APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Liu	**FIRST NAME** Songyan	**M.I.**	**SUFFIX**
SSN 685-59-****	**BIRTH DATE** 8/6/2000	**PHONE - TYPE** (401) 757 - 1219 - Mobile	
EMAIL kyleliusy@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 2640 Shattuck Ave	**CITY** Berkeley	**STATE** CA	**ZIP** 94704
DATE IN	**DATE OUT** current	**MONTHLY RENT** $4,680.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Investment Banking Analyst I	**EMPLOYER/COMPANY** CIBC		
SUPERVISOR Craig Reaney	**SUPERVISOR PHONE** (212) 856 - 3780	**SALARY** $115,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 300 Madison Avenue	**CITY** New York	**STATE** NY	**ZIP** 10017
OCCUPATION Investment Banking Analyst I	**EMPLOYER/COMPANY** CIBC		
SUPERVISOR Craig Reaney	**SUPERVISOR PHONE** (212) 856 - 3780	**SALARY** $10,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 300 Madison Avenue	**CITY** New York	**STATE** NY	**ZIP** 10017

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 2640 Shattuck Ave, Berkeley, CA 94704 - US	

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 **685 First Ave** 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 **685 First Ave** 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 **685 First Ave**, 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 **685 First Ave** 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 **685 First Ave**, 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 Songyan Liu*

Signed by Songyan Liu
Tue Jul 2 2024 01:01:26 PM EDT
Key: A7323A31; IP Address: 75.7.3.238

Songyan Liu *(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**
Songyan Liu	XXXXXXXXXXXX3161	14793203	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Zhang	Yumeng		

SSN	BIRTH DATE	PHONE - TYPE
799-81-****	4/21/2001	(510) 365 - 0577 - Mobile

EMAIL
alysiameng@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
1335 Boylston St, Apt 1115	Boston	MA	02215

DATE IN	DATE OUT	MONTHLY RENT
	current	$3,912.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OTHER INCOME DESCRIPTION	MONTHLY INCOME
My family gave me living expenses.	$600,000.00/Yr.

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

Preferred Mailing Address:
1335 Boylston St, Apt 1115, Boston, MA 02215 - US

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 **685 First Ave** 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 **685 First Ave** 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 **685 First Ave**, 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 **685 First Ave** 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 **685 First Ave**, 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 Yumeng Zhang*

```
Signed by Yumeng Zhang
Tue Jul 2 2024 01:05:48 PM EDT
Key: 3FD80CDA; IP Address: 75.7.3.238
```

Yumeng Zhang *(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**
Yumeng Zhang	XXXXXXXXXXXX2005	14793224	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Rental Report for Songyan Liu

Identity	From Application	From Equifax
Name:	Songyan Liu	
SSN:	685-59-****	
Birth Date:	8/**/2000	

Addresses	From Application	From Equifax
	2640 Shattuck Ave Berkeley, CA 94704 - US	

Employment	From Application	From Equifax
Applicant:	Investment Banking Analyst I CIBC $115,000.00/Yr. Investment Banking Analyst I CIBC $10,000.00/Yr. Total annual Income: $125,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Songyan Liu	Multistate Search	7/3/2017 - 7/3/2024	7/3/2024	7/3/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Songyan Liu	7/3/2024	7/3/2024

Results
No Records Found

Restricted Person Search		
Requested For Songyan Liu	**Requested** 7/3/2024	**Returned** 7/3/2024
Results *No Records Found*		

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 Yumeng Zhang

Identity	From Application	From Equifax
Name:	Yumeng Zhang	YUMENG ZHANG
SSN:	799-81-****	799-81-****
Birth Date:	4/**/2001	4/**/2001

Addresses	From Application	From Equifax
	1335 Boylston St, Apt 1115 Boston, MA 02215 - US	1335 BOYLSTON ST. 813 BOSTON, MA 02215 (Applicant) Reported 6/2024 2640 SHATTUCK AVE. 504 BERKELEY, CA 94704 (Applicant) Reported 10/2023

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A $0.00/Mo. Total annual Income: $600,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Yumeng Zhang	Multistate Search	7/3/2017 - 7/3/2024	7/3/2024	7/3/2024

Results
No Records Found

National Sex Offender Registry History		
Requested For Yumeng Zhang	**Date Requested** 7/3/2024	**Date Returned** 7/3/2024
Results *No Records Found*		

Restricted Person Search		
Requested For Yumeng Zhang	**Requested** 7/3/2024	**Returned** 7/3/2024
Results *No Records Found*		

Rental History Records

From Equifax

There are no rental history records on file with Equifax

From RealPage

Landlord	**On-Time Payments**	**Late Payments**	**Late Fees**	**Rent**	**Current Balance**
THE ANDI (Applicant)	16	0	$0.00	$3,001.00	$0.00
	Tenant YUMENG ZHANG				
	NSF Checks			**Proper Notice** Yes	
	Lease Dates 7/31/2022–10/23/2023		**Deposit Returned** Yes	**Re-rent** NA	**Landlord Phone #** (617) 979-1011

Risk Models

From RealPage

Risk Model Name	**Score**	**Score Factors**
RealPage AI Score (Applicant)	815	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)	745	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information You have too many accounts that 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
AMERICAN EXPRESS (Applicant)	1/2024	5/2024					$1,328.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,896.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			
	Payment History						
	0 0 0 0 0 (6/24 … 2/24)						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER BANK (Applicant)	4/2023	5/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,001.00	REVOLVING	Rate/Status 1: Pays account as agreed			
	Payment History						
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 (6/24, 4/24, 2/24, 12/23, 10/23, 8/23, 6/23)						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK NA (Applicant)	1/2024	2/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$507.00	REVOLVING	Rate/Status 1: Pays account as agreed			
	Payment History						
	0 0 0 0 0 (6/24, 4/24, 2/24)						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	1/2024	1/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$381.00	REVOLVING	Rate/Status 1: Pays account as agreed			
	Payment History						
	0 0 0 0 0 (6/24, 4/24, 2/24)						

Previous Credit Inquiries

From Equifax

6/2023	SYNCB/CARE CREDIT (Applicant)

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.


California USA DRIVER LICENSE

DL W2098072
EXP 08/06/2028
LN LIU
FN SONGYAN
2640 SHATTUCK AVE APT 310
BERKELEY, CA 94704
DOB 08/06/2000
RSTR CORR LENS

CLASS CM1
LIMITED-TERM
END NONE

08062000

SEX M
HGT 5'-11"
HAIR BLK
WGT 158 lb
EYES BRN
DD 11/30/202350439/AAFD/28
ISS 11/30/2023

CLASS: Class C & M1-Veh w/GVWR ≤26000; No A; 2whl M/C, Mtr-drvn Cycle, Scooter
ENDORSEMENTS: None
RESTRICTIONS: 01-Must wear corrective lenses when driving

This license is issued as a license to drive a motor vehicle; it does not establish eligibility for employment, voter registration, or public benefits.

080600

Rev 08/29/2017

23334W20980720401

中华人民共和国外交部请各国军政机关对持照人予以通行的便利和必要的协助。

The Ministry of Foreign Affairs of the People's Republic of China requests all civil and military authorities of foreign countries to allow the bearer of this passport to pass freely and afford assistance in case of need.

中华人民共和国 PEOPLE'S REPUBLIC OF CHINA

护照
PASSPORT

类型/Type
P

国家码/Country Code
CHN

护照号码/Passport No.
EJ3655615

姓名/Name
刘淞言
LIU, SONGYAN

性别/Sex
男/M

国籍/Nationality
中国/CHINESE

出生日期/Date of birth
06 AUG 2000

出生地点/Place of birth
吉林/JILIN

签发日期/Date of issue
07 10月/OCT 2020

签发地点/Place of issue
纽约
NEW YORK

有效期至/Date of expiry
06 10月/OCT 2030

签发机关/Authority
中国驻纽约总领事馆
CONSULATE GENERAL OF P.R.CHINA
IN NEW YORK

持照人签名/Bearer's signature
刘淞言

1873289945

POCHNLIU<<SONGYAN<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
EJ36556150CHN0008062M3010068MBPFOEMBNBNEA030

VISA

UNITED STATES OF AMERICA

Issuing Post Name
BEIJING

Control Number
20211203120017

Surname
LIU

Given Name
SONGYAN

Visa Type /Class
R F1

Passport Number
EJ3655615

Sex
M

Birth Date
06AUG2000

Nationality
CHIN

Entries
M

Issue Date
17MAY2021

Expiration Date
29APR2026

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Annotation
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UNIVERSITY OF CALIFORNIA AT BERKELEY

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EJ36556150CHN0008062M2604295F1BEJ3CR9S551354

06/25/2024

Kyle Liu
2640 Shattuck Ave
Berkeley, CA 94704

Dear Kyle:

We are pleased to offer you the title of **Analyst I** in the **Global Investment Banking Division.** When you commence employment, you shall be employed by CIBC or one of its subsidiaries or affiliates and will be located at 300 Madison Avenue, New York, NY 10017. You will be reporting to Craig Reaney. This offer letter provides the details of your starting compensation, the conditions of our offer and other requirements of your employment at CIBC.

Your expected date of employment will be on or about **July 15, 2024**, subject to the terms and conditions discussed in this letter. Please contact Baylee Spackman, Talent Acquisition Specialist, at (212) 667-4513 or Baylee.Spackman@cibc.com to ensure this date is accurate and to answer any questions that you may have.

CIBC is committed to introducing and integrating all new employees to the organization to help them more quickly become effective in their new role. Enclosed with this offer letter are new hire documents that must be completed and information about the pre-employment background investigation and other verifications that are required before you commence employment.

We are enthusiastic about the opportunity of having you join our firm. Please review the contents of this letter carefully and indicate your acceptance by signing and returning it to me.

1. Compensation and Other Benefits

Your annualized base salary of **USD$115,000** (USD$4,791.67, on a semi-monthly basis), less applicable payroll deductions, will be payable on or about the 15th (or preceding business day) and last business day of each month, as earned, in accordance with our normal payroll practices. Your position is considered exempt under the Fair Labor Standards Act. Accordingly, you will not be eligible for overtime pay.

You will be eligible to participate in CIBC's year-end discretionary incentive award program applicable to CIBC's employees, the Annual Incentive Program ("AIP"), subject to the terms and conditions of that plan. This program provides a framework to reward employees for performance. The actual amount of any year-end discretionary incentive award, in any given year, will depend on your performance, CIBC's business results, which include, but are not limited to, CIBC's results and your line of business' results, and market conditions. The plan year corresponds to CIBC's fiscal year, which runs from November 1 to October 31.

The relative weight between factors may vary year to year and from employee to employee. The weights to be assigned and the individual components that go into the total incentive award are determined annually on a discretionary basis; and the relative weight given to each of these factors may vary from year to year and/or from employee to employee within a particular division and/or department. The weight assigned to those factors, as well as the factors to be considered, are solely at CIBC's discretion. Note that participation in the AIP does not mean that you will receive any year-end award under the AIP or otherwise. The final incentive award amount is always subject to CIBC's discretion and may be zero. For fiscal year 2024, if you receive an award, your participation in the AIP will be on a pro-rated basis.

Annual incentive awards are administered in accordance with the CIBC Equity Participation Program (EPP), which is amended from time to time. Under the EPP, a portion of your annual incentive compensation may be awarded in the form of deferred incentive awards. Deferred incentive awards are subject to certain terms and vesting requirements in effect at the time the award is made.

Incentive awards are granted after the end of our fiscal year, are subject to Board approval and are subject to the terms and conditions of the respective plan documents. The cash portion of CIBC's year-end discretionary incentive award program is paid, net of taxes, within 90 days following the fiscal year end, unless you elect a later date (the "Incentive Award Payment Date"). Deferred incentive awards are also subject to a deferred vesting schedule.

