disclosures

First Tech federal credit union

Notice and Summary of Changes for First Technology Federal Credit Union Disclosures

Notice Date: June 30, 2024

Effective Date: August 1, 2024

Summary of Changes to the Truth in Savings Disclosures

Truth in Savings for Business Share Savings, Business Share Checking, and Business Share Certificate Accounts

The introduction section was updated to include each product type applicable to Truth in Savings Disclosures.

Section 2. Terms and Conditions Applicable to Business Share Savings Accounts was removed as monthly withdrawal or transfer limits are no longer imposed.

Language added to provide additional clarity around the disclosed APY in certificate receipts, our guidelines around certificate renewals, and our right to change the terms and conditions of Certificate Accounts.

1. Section 2. Terms and Conditions Applicable to Business Share Certificate Accounts,
   a. Paragraph 2. Rate Information
   b. Paragraph 8. Maturity and Renewal
   c. Paragraph 12. Change in Terms

Truth in Savings Disclosure for Share Savings, Share Checking, IRA, HSA, and Coverdell Accounts

A00180

The disclosure title has been changed from *Truth in Savings Disclosure for Share Savings, IRA, Roth, And Coverdell Savings, And Share Checking, Dividend Rewards Checking, Start Up Checks and Savings, and HSA Checking Accounts* to *Truth in Savings Disclosure for Share Savings, Share Checking, IRA, HSA, and Coverdell Accounts*.

The introduction section was updated to include each product type applicable to the disclosure.

Section 2. Terms and Conditions Applicable to all Savings Accounts was removed as monthly withdrawal or transfer limits are no longer imposed.

Language was added to provide additional clarity on account ownership guidelines, account type eligibility, and monthly qualification requirements.

1. Section 2. Terms and Conditions Applicable to Dividend Rewards Checking Accounts
   a. Paragraph 1. Restrictions
   b. Paragraph 2. Eligibility
   c. Paragraph 3. Qualifications Requirements per monthly cycle, sub-bullet c.

Truth in Savings Disclosure for First Tech Rewards Checking and Savings Accounts

Language was added to provide additional clarity on account ownership guidelines, account type eligibility, and monthly qualification requirements.

1. Section 2. Terms and Conditions Applicable to First Tech Reward Checking Accounts
   a. Paragraph 1. Restrictions
   b. Paragraph 2. Eligibility
   c. Paragraph 4. Qualifications Requirements per monthly cycle, sub-bullet c.
2. Section 3. Terms and Conditions Applicable to First Tech Reward Savings Accounts
   a. Paragraph 1. Restrictions
   b. Paragraph 2. Eligibility

Section 4. Transaction Limitations was removed as monthly transfer limits are no longer imposed.

Notice and Summary of Changes for Disclosures

First Tech federal credit union

Notice and Summary of Changes for First Technology Federal Credit Union Disclosures

Notice Date: June 30, 2024
Effective Date: August 1, 2024

Truth In Savings Disclosure for Term Share Certificate Accounts

The Disclosure title has been changed from *Truth in Savings Disclosure for Standard Share, IRA, Roth IRA, and Coverdell Share Certificate Accounts* to *Truth in Savings Disclosure for Term Share Certificate Accounts*.

The introduction section was updated to include each product type applicable to the Disclosure.

Paragraph 8. Share Requirement was added to Section 1. Payment of Dividends outlining requirements for membership Savings account payment.

Language added to provide additional clarity around our guidelines for certificate renewals, and our right to change the terms and conditions of Certificate Accounts.

1. Section 2. Terms and Conditions Applicable to all Share Certificate Accounts
   a. Paragraph 4. Maturity and Renewal
   b. Paragraph 8. Change in Terms

Truth in Savings Disclosure for First Tech Premier Rewards Checking and Savings Accounts

Throughout the disclosure Premier Rewards Savings Account and Premier Rewards Checking account was updated to First Tech Premier Rewards Savings Account and First Tech Premier Rewards Checking.

The following changes were made to Section II. Terms and Conditions Applicable to First Tech Premier Rewards Savings Accounts:

1. Paragraph 3. has been renamed to Enrollment Qualification Requirements, Bullet a. was restructured, and Sub-bullet a.2. Minimum Combined Investment Balance outlining the qualification requirements for Addison Avenue Investment accounts was added.
2. Footnotes were added to provide supporting information for the direct reference of Addison Avenue Investment Services located in Paragraph 3. Enrollment Qualification Requirements, Bullet 1. Minimum Balance
3. Paragraph 4. Ongoing Qualification Requirements was added to provide the account and minimum balance requirements that must be met in order to remain in the First Tech Premier Rewards Program.
4. The maximum rebate amount increased from $50.00 to $75.00 in Paragraph 5. Rebate.
5. Paragraph 5. Transaction Limitations was removed as monthly withdrawal or monthly transfer limits are no longer imposed.

Paragraph 1. Restrictions was added to Section III. Terms and Conditions applicable to First Tech Premier Rewards Checking Account, and Paragraph 3. Failure to Qualify was revised to provide alignment with Section II(3) and II(4).

First Tech Consent for Use of Electronic Signatures and Electronic Disclosures Agreement

Language was added to the Definitions section to provide additional clarity around the terms “Communications” and “E-Signature.”

Clarifying language was added to the Electronic Signature Agreement section.

Clarifying language was added to the Consent to Electronic Delivery section.

Language was deleted from the Paper Version of Electronic Communications section to remove the reference to a potential fee for paper copies.

Notice and Summary of Changes for Disclosures

First Tech federal credit union

Notice and Summary of Changes for First Technology Federal Credit Union Disclosures

Notice Date: June 30, 2024

Effective Date: August 1, 2024

Clarifying language was added to the Revocation of Electronic Delivery section to disclose the termination of your access to certain services and accounts if you withdraw consent to receive Communications electronically.

Clarifying changes were made to the Hardware and Software Requirements section related to your consent meaning you have access to certain minimum software, email, and the Internet.

Notice of Changes to Credit Union Bylaws to Update the Member Expulsion Policy and Process

First Tech's Board of Directors has voted to adopt changes to First Tech's Bylaws that change how and when First Tech may expel a member from the credit union, all in accordance with recent regulations approved by the National Credit Union Administration. Please review Article XIV of our Bylaws and our Limitation of Services Policy, both of which are posted on the Disclosures page of our website (https://www.firsttechfed.com/help/disclosures-and-privacy-notice), for more information.

We may terminate your membership in First Technology Federal Credit Union ("First Tech") in one of three ways. The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause.

Cause is defined as follows: (A) a substantial or repeated violation of the Membership and Account Agreement with First Tech; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to First Tech, including in connection with our employees conducting business on behalf of us.

Before the board votes on an expulsion, we must provide written notice to your mail address (or email, if applicable) on record or personally provide the written notice. We must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with us up to date, and to open and read notices from us. Unless we determine to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions.

For additional information on expulsion and a copy of our expulsion policy, see Article XIV of our Bylaws.

A00142

First Tech federal credit union
P.O. BOX 2100 BEAVERTON OR 97075-2100

+ 0852016 000133796 OEP201 0932475
PAVEL RUSIN
8438 169TH AVE NE UNIT 102
REDMOND WA 98052-3196

K001S0

Membership Savings 9321078397
Joint Account Owner(s): Olga Galkina

Trans Date	Effect. Date	Description	Amount	Balance
	05/01	**Starting Balance**		**22.74**

There are no transactions for this period.

Truth in Savings Disclosure:
For Period 05/01 through 05/31
Annual Percentage Yield Earned: 0.00%
Dividends Earned Year-to-Date: $0.00

Dividend Rewards Checking 9321078413
Joint Account Owner(s): Olga Galkina

Beginning Balance:	**57,072.36**		
Deposits:	17,855.60		
Debits & Checks:	27,734.13		
Service Charges:	0.00		
Dividends Paid:	0.36		
Ending Balance:	**47,194.19**	**Total Number of Checks Paid:**	**1**

DEPOSITS

Trans Date	Effect. Date	Description	Amount
05/09	05/09	ACH Deposit PAID LEAVE WA AX EFT DEPOSIT - BENEFITS	1,456.00
05/16	05/16	ACH Deposit PAID LEAVE WA AX EFT DEPOSIT - BENEFITS	1,456.00
05/16	05/16	ACH Deposit AMAZON.COM SVCS 1014302485 74 - DIRECT DEP	106.67
05/16	05/16	ACH Deposit AMAZON.COM SVCS 1014302485 74 - DIRECT DEP	41.48
05/20	05/20	ACH Deposit Amazon.com Servi - ACCTVERIFY	0.01
05/22	05/22	ACH Deposit PAID LEAVE WA AX EFT DEPOSIT - BENEFITS	1,456.00
05/31	05/31	ACH Deposit AMAZON.COM SVCS 304254681 74 - DIRECT DEP	12,583.20

Dividend Rewards Checking 9321078413 - *Continued*

DEPOSITS

Trans Date	Effect. Date	Description	Amount
05/31	05/31	ACH Deposit AMAZON.COM SVCS 304254681 74 - DIRECT DEP	756.24
05/31	05/31	Credit Dividend	0.36
		Total Deposits:	**17,855.96**