In order to be eligible for a discretionary incentive award, you must be in an "active working status" on the Incentive Award Payment Date that you elected. For purposes of this letter, "active working status" means that you have not resigned from CIBC (nor have you given notice of your intention to resign), and you have not been terminated by CIBC (nor have you been given notice by CIBC of your termination) with or without Cause.[1] Accordingly, if you are not on active working status on the Incentive Award Payment Date, you will not be entitled to any incentive award under the AIP nor any payment in lieu thereof. Prorated incentive awards will not be paid to an employee who resigns or is terminated prior to the Incentive Award Payment Date. Beyond fiscal 2024, your eligibility to participate in any year-end discretionary incentive award program in any subsequent years will be at the discretion of CIBC management.

In recognition of your acceptance of this offer and commencing employment, you will be eligible for a one-time cash payment of **USD$10,000,** less applicable payroll deductions to be paid within 30 days of commencing employment with CIBC, provided you have not resigned or been terminated for Cause prior to the payment date. This payment is subject to your remaining an employee of CIBC for a period of at least one (1) year. If you voluntarily resign from CIBC for any reason, or are terminated for Cause, prior to one year from your start date, you will be required, upon your termination, to immediately repay the full amount of USD$10,000, less applicable payroll deductions.

In addition to the foregoing benefits, you will be covered under the CIBC US benefits package, as amended from time to time, which is comprehensive and includes health care coverage, dental & vision insurance, group life insurance, voluntary benefits and a 401(k) plan. This is available to you on your first day of employment. There are some benefits that you must elect via myBenefits within 31 days of your hire date. The attached benefits brochure will provide an overview of our current program.

In the event you are involuntarily terminated by CIBC, you may be entitled to severance in accordance with the applicable U.S. Severance Program in effect at the time of your termination. The severance plan and its terms are subject to review from time to time and may change without notice. CIBC makes no promise to maintain any severance plan or specific terms. In the event severance benefits are provided, you will be required to sign an enforceable release of claims waiving all rights against the company.

[1] "Cause" is defined to be when CIBC, in good faith, determines that any one or more of the following occur:

- Your conviction of any felony; or any misdemeanor that involves any crime involving the purchase or sale of any financial product, bribery, burglary, larceny, theft, robbery, extortion, fraud, embezzlement, fraudulent conversion, or misappropriation of funds, or securities, or a conspiracy to commit any of these offenses, or substantially equivalent activity (whether or not involving CIBC, its affiliates, or your duties at or relating to CIBC);
- Where continuation of your employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public;
- Your commission of an act of fraud, misrepresentation or dishonesty related to financial matters or employment;
- Your commission of an act that is injurious to CIBC, its reputation, property, personnel or financial condition;
- Your failure to abide by or comply with CIBC's internal policies;
- Your failure to abide by the rules and regulations of any regulatory or self-regulatory organization with jurisdiction over CIBC;
- Your inability or failure to maintain in good standing any license or registration required for you to perform the duties and services of your employment; or
- Your repeated failure to perform the duties and services of your employment, or your willful failure to follow the direct orders of your superiors.

2. Conditions of Offer

As a condition to your acceptance of this offer, the performance of the terms of this Agreement may not, and you represent that it will not, conflict with or result in the breach of any other Agreement you may have with any third party. Without limiting the generality of this letter, you warrant that you are not subject to any restrictive covenants or non-competition agreements that in any way restrict your ability to engage in or solicit any business of any type engaged in by CIBC.

This offer is contingent upon your satisfactory completion of an employment, education, credit and criminal background investigation, and registration history, if applicable. CIBC reserves the right to require drug and alcohol testing in accordance with applicable laws.

This offer is also contingent upon your providing us with verification of your identity and ability to legally work in the United States, which you must present on your first day of employment.

Upon expiration of your current visa and provided you remain in "active working status", CIBC will assist you in acquiring a legal work visa for the United States which must be obtained by October 2027. Accordingly, CIBC will retain the law firm of CIBC's choosing and CIBC agrees to cover all the expenses and filing fees related to your application for a work visa. However, CIBC cannot guarantee that you will receive a legal work visa and therefore your employment may be terminated.

In the event that any licenses or registrations are required to perform the duties and services of your employment, such licenses and registrations must be obtained within 90 days from the date that you are notified that such licenses or registration are required.

By signing the US Compliance Checks Consent Form, you give your consent for CIBC to verify your previous employment, registration and disciplinary history through the FINRA CRD system. If you currently maintain any FINRA registrations, contact Nancy Contrastano in Compliance at (212) 667-8369 or nancy.contrastano@cibc.com in order to confirm if we can continue to maintain and transfer your registrations to CIBC.

As a condition of employment with CIBC in the United States, you may be required to move any current brokerage accounts to, or maintain any new accounts with, one of CIBC's designated brokerage firms. The new hire documents include the U.S. Capital Markets Personal Trading Policy. Please review this information carefully. Soon after your start date you will receive instructions on how to disclose your accounts and details regarding which accounts will need to be transferred. If you have any questions, please contact Nancy Contrastano at (212) 667-8369 or nancy.contrastano@cibc.com.

3. Representations and Agreements by You

Employment with CIBC is at the mutual consent of each employee and CIBC. While CIBC has every hope that your employment will be beneficial and rewarding, your employment with CIBC is at-will. This means that either you or CIBC are free to end the employment relationship, at any time and for any reason. By signing this letter, you agree that your employment will be at-will and this offer of employment is not intended to be and should not be construed to be a contract of employment for any specified duration. Please note that no individual has the authority to make any contrary agreement or representation.

You understand that CIBC's relationships with its customers, clients, employees, including its interest in protecting its trade secrets and maintaining a stable workforce, are extremely valuable and are the result of the expenditure of substantial time, expense, effort and other resources by CIBC. Therefore, unless prohibited by law, you agree that during the term of your employment and for a period of six (6) months following the termination of your employment for any reason, you shall not (a) solicit the business of any client of the CIBC group of companies with whom you became acquainted, during your employment with CIBC for the benefit of yourself or for any other person, firm, corporation or other entity with regard to products or services that compete with those offered by the CIBC Group of Companies; or (b) you may not on behalf of any person, firm, corporation or other legal entity solicit any employee to leave their employment with CIBC for the purpose of accepting any employment or business opportunity with any such person, firm, corporation or other legal entity. Notwithstanding anything herein or in any other agreement between you and CIBC to the contrary, you further expressly consent to the issuance of a temporary restraining order or a preliminary injunction by any court or arbitration panel with jurisdiction over you to prohibit the breach of this provision or any provision of this Agreement, or to maintain the status quo pending the outcome of any arbitration proceeding which may be initiated; and, further, that the issue of temporary and preliminary injunctive relief may be decided by a court and not by an arbitration panel should CIBC in its discretion elect to seek such relief.

In addition, as a condition of your continued employment with CIBC, you agree to comply with CIBC's Code of Conduct and Global Reputation and Legal Risks policy. You will also be required to complete training modules as part of the Corporate Mandatory Training and Testing ("CMTT") program, which will cover CIBC's core principles and practices as well as regulatory policies. Moreover, CIBC reserves the right to record and monitor our activity on its technology systems, resources and facilities (including activity relating to computing devices, applications, email, voicemail, telephone communications, mobile computing, remote access, Internet use and other CIBC systems and facilities).

Unless otherwise prohibited by law, you agree to keep confidential, and not divulge or discuss, or cause anyone to divulge or discuss, either directly or indirectly, the existence of this offer, guaranteed amounts or other terms contained in this letter, or the facts or circumstances related thereto, other than personal advisors assisting you in considering the offer contained in this letter (it being understood that such persons will be informed by you of the confidential nature of the terms of the offer contained in this letter and will agree to be bound by the confidentiality provisions hereof prior to any disclosure).

4. Other Terms and Conditions

The terms of this offer letter will be governed by, and understood and enforced according to, laws that apply to contracts made and to be performed in the jurisdiction in which you are employed without regard to conflict of law principles. Unless prohibited by law, any controversy or claim arising out of or relating to this offer letter, your employment, or the termination of your employment, including, for example, any claim for breach of contract, tort, discrimination, retaliation, the violation of any state, federal or local or other statute, regulation or ordinance, or the common law or public policy, shall be submitted to final and binding arbitration. Accordingly, you hereby consent to submit to final and binding arbitration to be administered by FINRA and pursuant to FINRA Arbitration Rules and Procedures (except to the extent they are inconsistent with the provisions of this paragraph). If at the time of the event giving rise to the dispute, you are not employed by CIBC's broker-dealer or registered with FINRA, any controversy or claim shall be submitted to final and binding arbitration to be administered by JAMS pursuant to its Employment Arbitration Rules & Procedures and subject to JAMS Policy on Employment Arbitration Minimum Standards of Procedural Fairness. Judgment of the Award may be entered in any court having jurisdiction. Notwithstanding any other applicable rules, the arbitrator shall not have the power to certify a class, to treat as a collective action, or to consider claims on behalf of multiple claimants or any person other than the named individual claimant. In agreeing to arbitrate your claims, you recognize that you are giving up your right to a court or jury trial and giving up any right you may have to bring or participate in a class or collective action or in any other action involving multiple claimants.

The rights and obligations of CIBC under this offer will be transferable, and all of its covenants and agreements will be binding upon, and be enforceable by its successors and assigns, including but not limited to Canadian Imperial Bank of Commerce, or any of its affiliates. You may not assign this Agreement.

If any provision of this Agreement is held to be unenforceable, then this Agreement will be deemed amended to the extent necessary to render the otherwise unenforceable provision, and the rest of the Agreement, valid and enforceable. If an adjudicator declines to amend this Agreement as provided herein, the invalidity or unenforceability of any provision of this Agreement shall not affect the validity or enforceability of the remaining provisions, which shall be enforced as if the offending provision had not been included in this Agreement.

This offer supersedes and replaces any and all prior offers, agreements, statements and representations made, whether written or oral, including statements and representations made in any advertisement or in the course of any job interviews, discussions, or negotiations for this position. Other than the terms outlined in this letter, you have no other agreements or understandings, written or oral, with CIBC regarding compensation or your employment. This offer cannot be amended or otherwise modified except in writing, signed by you and an officer of CIBC.

We would be genuinely pleased to have you join the firm, and are looking forward to your contribution to our team. To indicate that you assent the terms of this offer, please accept the offer within Workday. A member of the Talent Acquisition team will reach out to you shortly with New Hire Paperwork, please complete and return at your earliest convenience. You may download a copy of this letter for your files. Please note, if we do not receive your acceptance by **June 28, 2024**, this offer will be deemed to have been rescinded. If you have any questions

CIBC

about any part of this letter, please do not hesitate to call me at (212) 856-3780.

Sincerely,

Craig Reaney
Managing Director, Global Investment Banking

Department of Homeland Security
U.S. Immigration and Customs Enforcement

I-20, Certificate of Eligibility for Nonimmigrant Student Status
OMB NO. 1653-0038

SEVIS ID: N0018209505

SURNAME/PRIMARY NAME
Liu

GIVEN NAME
Songyan

PREFERRED NAME
Kyle Liu

PASSPORT NAME

COUNTRY OF BIRTH
CHINA

COUNTRY OF CITIZENSHIP
CHINA

CITY OF BIRTH
Changchun

DATE OF BIRTH
06 AUGUST 2000

FORM ISSUE REASON
CONTINUED ATTENDANCE

ADMISSION NUMBER

Class of Admission

F-1

ACADEMIC AND LANGUAGE

SCHOOL INFORMATION

SCHOOL NAME
University of California at Berkeley
University of California at Berkeley

SCHOOL ADDRESS
2150 SHATTUCK AVE STE 500, Berkeley International Office, BERKELEY, CA 94704

SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL
Nancy Aguilar
International Student Advisor

SCHOOL CODE AND APPROVAL DATE
SFR214F00615000
27 JANUARY 2003

PROGRAM OF STUDY

EDUCATION LEVEL
BACHELOR'S

MAJOR 1
Econometrics and Quantitative Economics 45.0603

MAJOR 2
None 00.0000

PROGRAM ENGLISH PROFICIENCY
Required

ENGLISH PROFICIENCY NOTES
Student is proficient

EARLIEST ADMISSION DATE

START OF CLASSES
26 AUGUST 2020

PROGRAM START/END DATE
19 AUGUST 2020 - 10 MAY 2024

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 9 MONTHS		**STUDENT'S FUNDING FOR:** 9 MONTHS	
Tuition and Fees	$ 47,293	Personal Funds	$ 0
Living Expenses	$ 18,900	Funds From This School	$
Expenses of Dependents (0)	$	Family Support	$ 66,193
Other	$	On-Campus Employment	$
TOTAL	$ 66,193	TOTAL	$ 66,193

REMARKS

SCHOOL ATTESTATION

I certify under penalty of perjury that all information provided above was entered before I signed this form and is true and correct. I executed this form in the United States after review and evaluation in the United States by me or other officials of the school of the student's application, transcripts, or other records of courses taken and proof of financial responsibility, which were received at the school prior to the execution of this form. The school has determined that the above named student's qualifications meet all standards for admission to the school and the student will be required to pursue a full program of study as defined by 8 CFR 214.2(f)(6). I am a designated school official of the above named school and am authorized to issue this form.