CHECKS

Check #	Effective	Amount	Trace
255	05/09	5.00	47050610

Total Amount of Checks Cleared: 5.00

MISCELLANEOUS DEBITS

Trans Date	Effect. Date	Description	Amount
05/01	05/01	ACH Debit FIDELITY 89766 ACH REPAYMENT - FPRS	-150.45
05/02	05/02	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-1,000.00
05/02	05/02	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-500.00
05/03	05/03	ACH Debit NSM DBAMR.COOPER 888-480-2432 - NSM DBAMR	-2,907.48
05/06	05/06	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-131.00
05/06	05/06	ACH Debit CHASE CREDIT CRD - AUTOPAY	-1,721.63
05/06	05/06	ACH Debit AMEX EPAYMENT AM - ACH PMT	-1,790.70
05/07	05/07	ACH Debit CITI AUTOPAY - PAYMENT	-95.00
05/07	05/07	ACH Debit AMEX EPAYMENT AM - ACH PMT	-2,794.22
05/08	05/08	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-1,000.00
05/08	05/08	ACH Debit PUGET SOUND ENER BILLPAY - BILLPAY	-308.69
05/08	05/08	ACH Debit CARDMEMBER SERV - WEB PYMT	-2,000.00
05/09	05/09	ACH Debit NADEZHDA RUSINA FIRST TECH FCU B - BILL PAYMT	-500.00
05/10	05/10	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-91.00
05/10	05/10	ACH Debit RISE HOA - DUES	-149.00
05/10	05/10	ACH Debit RISE COA - DUES	-495.00
05/10	05/10	ACH Debit CHASE CREDIT CRD - AUTOPAY	-2,505.05
05/14	05/14	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-300.00
05/14	05/14	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-675.01
05/14	05/14	ACH Debit AMEX EPAYMENT AM - ACH PMT	-1,441.47
05/15	05/15	ACH Debit PAYPAL 240514PPZ3X2 - INST XFER	-160.00
05/15	05/15	ACH Debit WA GET PROGRAM - PAYMENT	-350.00
05/15	05/15	ACH Debit WA GET PROGRAM - PAYMENT	-350.00
05/20	05/20	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-30.00
05/20	05/20	ACH Debit ZIPLY FIBER 1094_435948 - E-BILL	-85.00
05/23	05/23	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-375.00
05/23	05/23	Descriptive Withdrawal P2P Transfer	-120.00
05/28	05/28	ACH Debit PAYPAL 240527PPZBGE - INST XFER	-20.00
05/28	05/28	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-160.00
05/28	05/28	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-450.00
05/28	05/28	ACH Debit LUCID LOAN & LEA - LOAN PMNTS	-2,273.43
05/29	05/29	Withdrawal	-2,000.00
05/30	05/30	ATM Withdrawal FIRST TECH 8862 161ST AVE NE REDMOND WAUS	-800.00
		Total Miscellaneous Debits:	**27,729.13**

Truth in Savings Disclosure:

For Period 05/01 through 05/31
Annual Percentage Yield Earned: 0.01%
Dividends Earned Year-to-Date: $1.48

Instant Access Savings 9323605833
Joint Account Owner(s): Olga Galkina

Trans Date	Effect. Date	Description	Amount	Balance
	05/01	**Starting Balance**		**0.00**

There are no transactions for this period.

Truth in Savings Disclosure:
For Period 05/01 through 05/31
Annual Percentage Yield Earned: 0.00%
Dividends Earned Year-to-Date: $0.00

4001G2

YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement.
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In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

If you have authorized us to pay your loan automatically from your savings account, you can stop the payment on any amount you think is incorrect. To stop the payment, we must receive your letter three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice.
We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement is correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send your periodic statements for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the portion of your outstanding balance that is not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report to that you have a question on about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your statement was correct.

ELECTRONIC FUNDS TRANSFER ERROR RESOLUTION NOTICE

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Federally insured by NCUA.

First Tech federal credit union
P.O. BOX 2100 BEAVERTON OR 97075-2100

Account Number:	9321078397
Statement Date:	04/30/2024
Page:	1 of 4

+ 0845199 000134461 OEP201 0932475
PAVEL RUSIN
8438 169TH AVE NE UNIT 102
REDMOND WA 98052-3196

Membership Savings 9321078397
Joint Account Owner(s): Olga Galkina

Trans Date	Effect. Date	Description	Amount	Balance
	04/01	**Starting Balance**		**22.74**

There are no transactions for this period.