X

SIGNATURE OF: Nancy Aguilar, International Student Advisor

DATE ISSUED
12 April 2024

PLACE ISSUED
BERKELEY,CA

STUDENT ATTESTATION

I have read and agreed to comply with the terms and conditions of my admission and those of any extension of stay. I certify that all information provided on this form refers specifically to me and is true and correct to the best of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full program of study at the school named above. I also authorize the named school to release any information from my records needed by DHS pursuant to 8 CFR 214.3(g) to determine my nonimmigrant status. **Parent or guardian, and student, must sign if student is under 18.**

X

SIGNATURE OF: Songyan Liu

DATE

X

NAME OF PARENT OR GUARDIAN | **SIGNATURE** | **ADDRESS (city/state or province/country)** | **DATE**

SEVIS ID: N0018209505 (F-1) **NAME:** Songyan Liu

EMPLOYMENT AUTHORIZATIONS

TYPE	FULL/PART-TIME	STATUS	START DATE	END DATE
POST-COMPLETION OPT	FULL TIME	REQUESTED	09 JULY 2024	08 JULY 2025

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE	CURRENT SESSION END DATE
16 JANUARY 2024	10 MAY 2024

TRAVEL ENDORSEMENT

This page, when properly endorsed, may be used for re-entry of the student to attend the same school after a temporary absence from the United States. Each endorsement is valid for one year.

Designated School Official	TITLE	SIGNATURE	DATE ISSUED	PLACE ISSUED
Nancy Aguilar	DSO	X	4/12/2024	Berkeley, CA
		X		
		X		
		X		

INSTRUCTIONS TO STUDENTS

STUDENT ATTESTATION. You should read everything on this page carefully. Be sure that you understand the terms and conditions concerning your admission and stay in the United States as a nonimmigrant student before signing the student attestation on page 1 of the Form I-20 A-B. The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

FORM I-20. The Form I-20 (this form) is the primary document to show that you have been admitted to school in the United States and that you are authorized to apply for admission to the United States in F-1 class of admission. You must have your Form I-20 with you at all times. If you lose your Form I-20, you must request a new one from your designated school official (DSO) at the school named on your Form I-20.

VISA APPLICATION. You must give this Form I-20 to the U.S. consular officer at the time you apply for a visa (unless you are exempt from visa requirements). If you have a Form I-20 from more than one school, be sure to present the Form I-20 for the school you plan to attend. Your visa will include the name of that school, and you must attend that school upon entering the United States. You must also provide evidence of support for tuition and fees and living expenses while you are in the United States.

ADMISSION. When you enter the United States, you must present the following documents to the officer at the port of entry: 1) a Form I-20; 2) a valid F-1 visa(unless you are exempt from visa requirements); 3) a valid passport; and 4) evidence of support for tuition and fees and living expenses while you are in the United States. The agent should return all documents to you before you leave the inspection area.

REPORT TO SCHOOL NAMED ON YOUR FORM I-20 AND VISA. Upon your first entry to the United States, you must report to the DSO at the school named on your Form I-20 and your F-1 visa (unless you are exempt from visa requirements). If you decide to attend another school before you enter the United States, you must present a Form I-20 from the new school to a U.S. consular officer for a new F-1 visa that names the new school. Failure to enroll in the school, by the program start date on your Form I-20 may result in the loss of your student status and subject you to deportation.

EMPLOYMENT. Unlawful employment in the United States is a reason for terminating your F-1 status and deporting you from the United States. You may be employed on campus at your school. You may be employed off-campus in curricular practical training (CPT) if you have written permission from your DSO. You may apply to U.S. Citizenship and Immigration Services (USCIS) for off-campus employment authorization in three circumstances: 1) employment with an international organization; 2) severe and unexpected economic hardship; and 3) optional practical training (OPT) related to your degree. You must have written authorization from USCIS before you begin work. Contact your DSO for details. Your spouse or child (F-2 classification) may not work in the United States

PERIOD OF STAY. You may remain in the United States while taking a full course of study or during authorized employment after your program. F-1 status ends and you are required to leave the United States on the earliest of the following dates: 1) the program end date on your Form I-20 plus 60 days; 2) the end date of your OPT plus 60 days; or 3) the termination of your program for any other reason. Contact your DSO for details.

EXTENSION OF PROGRAM. If you cannot complete the education program by the program end date on page 1 of your Form I-20, you should contact your DSO at least 15 days before the program end date to request an extension.

SCHOOL TRANSFER. To transfer schools, first notify the DSO at the school you are attending of your plan to transfer, then obtain a Form I-20 from the DSO at the school you plan to attend. Return the Form I-20 for the new school to the DSO at that school within 15 days after beginning attendance at the new school. The DSO will then report the transfer to the Department of Homeland Security (DHS). You must enroll in the new school at the next session start date. The DSO at the new school must update your registration in SEVIS.

NOTICE OF ADDRESS. When you arrive in the United States, you must report your U.S. address to your DSO. If you move, you must notify your DSO of your new address within 10 days of the change of address. The DSO will update SEVIS with your new address.

REENTRY. F-1 students may leave the United States and return within a period of five months.To return, you must have: 1) a valid passport; 2) a valid F-1 student visa (unless you are exempt from visa requirements); and 3) your Form I-20, page 2, properly endorsed for reentry by your DSO. If you have been out of the United States for more than five months, contact your DSO

AUTHORIZATION TO RELEASE INFORMATION BY SCHOOL. DHS requires your school to provide DHS with your name, country of birth, current address, immigration status, and certain other information on a regular basis or upon request. Your signature on the Form I-20 authorizes the named school to release such information from your records.

PENALTY. To maintain your nonimmigrant student status, you must: 1) remain a full-time student at your authorized school; 2) engage only in authorized employment; and 3) keep your passport valid. Failure to comply with these regulations will result in the loss of your student status and subject you to deportation.

INSTRUCTIONS TO SCHOOLS

Failure to comply with 8 CFR 214.3(k) and 8 CFR 214.4 when issuing Forms I-20 will subject you and your school to criminal prosecution. If you issue this form improperly, provide false information, or fail to submit required reports, DHS may withdraw its certification of your school for attendance by nonimmigrant students.

ISSUANCE OF FORM I-20. DSOs may issue a Form I-20 for any nonimmigrant your school has accepted for a full course of study if that person: 1) plans to apply to enter the United States in F-1 status; 2) is in the United States as an F-1 nonimmigrant and plans to transfer to your school; or 3) is in the United States and will apply to change nonimmigrant status to F-1. DSOs may also issue the Form I-20 to the spouse or child (under the age of 21) of an F-1 student to use to enter or remain in the United States as an F-2 dependent. DSOs must sign where indicated at the bottom of page 1 of the Form I-20 to attest that the form is completed and issued in accordance with regulations.

ENDORSEMENT OF PAGE 2 FOR REENTRY. If there have been no substantive changes in information, DSOs may endorse page 2 of the Form I-20 for the student and/or the F-2 dependents to reenter the United States. If there have been substantive changes, the DSO should issue and sign a new Form I-20 that includes those changes.

RECORDKEEPING. DHS may request information concerning the student's immigration status for various reasons. DSOs should retain all evidence of academic ability and financial resources on which admission was based, until SEVIS shows the student's record completed or terminated.

AUTHORITY FOR COLLECTING INFORMATION. Authority for collecting the information on this and related student forms is contained in 8 U.S.C. 1101 and 1184. The Department of State and DHS use this information to determine eligibility for the benefits requested.The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

REPORTING BURDEN. U.S. Immigration and Customs Enforcement collects this information as part of its agency mission under the Department of Homeland Security. The estimated average time to review the instructions, search existing data sources, gather and maintain the needed data, and complete and review the collection of information is 30 minutes (.50 hours) per response. An agency may not conduct or sponsor, and a person is not required to respond to an information collection unless a form displays a currently valid OMB Control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Office of the Chief Information Officer/Forms Management Branch, U.S. Immigration and Customs Enforcement. 801 I Street NW Stop 5800, Washington, DC 20536-5800. Do not send the form to this address.

2023 W-2 and EARNINGS SUMMARY

ADP®

W-2 Employee Reference Copy
Wage and Tax Statement **2023**
OMB No. 1545-0008
Copy C for employee's records.

d Control number	Dept.	Corp.	Employer use only
000282 NCT3/Z1D	000300		A 65

c Employer's name, address, and ZIP code
ADP TOTALSOURCE FL XVI
INC
I SQUARED CAPITAL
10200 SUNSET DRIVE
MIAMI FL 33173
Batch #09628

e/f Employee's name, address, and ZIP code
SONGYAN LIU
2640 SHATTUCK AVENUE
#310
BERKELEY CA 94704

b Employer's FED ID number: 65-0161093	a Employee's SSA number: XXX-XX-8491
1 Wages, tips, other comp.: 15205.13	2 Federal income tax withheld: 2852.20
3 Social security wages: 15205.13	4 Social security tax withheld: 942.72
5 Medicare wages and tips: 15205.13	6 Medicare tax withheld: 220.47
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other	12b / 12c / 12d
	13 Stat emp. / Ret. plan / 3rd party sick pay

15 State	Employer's state ID no.	16 State wages, tips, etc.
CA	023-5709 3	15205.13

17 State income tax: 1213.57	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

This blue section is your Earnings Summary which provides more detailed information on the generation of your W-2 statement. The reverse side includes instructions and other general information.

1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	CA. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	15,205.13	15,205.13	15,205.13	15,205.13
Reported W-2 Wages	**15,205.13**	**15,205.13**	**15,205.13**	**15,205.13**

2. Employee Name and Address.

SONGYAN LIU
2640 SHATTUCK AVENUE
#310
BERKELEY CA 94704

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1 Wages, tips, other comp.: 15205.13	2 Federal income tax withheld: 2852.20
3 Social security wages: 15205.13	4 Social security tax withheld: 942.72
5 Medicare wages and tips: 15205.13	6 Medicare tax withheld: 220.47

d Control number	Dept.	Corp.	Employer use only
000282 NCT3/Z1D	000300		A 65

c Employer's name, address, and ZIP code
ADP TOTALSOURCE FL XVI
INC
I SQUARED CAPITAL
10200 SUNSET DRIVE
MIAMI FL 33173

b Employer's FED ID number: 65-0161093	a Employee's SSA number: XXX-XX-8491
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other	12b / 12c / 12d
	13 Stat emp. / Ret. plan / 3rd party sick pay

e/f Employee's name, address, and ZIP code
SONGYAN LIU
2640 SHATTUCK AVENUE
#310
BERKELEY CA 94704

15 State	Employer's state ID no.	16 State wages, tips, etc.
CA	023-5709 3	15205.13

17 State income tax: 1213.57	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

W-2 Federal Filing Copy
Wage and Tax Statement **2023**
OMB No. 1545-0008
Copy B to be filed with employee's Federal Income Tax Return.