Truth in Savings Disclosure:
For Period 04/01 through 04/30
Annual Percentage Yield Earned: 0.00%
Dividends Earned Year-to-Date: $0.00

Dividend Rewards Checking 9321078413
Joint Account Owner(s): Olga Galkina

Beginning Balance:	**55,109.89**		
Deposits:	30,885.58		
Debits & Checks:	28,923.47		
Service Charges:	0.00		
Dividends Paid:	0.36		
Ending Balance:	**57,072.36**	**Total Number of Checks Paid:**	**0**

DEPOSITS

Trans Date	Effect. Date	Description	Amount
04/05	04/05	ACH Deposit PAID LEAVE WA AX EFT DEPOSIT - BENEFITS	1,456.00
04/12	04/12	ACH Deposit PAID LEAVE WA AX EFT DEPOSIT - BENEFITS	1,456.00
04/16	04/16	ACH Deposit PAID LEAVE WA AX EFT DEPOSIT - BENEFITS	1,456.00
04/30	04/30	ACH Deposit AMAZON.COM SVCS 304254681 74 - DIRECT DEP	23,605.58
04/30	04/30	ACH Deposit PAID LEAVE WA AX EFT DEPOSIT - BENEFITS	1,456.00
04/30	04/30	ACH Deposit PAID LEAVE WA AX EFT DEPOSIT - BENEFITS	1,456.00
04/30	04/30	Credit Dividend	0.36

Dividend Rewards Checking 9321078413 - *Continued*

DEPOSITS

Trans Date	Effect. Date	Description	Amount
		Total Deposits:	**30,885.94**

MISCELLANEOUS DEBITS

Trans Date	Effect. Date	Description	Amount
04/01	04/01	ACH Debit FIDELITY 89766 ACH REPAYMENT - FPRS	-150.45
04/01	04/01	ACH Debit PAYPAL 240330PPZ8JF - INST XFER	-160.00
04/03	04/03	ACH Debit NSM DBAMR.COOPER 888-480-2432 - NSM DBAMR	-2,907.48
04/04	04/04	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-81.00
04/05	04/05	ACH Debit CHASE CREDIT CRD - AUTOPAY	-2,472.81
04/08	04/08	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-8.00
04/08	04/08	ACH Debit RISE HOA - DUES	-149.00
04/08	04/08	ACH Debit PUGET SOUND ENER BILLPAY - BILLPAY	-384.17
04/08	04/08	ACH Debit RISE COA - DUES	-495.00
04/08	04/08	ACH Debit AMEX EPAYMENT AM - ACH PMT	-969.53
04/09	04/09	ACH Debit PAYPAL 240408PPZFRD - INST XFER	-250.00
04/09	04/09	ACH Debit NADEZHDA RUSINA FIRST TECH FCU B - BILL PAYMT	-500.00
04/10	04/10	ACH Debit CHASE CREDIT CRD - AUTOPAY	-1,767.76
04/11	04/11	POS Transaction VENMO *BENJI THE CHON 7700 EASTPORT PARKWAY 8558124430 N	-200.00
04/15	04/15	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-160.00
04/15	04/15	ACH Debit WA GET PROGRAM - PAYMENT	-350.00
04/15	04/15	ACH Debit WA GET PROGRAM - PAYMENT	-350.00
04/15	04/15	ACH Debit AMEX EPAYMENT AM - ACH PMT	-610.57
04/16	04/16	ACH Debit CARDMEMBER SERV - WEB PYMT	-3,626.49
04/16	04/16	ACH Debit PNP BILLPAYMENT - 041424EK	-6,298.78
04/17	04/17	ACH Debit ZIPLY FIBER 1094_435731 - E-BILL	-85.00
04/19	04/19	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-162.00
04/22	04/22	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-52.00
04/24	04/24	POS Transaction VENMO *HANNAH BRANSCO 7700 EASTPORT PARKWAY 8558124430 N	-500.00
04/28	04/28	ATM Withdrawal FIRST TECH 8862 161ST AVE NE REDMOND WAUS	-800.00
04/29	04/29	POS Transaction VENMO *HANNAH BRANSCO 7700 EASTPORT PARKWAY 8558124430 N	-1,500.00
04/29	04/29	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-160.00
04/29	04/29	ACH Debit LUCID LOAN & LEA - LOAN PMNTS	-2,273.43
04/30	04/30	POS Transaction VENMO *HANNAH BRANSCO 7700 EASTPORT PARKWAY 8558124430 N	-1,500.00
		Total Miscellaneous Debits:	**28,923.47**

Truth in Savings Disclosure:

For Period 04/01 through 04/30
Annual Percentage Yield Earned: 0.01%
Dividends Earned Year-to-Date: $1.12

Instant Access Savings 9323605833
Joint Account Owner(s): Olga Galkina

Trans Date	Effect. Date	Description	Amount	Balance
	04/01	**Starting Balance**		**0.00**

There are no transactions for this period.

Instant Access Savings 9323605833 - *Continued*

Trans Date	Effect. Date	Description	Amount	Balance

Truth in Savings Disclosure:

For Period 04/01 through 04/30
Annual Percentage Yield Earned: 0.00%
Dividends Earned Year-to-Date: $0.00

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YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement.
If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement in which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

If you have authorized us to pay your loan automatically from your savings account, you can stop the payment on any amount you think is incorrect. To stop the payment, we must receive your letter three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice.
We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement is correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send your periodic statements for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the portion of your outstanding balance that is not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report to that you have a question on about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

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