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1 Wages, tips, other comp.: 15205.13	2 Federal income tax withheld: 2852.20
3 Social security wages: 15205.13	4 Social security tax withheld: 942.72
5 Medicare wages and tips: 15205.13	6 Medicare tax withheld: 220.47

d Control number	Dept.	Corp.	Employer use only
000282 NCT3/Z1D	000300		A 65

c Employer's name, address, and ZIP code
ADP TOTALSOURCE FL XVI
INC
I SQUARED CAPITAL
10200 SUNSET DRIVE
MIAMI FL 33173

b Employer's FED ID number: 65-0161093	a Employee's SSA number: XXX-XX-8491
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other: .00 CA SDI	12b / 12c / 12d
	13 Stat emp. / Ret. plan / 3rd party sick pay

e/f Employee's name, address, and ZIP code
SONGYAN LIU
2640 SHATTUCK AVENUE
#310
BERKELEY CA 94704

15 State	Employer's state ID no.	16 State wages, tips, etc.
CA	023-5709 3	15205.13

17 State income tax: 1213.57	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

W-2 CA.State Reference Copy
Wage and Tax Statement **2023**
OMB No. 1545-0008
Copy 2 to be filed with employee's State Income Tax Return.

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1 Wages, tips, other comp.: 15205.13	2 Federal income tax withheld: 2852.20
3 Social security wages: 15205.13	4 Social security tax withheld: 942.72
5 Medicare wages and tips: 15205.13	6 Medicare tax withheld: 220.47

d Control number	Dept.	Corp.	Employer use only
000282 NCT3/Z1D	000300		A 65

c Employer's name, address, and ZIP code
ADP TOTALSOURCE FL XVI
INC
I SQUARED CAPITAL
10200 SUNSET DRIVE
MIAMI FL 33173

b Employer's FED ID number: 65-0161093	a Employee's SSA number: XXX-XX-8491
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other: .00 CA SDI	12b / 12c / 12d
	13 Stat emp. / Ret. plan / 3rd party sick pay

e/f Employee's name, address, and ZIP code
SONGYAN LIU
2640 SHATTUCK AVENUE
#310
BERKELEY CA 94704

15 State	Employer's state ID no.	16 State wages, tips, etc.
CA	023-5709 3	15205.13

17 State income tax: 1213.57	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

W-2 CA.State Filing Copy
Wage and Tax Statement **2023**
OMB No. 1545-0008
Copy 2 to be filed with employee's State Income Tax Return.

Instructions for Employee

Box 1. Enter this amount on the wages line of your tax return.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is not included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $22,500 ($15,500 if you only have SIMPLE plans; $25,500 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $22,500. Deferrals under code H are limited to $7,000.

However, if you were at least age 50 in 2023, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan (not included in box 1)

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. The amount reported with code DD is not taxable.

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

Box 13. If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Note: Keep Copy C of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help protect your social **security benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

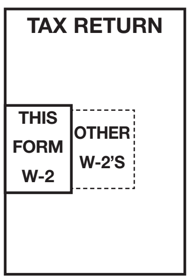
Department of the Treasury - Internal Revenue Service

NOTE: THESE ARE SUBSTITUTE WAGE AND TAX STATEMENTS AND ARE ACCEPTABLE FOR FILING WITH YOUR FEDERAL, STATE AND LOCAL/CITY INCOME TAX RETURNS.

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

IMPORTANT NOTE:

In order to insure efficient processing, attach this W-2 to your tax return like this (following agency instructions):



Department of the Treasury - Internal Revenue Service

Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income credit (EIC). You may be able to take the EIC for 2023 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EIC if your investment income is more than the specified amount for 2023 or if income is earned for services provided while you were an inmate at a penal institution.
For 2023 income limits and more information, visit *www.irs.gov/EITC.* See also Pub. 596. Any EIC that is more than your tax liability is refunded to you, but **only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Department of the Treasury - Internal Revenue Service

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at *www.SSA.gov.*

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only.
The amount reported with code DD is not taxable.

Credit for excess taxes. If you had more than one employer in 2023 and more than $9,932.40 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $5,821.20 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

Department of the Treasury - Internal Revenue Service

To the right is information which shows your total wages by W-2 box and the amount of any deferred compensation and/or other pretax deductions that were subtracted from total wages to arrive at your W-2 wages.

General instructions for these forms, including an explanation of the letter codes used in box 12, are available on a separate document.

	Federal Box 1	Soc. Sec. Box 3 & 7	Medicare Box 5
Gross Wages	18564.11	18564.11	18564.11
Txbl Benefits			
Group Term Life			
Adoption			
Deferred Comp			
Section 125			
Other Pretax/Wage Limit			
W-2 Wages	18564.11	18564.11	18564.11

OMB No. 1545-0008

a Employee's social security number	685-59-8491
b Employer identification number (EIN)	41-2281782
d Control number	000001458901
c Employer's name, address, and ZIP code	I Squared Capital Advisors (US) LLC 600 Brickell Avenue Penthouse Miami FL 33131
e Employee's first name and initial / Last name / Suff.	Songyan / Liu
f Employee's address and ZIP code	2640 Shattuck Avenue #310 Berkeley CA 94704 USA
1 Wages, tips, other compensation	18564.11
2 Federal income tax withheld	3214.88
3 Social security wages	18564.11
4 Social security tax withheld	1150.97
5 Medicare wages and tips	18564.11
6 Medicare tax withheld	269.18
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a See instructions for box 12 Code	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third-party sick Pay	Retirement plan: X
14 Other	CA SDI 167.08

15 State	Employer's state ID Number	16 State wages, tips, etc.	17 State income tax
CA	023570903	18564.11	1386.20

18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form W-2 Wage and Tax Statement 2023
Copy C—For EMPLOYEE'S RECORDS

Department of the Treasury—Internal Revenue Service

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

OMB No. 1545-0008

a Employee's social security number	685-59-8491
b Employer identification number (EIN)	41-2281782
d Control number	000001458901
c Employer's name, address, and ZIP code	I Squared Capital Advisors (US) LLC 600 Brickell Avenue Penthouse Miami FL 33131
e Employee's first name and initial / Last name / Suff.	Songyan / Liu
f Employee's address and ZIP code	2640 Shattuck Avenue #310 Berkeley CA 94704 USA
1 Wages, tips, other compensation	18564.11
2 Federal income tax withheld	3214.88
3 Social security wages	18564.11
4 Social security tax withheld	1150.97
5 Medicare wages and tips	18564.11
6 Medicare tax withheld	269.18
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a See instructions for box 12 Code	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third-party sick Pay	Retirement plan: X
14 Other	CA SDI 167.08

15 State	Employer's state ID Number	16 State wages, tips, etc.	17 State income tax
CA	023570903	18564.11	1386.20

18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form W-2 Wage and Tax Statement 2023
Copy B—To Be Filed With Employee's FEDERAL Tax Return.

Department of the Treasury - Internal Revenue Service

OMB No. 1545-0008

a Employee's social security number	685-59-8491
b Employer identification number (EIN)	41-2281782
d Control number	000001458901
c Employer's name, address, and ZIP code	I Squared Capital Advisors (US) LLC 600 Brickell Avenue Penthouse Miami FL 33131
e Employee's first name and initial / Last name / Suff.	Songyan / Liu
f Employee's address and ZIP code	2640 Shattuck Avenue #310 Berkeley CA 94704 USA
1 Wages, tips, other compensation	18564.11
2 Federal income tax withheld	3214.88
3 Social security wages	18564.11
4 Social security tax withheld	1150.97
5 Medicare wages and tips	18564.11
6 Medicare tax withheld	269.18
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a See instructions for box 12 Code	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third-party sick Pay	Retirement plan: X
14 Other	CA SDI 167.08

15 State	Employer's state ID Number	16 State wages, tips, etc.	17 State income tax
CA	023570903	18564.11	1386.20

18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form W-2 Wage and Tax Statement 2023
Copy 2—To Be Filed With Employee's State, City, or local Income Tax Return

Department of the Treasury - Internal Revenue Service

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

April 24, 2024 through May 23, 2024

Account Number: **000000595593838**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00018925 DRE 034 211 14524 NNNNNNNNNNN 1 000000000 17 0000

SONGYAN LIU
2640 SHATTUCK AVE # 310
BERKELEY CA 94704-3236

00189250101000000021

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$20.85**
Deposits and Additions	7,743.43
ATM & Debit Card Withdrawals	-2,659.96
Electronic Withdrawals	-796.00
Ending Balance	**$4,308.32**

A Monthly Service Fee was **not** charged to your Chase College Checking account. Here are the ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow^{SM} network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were $6,067.00. Note: some deposits may be listed on your previous statement)

- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
(Your average ending day balance in this account was $4,315.85)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$20.85**
04/26	Card Purchase 04/25 Usps.Com Clicknship 800-344-7779 DC Card 1675	-6.99	13.86
04/29	Zelle Payment From Yumeng Zhang Wfct0S6Lzj5J	**100.00**	113.86
04/29	Recurring Card Purchase 04/27 Apple.Com/Bill 866-712-7753 CA Card 1675	-2.99	110.87
04/29	Zelle Payment To Yuwen Jpm99Ag6Fini	-39.00	71.87
05/01	Irs Treas 310 Tax Ref PPD ID: 9111036170	**6,067.00**	6,138.87
05/02	Zelle Payment From Haotian Yan Bacfzd1NA6Q7	**82.00**	6,220.87
05/02	Zelle Payment From Jiayi Liu 20655070924	**40.00**	6,260.87
05/02	Zelle Payment To Yumeng Jpm99Agfu602	-300.00	5,960.87
05/06	Zelle Payment From Xinwei Cao Baca0We2Klty	**828.00**	6,788.87
05/06	Zelle Payment From Ruoqian Xu Bacxxdzrce2U	**73.09**	6,861.96
05/06	Zelle Payment From Xinwei Cao Bacrnjw9Kidv	**40.00**	6,901.96
05/06	Zelle Payment To Justin Yan Jpm99Agmdoya	-101.00	6,800.96

CHASE

April 24, 2024 through May 23, 2024
Account Number: **000000595593838**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
05/06	Card Purchase 05/06 Uniqlo USA LLC Uniqlo_U Emeryville CA Card 1675	-88.28	6,712.68
05/06	Card Purchase 05/06 Tzp*Nativefeatherjp US Card 1675	-451.80	6,260.88
05/06	Zelle Payment To Justin Yan Jpm99Agnzojl	-356.00	5,904.88
05/10	Deposit 5050032092	**300.00**	6,204.88
05/14	Recurring Card Purchase 05/14 Spotify USA 877-7781161 NY Card 1675	-10.99	6,193.89
05/15	Card Purchase 05/13 Tiffany & CO 800-452-9146 NJ Card 1675	-799.31	5,394.58
05/17	Zelle Payment From Tianyi Qin Bacuspd6F5Qr	**71.34**	5,465.92
05/17	Zelle Payment From Zhaojun Wang Bacl7Njp9Rm3	**71.00**	5,536.92
05/20	Zelle Payment From Yuling Chen Bach4Y778Xvm	**71.00**	5,607.92
05/20	Card Purchase 05/16 Paypal *Firstarrows 4029357733 Card 1675	-146.81	5,461.11
05/20	Card Purchase 05/16 Ippuku 510-6551969 CA Card 1675	-285.34	5,175.77
05/20	Card Purchase 05/18 Sp Stashed 141-58545940 CA Card 1675	-184.67	4,991.10
05/20	Card Purchase 05/18 Uep*Nono San Francisco CA Card 1675	-186.65	4,804.45
05/20	Card Purchase 05/19 Ls Standard & Strange 510-3739696 CA Card 1675	-496.13	4,308.32
	Ending Balance		**$4,308.32**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) 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.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

May 24, 2024 through June 26, 2024
Account Number: **000000595593838**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00018843 DRE 034 211 17924 NNNNNNNNNNN 1 000000000 17 0000
SONGYAN LIU
2640 SHATTUCK AVE # 310
BERKELEY CA 94704-3236

00188430101000000021

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$4,308.32**
Deposits and Additions	1,957.15
ATM & Debit Card Withdrawals	-2,331.63
Electronic Withdrawals	-3,167.00
Ending Balance	**$766.84**

A Monthly Service Fee was **not** charged to your Chase College Checking account. Here are the ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $0.00. Note: some deposits may be listed on your previous statement)
- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
  (Your average ending day balance in this account was $2,197.40)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$4,308.32**
05/24	Card Purchase Return 05/24 Ikea 456728669 888-434-4532 MD Card 1675	**175.15**	4,483.47
05/24	Card Purchase 05/23 Ikea 456728669 888-434-4532 MD Card 1675	-175.15	4,308.32
05/24	Card Purchase 05/23 Snack* Noodle Dynasty 186-68682146 CA Card 1675	-113.60	4,194.72
05/24	Card Purchase With Pin 05/24 Pg E Ez Pay San Francisco CA Card 1675	-108.54	4,086.18
05/24	Card Purchase With Pin 05/24 Ikea East Bay Emeryville CA Card 1675	-175.15	3,911.03
05/28	Card Purchase 05/24 Hong Kong East Ocean Se Emeryville CA Card 1675	-142.10	3,768.93
05/28	Recurring Card Purchase 05/28 Apple.Com/Bill 866-712-7753 CA Card 1675	-2.99	3,765.94
05/28	Zelle Payment To Skyler 20897209335	-64.00	3,701.94
05/29	Card Purchase 05/29 Tst* Seoul Korean Bbq San Bruno CA Card 1675	-456.97	3,244.97
05/30	Card Purchase 05/30 Sp Roark 185-55545933 CA Card 1675	-44.05	3,200.92
05/31	Card Purchase 05/31 Lululemoncom* 877-263-9300 CA Card 1675	-194.04	3,006.88

CHASE

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION		AMOUNT	BALANCE
05/31	Card Purchase	05/30 Sq *Dave @ Silver Fox B Orinda CA Card 1675	-80.50	2,926.38
05/31	Card Purchase	05/30 Tst* Chez Maman San Francisco CA Card 1675	-206.24	2,720.14
06/03	Zelle Payment From Haotian Yan Baca9Oefd3J2		**200.00**	2,920.14
06/03	Zelle Payment To Jiayi 20961850507		-103.00	2,817.14
06/06	Zelle Payment From Skyler Chen 21017123618		**82.00**	2,899.14
06/06	Card Purchase	06/06 Steamgames.Com 4259522 425-8899642 WA Card 1675	-58.99	2,840.15
06/06	Card Purchase	06/06 Sq *Mumu Hot Pot (Emery Gosq.Com CA Card 1675	-182.54	2,657.61
06/06	Card Purchase With Pin	06/05 Costco Gas #0482 Richmond CA Card 1675	-82.63	2,574.98
06/13	Card Purchase With Pin	06/13 Spotifyab New York NY Card 1675	-10.99	2,563.99
06/14	Zelle Payment From Yumeng Zhang Wfct0SBS4Vfn		**1,500.00**	4,063.99
06/14	Zelle Payment To Yumeng Jpm99Aiq5WY8		-1,500.00	2,563.99
06/14	Zelle Payment To Yumeng Jpm99Aiqm9Nu		-1,500.00	1,063.99
06/17	Card Purchase	06/15 Tst* Earthbar - Berkele Berkeley CA Card 1675	-10.95	1,053.04
06/20	Card Purchase	06/19 Jetblue 27944470276 8005382583 NY Card 1675	-125.00	928.04
06/20	Card Purchase	06/19 Jetblue 27921562318 8005382583 NY Card 1675	-118.10	809.94
06/20	Card Purchase	06/19 Jetblue 27921562318 8005382583 NY Card 1675	-43.10	766.84
	Ending Balance			**$766.84**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) 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.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE
JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

March 26, 2024 through April 23, 2024
Account Number: **000000595593838**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00019545 DRE 034 211 11524 NNNNNNNNNNN 1 000000000 17 0000
SONGYAN LIU
2640 SHATTUCK AVE # 310
BERKELEY CA 94704-3236

00195450101000000021

Good news – we've eliminated the Non-Chase ATM Fee for balance inquiries and transfers

As of December 10, 2023, we stopped charging the $3 Non-Chase ATM Fee for each balance inquiry or transfer you make at a non-Chase ATM.

We continue to charge a fee for withdrawals made at a non-Chase ATM (waived for eligible accounts) and the ATM owner/network will still charge a Surcharge Fee.[1] You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at chase.com/disclosures.

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

[1]For Chase Sapphire[SM] Checking, Chase Private Client Checking [SM] and Chase Private Client Savings [SM] accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking [SM], we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$10.43**
Deposits and Additions	666.90
ATM & Debit Card Withdrawals	-13.98
Electronic Withdrawals	-642.50
Ending Balance	**$20.85**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$10.43**
03/27	Card Purchase 03/26 Apple.Com/Bill 866-712-7753 CA Card 1675	-2.99	7.44
04/08	Zelle Payment From Yifan Bao Bacrge7Ta7Aa	**42.00**	49.44
04/08	Zelle Payment From Ning Chuan Wang Bacuxnhr7lmn	**42.00**	91.44
04/08	Zelle Payment From Tianyi Qin Bacyrzh98Pqq	**41.90**	133.34
04/08	Zelle Payment From Huang Li Baco38Vktp6H	**35.00**	168.34
04/08	Zelle Payment To Carolyn Jpm99Af4G3St	-80.50	87.84
04/10	Zelle Payment To Keqin 20429172375	-9.00	78.84

CHASE

March 26, 2024 through April 23, 2024
Account Number: **000000595593838**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
04/15	Zelle Payment From Oliver Guo Baccxo8Duc4T	**46.00**	124.84
04/15	Recurring Card Purchase 04/14 Spotify USA 877-7781161 NY Card 1675	-10.99	113.85
04/16	Zelle Payment From Carolyn Lu Bach3C1Mvt4W	**46.00**	159.85
04/16	Zelle Payment From Ning Chuan Wang Bacsgfz2C3O5	**46.00**	205.85
04/16	Zelle Payment From Tianyi Zhang Bactzs5Bs8Ho	**46.00**	251.85
04/16	Zelle Payment From Adrian Chu Bacq3ODL237D	**46.00**	297.85
04/16	Zelle Payment From Yiyang Wu Bacnq17Loo3N	**46.00**	343.85
04/16	Zelle Payment From Sum Tong Vinson Chan Bacqjsqkc1Pp	**46.00**	389.85
04/16	Zelle Payment From Huang Li Baciy2Zzyqj2	**46.00**	435.85
04/16	Zelle Payment From Tianshu Liu 20482964333	**46.00**	481.85
04/16	Zelle Payment From Jingqi Li 20488841693	**46.00**	527.85
04/18	Zelle Payment From Ruilin Liu 20508866695	**46.00**	573.85
04/22	Zelle Payment To Yumeng Jpm99Afu3Teo	-553.00	20.85
	Ending Balance		**$20.85**

Your Chase College Checking account Monthly Service Fee had been waived up to this statement period based on your expected graduation date, up to five years. Starting with your next statement period, the $12.00 fee can be waived if during each monthly statement period you have:

- **Electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
- **OR, an average ending day balance of $1,500.00 or more in this account.**

If you have questions about this change or if you would like to talk to us about other account options, please visit any of our branches or call the number listed on this statement.

California USA

DRIVER LICENSE

DL W1460989

EXP 04/21/2028

LN ZHANG

FN YUMENG

2640 SHATTUCK AVE APT 504

BERKELEY, CA 94704

DOB 04/21/2001

RSTR CORR LENS

CLASS C

LIMITED-TERM

END NONE

04212001

SEX F

HGT 5'-09"

HAIR BLK

WGT 132 lb

EYES BRN

DD 05/17/202355607/31FD/28

ISS

06/07/2023

CLASS: C - Veh w/GVWR ≤26000, No M/C
ENDORSEMENTS: None
RESTRICTIONS: 01-Must wear corrective lenses when driving

This license is issued as a license to drive a motor vehicle; it does not establish eligibility for employment, voter registration, or public benefits.

042101

Rev 08/29/2017

23158W14609890401

中华人民共和国外交部请各国军政机关对持照人予以通行的便利和必要的协助。

The Ministry of Foreign Affairs of the People's Republic of China requests all civil and military authorities of foreign countries to allow the bearer of this passport to pass freely and afford assistance in case of need.

中华人民共和国 PEOPLE'S REPUBLIC OF CHINA

护 照
PASSPORT

类型/Type
P

国家码/Country Code
CHN

护照号码/Passport No.
EJ2910436

姓名/Name
张雨濛
ZHANG, YUMENG

性别/Sex
女/F

国籍/Nationality
中国/CHINESE

出生日期/Date of birth
21 APR 2001

出生地点/Place of birth
山西/SHANXI

签发日期/Date of issue
13 5月/MAY 2020

签发地点/Place of issue
山西/SHANXI

有效期至/Date of expiry
12 5月/MAY 2030

签发机关/Authority
中华人民共和国国家移民管理局
National Immigration Administration,PRC

持照人签名/Bearer's signature
张雨濛

1856691916

POCHNZHANG<<YUMENG<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<

EJ29104366CHN0104218F3005121NFMFNDOKJNPHA056

VISA

UNITED STATES OF AMERICA

Issuing Post Name
SHANGHAI

Control Number
20213234110022

Surname
ZHANG

Given Name
YUMENG

Visa Type /Class
R F1

Passport Number
EJ2910436

Sex
F

Birth Date
21APR2001

Nationality
CHIN

Entries
M

Issue Date
24NOV2021

Expiration Date
18NOV2026

0110

Annotation
N0032255837
UNIVERSITY OF CALIFORNIA AT BERKELEY

N0006211

* *

VNUSAZHANG<<YUMENG<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<

EJ29104366CHN0104218F2611181F1SHG300QT431469

SEVIS ID: N0032255837

SURNAME/PRIMARY NAME
Zhang

GIVEN NAME
Yumeng

PREFERRED NAME
Yumeng Zhang

PASSPORT NAME

COUNTRY OF BIRTH
CHINA

COUNTRY OF CITIZENSHIP
CHINA

CITY OF BIRTH
Taiyuan

DATE OF BIRTH
21 APRIL 2001

FORM ISSUE REASON
CONTINUED ATTENDANCE - TRAVEL

ADMISSION NUMBER

Class of Admission

F-1

ACADEMIC AND LANGUAGE

SCHOOL INFORMATION

SCHOOL NAME
Harvard University
Harvard University

SCHOOL ADDRESS
c/o Harvard International Office, 1350 Massachusetts Ave., Rm. 864, Cambridge, MA 02138

SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL
Khuong Nguyen
Operations Manager

SCHOOL CODE AND APPROVAL DATE
BOS214F00162000
30 JANUARY 2003

PROGRAM OF STUDY

EDUCATION LEVEL
MASTER'S

MAJOR 1
Infectious Disease and Global Health 26.0509

MAJOR 2
None 00.0000

PROGRAM ENGLISH PROFICIENCY
Required

ENGLISH PROFICIENCY NOTES
Student is proficient

EARLIEST ADMISSION DATE

START OF CLASSES
21 AUGUST 2023

PROGRAM START/END DATE
21 AUGUST 2023 - 29 MAY 2025

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 9 MONTHS		**STUDENT'S FUNDING FOR:** 9 MONTHS	
Tuition and Fees	$ 57,800	Personal Funds	$ 74,053
Living Expenses	$ 35,538	Harvard Chan Grant	$ 19,285
Expenses of Dependents (0)	$	Funds From Another Source	$
Other	$	On-Campus Employment	$
TOTAL	$ 93,338	TOTAL	$ 93,338

REMARKS

SCHOOL ATTESTATION

I certify under penalty of perjury that all information provided above was entered before I signed this form and is true and correct. I executed this form in the United States after review and evaluation in the United States by me or other officials of the school of the student's application, transcripts, or other records of courses taken and proof of financial responsibility, which were received at the school prior to the execution of this form. The school has determined that the above named student's qualifications meet all standards for admission to the school and the student will be required to pursue a full program of study as defined by 8 CFR 214.2(f)(6). I am a designated school official of the above named school and am authorized to issue this form.

X

SIGNATURE OF: Khuong Nguyen, Operations Manager

DATE ISSUED
22 August 2023

PLACE ISSUED
Cambridge,MA

STUDENT ATTESTATION

I have read and agreed to comply with the terms and conditions of my admission and those of any extension of stay. I certify that all information provided on this form refers specifically to me and is true and correct to the best of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full program of study at the school named above. I also authorize the named school to release any information from my records needed by DHS pursuant to 8 CFR 214.3(g) to determine my nonimmigrant status. **Parent or guardian, and student, must sign if student is under 18.**

X

SIGNATURE OF: Yumeng Zhang

DATE

X

NAME OF PARENT OR GUARDIAN **SIGNATURE** **ADDRESS (city/state or province/country)** **DATE**

SEVIS ID: N0032255837 (F-1) **NAME: Yumeng Zhang**

EMPLOYMENT AUTHORIZATIONS

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE	CURRENT SESSION END DATE
21 AUGUST 2023	15 DECEMBER 2023

TRAVEL ENDORSEMENT

This page, when properly endorsed, may be used for re-entry of the student to attend the same school after a temporary absence from the United States. Each endorsement is valid for one year.

Designated School Official	TITLE	SIGNATURE	DATE ISSUED	PLACE ISSUED
Khuong Nguyen	Operations Manager	X	08/22/2023	Cambridge, MA
		X		
		X		
		X		

INSTRUCTIONS TO STUDENTS

STUDENT ATTESTATION. You should read everything on this page carefully. Be sure that you understand the terms and conditions concerning your admission and stay in the United States as a nonimmigrant student before signing the student attestation on page 1 of the Form I-20 A-B. The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

FORM I-20. The Form I-20 (this form) is the primary document to show that you have been admitted to school in the United States and that you are authorized to apply for admission to the United States in F-1 class of admission. You must have your Form I-20 with you at all times. If you lose your Form I-20, you must request a new one from your designated school official (DSO) at the school named on your Form I-20.

VISA APPLICATION. You must give this Form I-20 to the U.S. consular officer at the time you apply for a visa (unless you are exempt from visa requirements). If you have a Form I-20 from more than one school, be sure to present the Form I-20 for the school you plan to attend. Your visa will include the name of that school, and you must attend that school upon entering the United States. You must also provide evidence of support for tuition and fees and living expenses while you are in the United States.

ADMISSION. When you enter the United States, you must present the following documents to the officer at the port of entry: 1) a Form I-20; 2) a valid F-1 visa(unless you are exempt from visa requirements); 3) a valid passport; and 4) evidence of support for tuition and fees and living expenses while you are in the United States. The agent should return all documents to you before you leave the inspection area.

REPORT TO SCHOOL NAMED ON YOUR FORM I-20 AND VISA. Upon your first entry to the United States, you must report to the DSO at the school named on your Form I-20 and your F-1 visa (unless you are exempt from visa requirements). If you decide to attend another school before you enter the United States, you must present a Form I-20 from the new school to a U.S. consular officer for a new F-1 visa that names the new school. Failure to enroll in the school, by the program start date on your Form I-20 may result in the loss of your student status and subject you to deportation.

EMPLOYMENT. Unlawful employment in the United States is a reason for terminating your F-1 status and deporting you from the United States. You may be employed on campus at your school. You may be employed off-campus in curricular practical training (CPT) if you have written permission from your DSO. You may apply to U.S. Citizenship and Immigration Services (USCIS) for off-campus employment authorization in three circumstances: 1) employment with an international organization; 2) severe and unexpected economic hardship; and 3) optional practical training (OPT) related to your degree. You must have written authorization from USCIS before you begin work. Contact your DSO for details. Your spouse or child (F-2 classification) may not work in the United States

PERIOD OF STAY. You may remain in the United States while taking a full course of study or during authorized employment after your program. F-1 status ends and you are required to leave the United States on the earliest of the following dates: 1) the program end date on your Form I-20 plus 60 days; 2) the end date of your OPT plus 60 days; or 3) the termination of your program for any other reason. Contact your DSO for details.

EXTENSION OF PROGRAM. If you cannot complete the education program by the program end date on page 1 of your Form I-20, you should contact your DSO at least 15 days before the program end date to request an extension.

SCHOOL TRANSFER. To transfer schools, first notify the DSO at the school you are attending of your plan to transfer, then obtain a Form I-20 from the DSO at the school you plan to attend. Return the Form I-20 for the new school to the DSO at that school within 15 days after beginning attendance at the new school. The DSO will then report the transfer to the Department of Homeland Security (DHS). You must enroll in the new school at the next session start date. The DSO at the new school must update your registration in SEVIS.

NOTICE OF ADDRESS. When you arrive in the United States, you must report your U.S. address to your DSO. If you move, you must notify your DSO of your new address within 10 days of the change of address. The DSO will update SEVIS with your new address.

REENTRY. F-1 students may leave the United States and return within a period of five months.To return, you must have: 1) a valid passport; 2) a valid F-1 student visa (unless you are exempt from visa requirements); and 3) your Form I-20, page 2, properly endorsed for reentry by your DSO. If you have been out of the United States for more than five months, contact your DSO

AUTHORIZATION TO RELEASE INFORMATION BY SCHOOL. DHS requires your school to provide DHS with your name, country of birth, current address, immigration status, and certain other information on a regular basis or upon request. Your signature on the Form I-20 authorizes the named school to release such information from your records.

PENALTY. To maintain your nonimmigrant student status, you must: 1) remain a full-time student at your authorized school; 2) engage only in authorized employment; and 3) keep your passport valid. Failure to comply with these regulations will result in the loss of your student status and subject you to deportation.

INSTRUCTIONS TO SCHOOLS

Failure to comply with 8 CFR 214.3(k) and 8 CFR 214.4 when issuing Forms I-20 will subject you and your school to criminal prosecution. If you issue this form improperly, provide false information, or fail to submit required reports, DHS may withdraw its certification of your school for attendance by nonimmigrant students.

ISSUANCE OF FORM I-20. DSOs may issue a Form I-20 for any nonimmigrant your school has accepted for a full course of study if that person: 1) plans to apply to enter the United States in F-1 status; 2) is in the United States as an F-1 nonimmigrant and plans to transfer to your school; or 3) is in the United States and will apply to change nonimmigrant status to F-1. DSOs may also issue the Form I-20 to the spouse or child (under the age of 21) of an F-1 student to use to enter or remain in the United States as an F-2 dependent. DSOs must sign where indicated at the bottom of page 1 of the Form I-20 to attest that the form is completed and issued in accordance with regulations.

ENDORSEMENT OF PAGE 2 FOR REENTRY. If there have been no substantive changes in information, DSOs may endorse page 2 of the Form I-20 for the student and/or the F-2 dependents to reenter the United States. If there have been substantive changes, the DSO should issue and sign a new Form I-20 that includes those changes.

RECORDKEEPING. DHS may request information concerning the student's immigration status for various reasons. DSOs should retain all evidence of academic ability and financial resources on which admission was based, until SEVIS shows the student's record completed or terminated.

AUTHORITY FOR COLLECTING INFORMATION. Authority for collecting the information on this and related student forms is contained in 8 U.S.C. 1101 and 1184. The Department of State and DHS use this information to determine eligibility for the benefits requested.The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

REPORTING BURDEN. U.S. Immigration and Customs Enforcement collects this information as part of its agency mission under the Department of Homeland Security. The estimated average time to review the instructions, search existing data sources, gather and maintain the needed data, and complete and review the collection of information is 30 minutes (.50 hours) per response. An agency may not conduct or sponsor, and a person is not required to respond to an information collection unless a form displays a currently valid OMB Control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Office of the Chief Information Officer/Forms Management Branch, U.S. Immigration and Customs Enforcement. 801 I Street NW Stop 5800, Washington, DC 20536-5800. Do not send the form to this address.

编号 Reference No.: 202407032018853f953449d3
签发日期 Issuance Date: 03/07/2024

余额证明
Certificate of Balance

致/To:[执事先生]

[敬启者]/To [whom it may concern]

兹证明:

[张雨濛][女士](身份证件号:[14010720010421452X])

截止本证明签发日前一个工作日银行营业终了之时，上述客户在汇丰银行（中国）有限公司（“汇丰银行”）持有如下产品：

We hereby certify:

[Ms.] [YU MENG ZHANG](ID No.:[14010720010421452X])

As of the close of business on the last working day before the Issuance Date of this Certificate, above customer holds below products with HSBC Bank (China) Company Limited (“HSBC”).

存款明细:
Details of Deposits:

账户号码 Account Number	存款种类 Deposit Type	币种 Currency	金额 Amount	起始日 Start Date （日/月/年 DD/MM/YYYY）	到期日 Maturity Date (日/月/年 DD/MM/YYYY)
CNHSBC164026619050	储蓄账户/Saving Account	人民币/CNY	62956.83	NA	NA

代客境外理财计划明细:
Details of Overseas Investment Plans:

账户号码 Account Number	产品名称 Product Name	产品参考编号 Product ReferenceNumber	投资币种 Investment Currency	理财计划份额 Investment Plan TotalUnit	人民币等值参考市值 Indicative Market Value inCNY equivalent
CNHSBC024026619588	OIP-联博美国增长基金$/OIP-ABAmericanGrowthPortfolio $	IPFD2240	美元/USD	206.425000	321119.26
CNHSBC024026619588	OIP-贝莱德健康科学(CNY)/OIP-BGF HC (CNY)	IPFD2069	美元/USD	421.140000	221460.86

声明 Disclaimer:

1. 上述信息系基于上述客户的要求而提供，仅用于证明上述客户在上述时间点持有的上述产品。以上信息为绝密。汇丰银行及其员工均不对本证明书的出具承担任何法律责任。汇丰银行及其员工并未通过出具本文件而作出，也不应被视为作出，任何类型的保证或承诺。

   The above information is provided at the request of the above customer, and is limited to the above products held by the above customer at the above point of time. The information is given in strict confidence. Neither HSBC nor any member of our staff shall bear any responsibility or liability, howsoever arising, for issuing this Certificate. No guarantee or warranty of any kind is given, or shall be deemed to be given, by HSBC or by any member of our staff by virtue of this document .

2. 结构性存款仅在相关产品文件有此等约定的前提下于到期时提供部分或全部本金保障。结构性存款系投资产品，其并非也不应被视为普通存款或定期存款，除非相关产品文件允许申请提前赎回，客户不得于到期日前提取结构性存款的全部或其任何部分。如果结构性存款在到期日前被提前赎回，客户届时可收取的赎回额可能少于该结构性存款受保障的投资本金金额。

   Structured Deposit will be capital protected, fully or partially, upon its maturity only if the relevant product documents provide so. Structured Deposit is an investment product, which is not and should not be treated as a normal deposit or a time deposit, and the customer is not allowed to withdraw all or any part of a Structured Deposit prior to its maturity unless application for early redemption is allowed under the relevant product documents. In case of early redemption of a Structured Deposit prior to its maturity, the redemption amount to be received by the customer at that time may be less than the protected part of investment principal.

3. 双币投资非普通存款，而是具有投资风险的投资性产品。双币投资为非保本浮动收益产品，汇丰银行对该等产品的投资本金和回报不提供任何保证或承诺。于到期日，双币投资的投资本金和票息可能以不同于投资货币的另一种货币支付。客户不得于到期日（含当日）前提取双币投资的全部或其任何部分。

   Dual Currency Investment is not a normal deposit, but rather a product involving investment risks. Dural Currency Investment is a non-capital protected investment product with floating returns and HSBC does not provide any guarantee or promise on the principal or return of the product. The investment principal and coupon at maturity of Dual Currency Investment may be paid in a currency different from the original investment currency. The customer is not allowed to withdraw all or part of the Dual Currency Investment prior to its maturity (inclusive).

4. 代客境外理财计划具有投资风险，市值会因市场波动而波动，这将导致代客境外理财计划在上述截止日期之后的市值可能高于或低于载明的市值。证明书载明的人民币等值的参考市值系根据本证明签发日银行可获知的最新参考价格及人民币汇率计算，仅供参考，产品实际赎回金额应届时根据相关产品条款计算确定。代客境外理财计划可自由赎回，客户可以在本证明书出具之日后的任何时候全部或部分赎回该投资产品。

   Overseas Investment Plan has investment risk and the market value will fluctuate according to market trend. It will cause the value of the Overseas Investment Plan after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and CNY exchange rate available on the Issuance Date of this Certificate and is for reference only, the actual redemption amount shall be calculated according to relevant product Terms and Conditions by the time. Overseas Investment Plan can be redeemed discretionarily, and thus the customer can fully or partially redeem such investment product at any time after the issuing date of this Certificate.

5. 内地证券投资基金/香港互认基金具有投资风险，市值会因市场波动而波动，这将导致内地证券投资基金/香港互认基金在上述时点之后的基金参考市值可能高于或低于载明的参考市值。本证明书载明的人民币等值参考市值系根据本证明签发日银行最新可获知的参考价格及人民币汇率计算，仅供参考，产品实际赎回金额应根据产品条款和届时基金份额净值计算。内地证券投资基金/香港互认基金可自由赎回，客户可以在本证明书出具之日后的任何时候全部或部分赎回该投资产品。内地证券投资基金/香港互认基金为第三方基金公司发行、管理的投资产品，汇丰银行仅为该等投资产品的代销机构，不承担产品的投资、兑付和风险管理责任，所以此等产品虽然是客户通过汇丰银行购买，但并非在汇丰银行持有。

Local Unit Trusts/Hong Kong Mutual Recognized Funds have investment risk and the market value will fluctuate according to market trend. It will cause the market value of the Local Unit Trusts/Hong Kong Mutual Recognized Funds after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and CNY exchange rate available on the Issuance Date of this Certificate and is for reference only. The actual redemption amount shall be calculated according to relevant product Terms and Conditions by the time. Local Unit Trusts/Hong Kong Mutual Recognized Funds can be redeemed discretionarily, and thus the customer can fully or partially redeem such investment product at any time after the issuing date of this Certificate. Local Unit Trusts/Hong Kong Mutual Recognized Funds are products issued and managed by third party fund houses, HSBC only acts as the consignment agency for those products and will not be liable for the responsibilities of investment, redemption and risk management, although the Local Unit Trusts/Hong Kong Mutual Recognized Funds are purchased by customers through HSBC, those products are not held with HSBC.

6. 资产管理计划具有投资风险，市值会因市场波动而波动，这将导致资产管理计划产品在上述时点之后的参考市值可能高于或低于载明的参考市值。本证明书载明的人民币等值的参考市值系根据本证明签发日银行可获知的最新价格及人民币汇率计算所得，仅供参考，产品实际赎回金额应根据相关资产管理计划合同计算。部分资产管理计划可提前赎回，对于可提前赎回的资产管理计划，客户可以在本证明书出具之日后根据资产管理计划合同的约定，全部或部分赎回该产品。资产管理计划为第三方发行、管理的投资产品，汇丰银行仅为资产管理计划产品的代销机构，不承担产品的投资、兑付和风险管理责任，所以此等产品虽然是客户通过汇丰银行购买，但并非在汇丰银行持有。

   Asset Management Plans have investment risk and the market value will fluctuate according to market trend. It will cause the market value of the Asset Management Plan after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and exchange rate available on the Issuance Date of this Certificate and is for reference only. The actual redemption amount shall be calculated according to relevant Asset Management Plan Agreement by the time. Some Asset Management Plan can be early redeemed, for those Asset Management Plan can be early redeemed, the customer can fully or partially redeem such investment product according to the Asset Management Plan Agreement after the issuing date of this Certificate. Asset Management Plans are products issued and managed by third party product providers and HSBC only acts as the consignment agency for those products and will not be liable for the responsibilities of investment, redemption and risk management, although the Asset Management Plan are purchased by customers through the Bank, those products are not held with HSBC.

7. 本证明书不能流通，也不能转让。本证明书不能用于提取存款或要求汇丰银行支付任何款项。本证明书并非银行担保函，亦不能用于设立任何质押或担保。本证明书一经涂改即无效。本证明书的复印件也是无效的。

   This Certificate is non-negotiable and non-transferable. This Certificate shall not be used to withdraw deposit or to claim against HSBC for any payment. This Certificate is not a bank guarantee and shall not be used to create any pledge or security. Any alterations or photocopy of this Certificate will render it invalid.

Issued by HSBC Bank (China) Company Limited

本证明书由汇丰银行（中国）有限公司

Wealth & Personal Banking Stamp (effective with a valid stamp)

财富管理及个人银行业务部出具(该证明盖章生效)

HSBC BANK (CHINA) COMPANY LIMITED 汇丰银行（中国）有限公司 业务电子章

编号 Reference No.: 20240703c464141c479c4a74
签发日期 Issuance Date: 03/07/2024

余额证明
Certificate of Balance

致/To:[执事先生]

[敬启者]/To [whom it may concern]

兹证明:

[张雨濛][女士](身份证件号:[14010720010421452X])

截止本证明签发日前一个工作日银行营业终了之时，上述客户在汇丰银行（中国）有限公司（“汇丰银行”）持有如下产品:

We hereby certify:

[Ms.] [YU MENG ZHANG](ID No.:[14010720010421452X])

As of the close of business on the last working day before the Issuance Date of this Certificate, above customer holds below products with HSBC Bank (China) Company Limited (“HSBC”).

存款明细:
Details of Deposits:

账户号码 Account Number	存款种类 Deposit Type	币种 Currency	金额 Amount	起始日 Start Date （日/月/年 DD/MM/YYYY）	到期日 Maturity Date (日/月/年 DD/MM/YYYY)
CNHSBC164026619050	储蓄账户/Saving Account	人民币/CNY	62956.83	NA	NA

代客境外理财计划明细:
Details of Overseas Investment Plans:

账户号码 Account Number	产品名称 Product Name	产品参考编号 Product ReferenceNumber	投资币种 Investment Currency	理财计划份额 Investment Plan TotalUnit	人民币等值参考市值 Indicative Market Value inCNY equivalent
CNHSBC024026619588	OIP-联博美国增长基金$/OIP-ABAmericanGrowthPortfolio$	IPFD2240	美元/USD	206.425000	322730.64
CNHSBC024026619588	OIP-贝莱德健康科学(CNY)/OIP-BGF HC (CNY)	IPFD2069	美元/USD	421.140000	216472.16

截止本证明签发日前一个工作日银行营业终了之时，上述客户持有汇丰银行代销的如下产品:

As of the close of business on the last working day before the Issuance Date of this Certificate, above customer holds below products distributed by HSBC.

香港互认基金明细：
Details of Hong Kong Mutual Recognized Funds:

基金名称 Fund Name	基金代码 Fund Code	投资币种 Investment Currency	持有基金份额 Total Holding Unit	人民币等值参考市值 Indicative Market Value inCNY equivalent
百达策略收益人民币对冲累计/Pictet Strategic Income HM RMB	968075	人民币/CNY	60030.790000	776000.01
汇丰亚洲债券人民币非对冲派息/HSBC AB CNY Unhedged Mth Div	968105	人民币/CNY	50453.050000	392000.02

声明 Disclaimer：

1. 上述信息系基于上述客户的要求而提供，仅用于证明上述客户在上述时间点持有的上述产品。以上信息为绝密。汇丰银行及其员工均不对本证明书的出具承担任何法律责任。汇丰银行及其员工并未通过出具本文件而作出，也不应被视为作出，任何类型的保证或承诺。

   The above information is provided at the request of the above customer, and is limited to the above products held by the above customer at the above point of time. The information is given in strict confidence. Neither HSBC nor any member of our staff shall bear any responsibility or liability, howsoever arising, for issuing this Certificate. No guarantee or warranty of any kind is given, or shall be deemed to be given, by HSBC or by any member of our staff by virtue of this document .

2. 结构性存款仅在相关产品文件有此等约定的前提下于到期时提供部分或全部本金保障。结构性存款系投资产品，其并非也不应被视为普通存款或定期存款，除非相关产品文件允许申请提前赎回，客户不得于到期日前提取结构性存款的全部或其任何部分。如果结构性存款在到期日前被提前赎回，客户届时可收取的赎回额可能少于该结构性存款受保障的投资本金金额。

   Structured Deposit will be capital protected, fully or partially, upon its maturity only if the relevant product documents provide so. Structured Deposit is an investment product, which is not and should not be treated as a normal deposit or a time deposit, and the customer is not allowed to withdraw all or any part of a Structured Deposit prior to its maturity unless application for early redemption is allowed under the relevant product documents. In case of early redemption of a Structured Deposit prior to its maturity, the redemption amount to be received by the customer at that time may be less than the protected part of investment principal.

3. 双币投资非普通存款，而是具有投资风险的投资性产品。双币投资为非保本浮动收益产品，汇丰银行对该等产品的投资本金和回报不提供任何保证或承诺。于到期日，双币投资的投资本金和票息可能以不同于投资货币的另一种货币支付。客户不得于到期日（含当日）前提取双币投资的全部或其任何部分。

   Dual Currency Investment is not a normal deposit, but rather a product involving investment risks. Dural Currency Investment is a non-capital protected investment product with floating returns and HSBC does not provide any guarantee or promise on the principal or return of the product. The investment principal and coupon at maturity of Dual Currency Investment may be paid in a currency different from the original investment currency. The customer is not allowed to withdraw all or part of the Dual Currency Investment prior to its maturity (inclusive).

4. 代客境外理财计划具有投资风险，市值会因市场波动而波动，这将导致代客境外理财计划在上述截止日期之后的市值可能高于或低于载明的市值。证明书载明的人民币等值的参考市值系根据本证明签发日银行可获知的最新参考价格及人民

币汇率计算，仅供参考，产品实际赎回金额应届时根据相关产品条款计算确定。代客境外理财计划可自由赎回，客户可以在本证明书出具之日后的任何时候全部或部分赎回该投资产品。

Overseas Investment Plan has investment risk and the market value will fluctuate according to market trend. It will cause the value of the Overseas Investment Plan after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and CNY exchange rate available on the Issuance Date of this Certificate and is for reference only, the actual redemption amount shall be calculated according to relevant product Terms and Conditions by the time. Overseas Investment Plan can be redeemed discretionarily, and thus the customer can fully or partially redeem such investment product at any time after the issuing date of this Certificate.

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   Local Unit Trusts/Hong Kong Mutual Recognized Funds have investment risk and the market value will fluctuate according to market trend. It will cause the market value of the Local Unit Trusts/Hong Kong Mutual Recognized Funds after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and CNY exchange rate available on the Issuance Date of this Certificate and is for reference only. The actual redemption amount shall be calculated according to relevant product Terms and Conditions by the time. Local Unit Trusts/Hong Kong Mutual Recognized Funds can be redeemed discretionarily, and thus the customer can fully or partially redeem such investment product at any time after the issuing date of this Certificate. Local Unit Trusts/Hong Kong Mutual Recognized Funds are products issued and managed by third party fund houses, HSBC only acts as the consignment agency for those products and will not be liable for the responsibilities of investment, redemption and risk management, although the Local Unit Trusts/Hong Kong Mutual Recognized Funds are purchased by customers through HSBC, those products are not held with HSBC.

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HSBC **Premier**

P.O. Box 1393
Buffalo, NY 14240-1393

Questions?
Call 1.888.662.4722
TTY 1.800.898.5999
us.hsbc.com
Or write:
HSBC
P.O. Box 9
Buffalo, New York 14240

YUMENG ZHANG
YING ZE QU DA TIE JIANG XIANG 15
HAO YUANKAI XUAN D ZUO 6CENG 10HAO
TAIYUAN SHANXI 030000 CHINA

ONLINE CERTIFICATE OF DEPOSIT

ACCOUNT NUMBER 025-395195-391
STATEMENT PERIOD 03/29/24 TO 04/26/24

YUMENG ZHANG

BEGINNING BALANCE	$61,897.98
DEPOSITS & OTHER ADDITIONS	$236.50
WITHDRAWALS & OTHER SUBTRACTIONS	$0.00
ENDING BALANCE	$62,134.48
INTEREST PAID YEAR TO DATE	$948.37

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
03/29/24	OPENING BALANCE			$61,897.98
04/03/24	INTEREST PAID FROM 03/04/24 THRU 04/02/24 INTEREST RATE 4.64%	236.50		$62,134.48
04/26/24	ENDING BALANCE			$62,134.48

All deposited items are credited subject to final payment.

Some of the payment information provided herein may be truncated due to space constraints.

Please examine your statement at once. *If you change your address, please notify us of your new address.*

For Consumer Accounts Only:
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
Electronic transfers (called transfers below) means a) deposits, withdrawals, or payments made at an ATM or store terminal, b) bill payer transfers c) all other electronic transfers (e.g., payroll deposits, Social Security deposits, insurance payments, etc.).

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, TELEPHONE US OR WRITE TO US AS SOON AS YOU CAN -- USE THE TELEPHONE NUMBER OR ADDRESS ON THE FRONT OF THIS STATEMENT.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).
(2) 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.
(3) Tell us the dollar amount of the suspected error.

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

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TAIYUAN SHANXI 030000 CHINA

ONLINE CERTIFICATE OF DEPOSIT

ACCOUNT NUMBER 025-395195-391
STATEMENT PERIOD 04/27/24 TO 05/28/24

YUMENG ZHANG

BEGINNING BALANCE	**$62,134.48**
DEPOSITS & OTHER ADDITIONS	$237.39
WITHDRAWALS & OTHER SUBTRACTIONS	$0.00
ENDING BALANCE	**$62,371.87**
INTEREST PAID YEAR TO DATE	$1,185.76

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
04/27/24	OPENING BALANCE			$62,134.48
05/03/24	INTEREST PAID FROM 04/03/24 THRU 05/02/24 INTEREST RATE 4.64%	237.39		$62,371.87
05/28/24	ENDING BALANCE			$62,371.87

All deposited items are credited subject to final payment.

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HAO YUANKAI XUAN D ZUO 6CENG 10HAO
TAIYUAN SHANXI 030000 CHINA

ONLINE CERTIFICATE OF DEPOSIT

ACCOUNT NUMBER 025-395195-391

STATEMENT PERIOD 05/29/24 TO 06/28/24

YUMENG ZHANG

BEGINNING BALANCE	$62,371.87
DEPOSITS & OTHER ADDITIONS	$246.27
WITHDRAWALS & OTHER SUBTRACTIONS	$0.00
ENDING BALANCE	$62,618.14
INTEREST PAID YEAR TO DATE	$1,432.03

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
05/29/24	OPENING BALANCE			$62,371.87
06/03/24	INTEREST PAID FROM 05/03/24 THRU 06/02/24 INTEREST RATE 4.64%	246.27		$62,618.14
06/28/24	ENDING BALANCE			$62,618.14

All deposited items are credited subject to final payment.

Some of the payment information provided herein may be truncated due to space constraints.

Please examine your statement at once. *If you change your address, please notify us of your new address.*

For Consumer Accounts Only:
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
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We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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Some of the payment information provided herein may be truncated due to space constraints.

11:35

Accounts

HSBC Premier Savings
267171617

	53.27 USD
Balance as of	Jul 2, 2024
Account status	ACTIVE

Online Certificate of Deposit
025395195391

	62,618.14 USD
Balance as of	Jul 2, 2024
Available Balance	2,849.39 USD
Account status	ACTIVE

CHINA

Multicurrency Exchange Savings
024-026619-406

142.13 USD

Multicurrency Notes Savings
024-026619-427

0.00 USD

Settlement Account
164-026619-050

62,956.83 CNY

Solo Investment Account
CNHSBC024026619588

2,940,161.32 CNY

INVESTMENT REPORT
June 1, 2024 - June 30, 2024

FIDELITY ACCOUNT YUMENG ZHANG - INDIVIDUAL
▶ **Account Number: Z21-978232**

Envelope # BQLNGWBBCQJFD

YUMENG ZHANG
1335 BOYLSTON ST
1115
BOSTON MA 02215-3948

Your Account Value: $86,205.46

Change from Last Period: ▲ $1,014.66

	This Period	Year-to-Date
Beginning Account Value	**$85,190.80**	**-**
Additions	-	95,000.00
Subtractions	-	-0.12
Transaction Costs, Fees & Charges	-	*-0.12*
Change in Investment Value *	1,014.66	-8,794.42
Ending Account Value **	**$86,205.46**	**$86,205.46**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$86,205.46	

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666

* *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.*

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Account Summary

Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

Account Value: **$86,205.46**

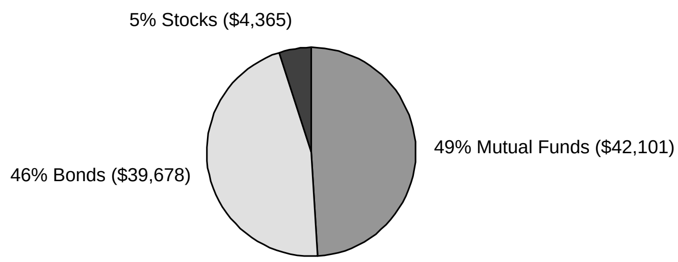
Change in Account Value ▲ $1,014.66

	This Period	Year-to-Date
Beginning Account Value	**$85,190.80**	**-**
Additions	**-**	**95,000.00**
Deposits	-	95,000.00
Subtractions	**-**	**-0.12**
Transaction Costs, Fees & Charges	-	-0.12
Change in Investment Value *	**1,014.66**	**-8,794.42**
Ending Account Value	**$86,205.46**	**$86,205.46**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$86,205.46	

* *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.*

▶ The debit card entry level daily ATM limit was raised from $500 to $1,000 for clients using debit cards from the Fidelity Account, Fidelity Cash Management Account and Fidelity Bloom Spend Account. All debit card transactions are subject to the Available to Withdraw balance. 1149533.1.0

Account Holdings



Top Holdings

Description	Value	Percent of Account
Fidelity 500 Index Fund	$42,101	49%
United States Treas Bills Zero Cpn Zero Coupon	9,994	12
United States Treas Bills Zero Cpn Zero Coupon	9,975	12
Total	**$62,070**	**73%**

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

Income Summary

	This Period	Year-to-Date
Taxable	**$25.91**	**$306.43**
Dividends	25.91	306.43
Total	**$25.91**	**$306.43**

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Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

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	**-**	**-10,884.50**
Short-term Loss	-	-10,884.93
Short-term Disallowed Loss	-	0.43
Net Gain/Loss	**-**	**-$10,884.50**

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	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2024	EAI ($) / EY (%)
FIDELITY TREASURY MONEY MARKET FUND (FZFXX) -- 7-day yield: 4.95%	$5,033.66	60.780	$1.0000	$60.78	not applicable	not applicable	$3.01 4.950%
Total Core Account (0% of account holdings)	**$5,033.66**			**$60.78**			**$3.01**

Mutual Funds

Description	Beginning Market Value Jun 1, 2024	Quantity Jun 30, 2024	Price Per Unit Jun 30, 2024	Ending Market Value Jun 30, 2024	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2024	EAI ($) / EY (%)
Stock Funds							
FIDELITY 500 INDEX FUND(FXAIX)	$40,642.44	221.352	$190.2000	$42,101.15	$40,122.03	$1,979.12	$534.79 1.270%
Total Stock Funds (49% of account holdings)	$40,642.44			$42,101.15	$40,122.03	$1,979.12	$534.79
Total Mutual Funds (49% of account holdings)	**$40,642.44**			**$42,101.15**	**$40,122.03**	**$1,979.12**	**$534.79**

Holdings

Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

Stocks

Description	Beginning Market Value Jun 1, 2024	Quantity Jun 30, 2024	Price Per Unit Jun 30, 2024	Ending Market Value Jun 30, 2024	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2024	EAI ($) / EY (%)
Common Stock							
BROADCOM INC COM (AVGO)	unavailable	2.719	$1,605.5300	$4,365.43	$4,998.79	-$633.36	$57.10 1.310%
Total Common Stock (5% of account holdings)	unavailable			$4,365.43	$4,998.79	-$633.36	$57.10
Total Stocks (5% of account holdings)	**unavailable**			**$4,365.43**	**$4,998.79**	**-$633.36**	**$57.10**

Bonds

Description	Maturity	Beginning Market Value Jun 1, 2024	Quantity Jun 30, 2024	Price Per Unit Jun 30, 2024	End. Market Value *Accrued Int. (AI)* Jun 30, 2024	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2024	Est. Annual Income (EAI)	Coupon Rate
US Treasury/Agency Securities									
UNITED STATES TREAS BILLS ZERO CPN ZERO COUPON CUSIP: 912796Y52	07/05/24	$9,953.10	10,000.000	$99.9410	$9,994.10 -	$9,875.71	$118.39	-	-
UNITED STATES TREAS BILLS ZERO CPN ZERO COUPON CUSIP: 912797JS7	07/18/24	9,934.30	10,000.000	99.7520	9,975.20 -	9,867.85	107.35	-	-
UNITED STATES TREAS BILLS ZERO CPN ZERO COUPON CUSIP: 912797GW1	10/03/24	9,824.10	10,000.000	98.6490	9,864.90 -	9,751.16	113.74	-	-
UNITED STATES TREAS BILLS ZERO CPN ZERO COUPON CUSIP: 912797KU0	10/17/24	9,803.20	10,000.000	98.4390	9,843.90 -	9,745.61	98.29	-	-
Total US Treasury/Agency Securities (46% of account holdings)		$39,514.70			$39,678.10	$39,240.33	$437.77	-	
Total Bonds (46% of account holdings)		**$39,514.70**			**$39,678.10**	**$39,240.33**	**$437.77**	**-**	
Total Holdings					**$86,205.46**	**$84,361.15**	**$1,783.53**	**$594.90**	

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Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

Holdings

All positions held in cash account unless indicated otherwise.

EAI & EY ***Estimated Annual Income (EAI) & Estimated Yield (EY)*** *- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts.* ***For calculation details, refer to the "Additional Information and Endnotes" section.***

-- not available

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
06/18	**BROADCOM INC COM**	11135F101	You Bought	0.719	$1,838.70000	-	-$1,322.03
06/18	**BROADCOM INC COM**	11135F101	You Bought	2.000	1,838.38170	-	-3,676.76
Total Securities Bought						-	-$4,998.79
Net Securities Bought & Sold						**-**	**-$4,998.79**

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/28	**BROADCOM INC COM**	11135F101	Dividend Received	-	-	$14.27
06/28	**FIDELITY TREASURY MONEY MARKET FUND**	316341304	Dividend Received	-	-	11.64
Total Dividends, Interest & Other Income						**$25.91**

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Activity

Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

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
06/18	CASH	You Sold	**FIDELITY TREASURY MONEY MARKET FUND** MORNING TRADE @ 1	-4,998.790	$1.0000	-$4,998.79	$34.87
06/28	CASH	You Bought	**FIDELITY TREASURY MONEY MARKET FUND** MORNING TRADE @ 1	14.270	1.0000	14.27	49.14
06/28	CASH	Reinvestment	**FIDELITY TREASURY MONEY MARKET FUND** REINVEST @ $1.000	11.640	1.0000	11.64	60.78
Total Core Fund Activity						**-$4,972.88**	

Estimated Cash Flow *(Rolling as of June 30, 2024)*

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
July 2024	--	$20,000	--	--	$134	--	$20,134
August	--	--	--	--	--	--	--
September	--	--	14	--	--	--	14
October	--	20,000	--	--	134	--	20,134
November	--	--	--	--	--	--	--
December	--	--	14	--	--	--	14
January 2025	--	--	--	--	134	--	134
February	--	--	--	--	--	--	--
March	--	--	14	--	--	--	14
April	--	--	--	--	134	--	134
May	--	--	--	--	--	--	--
June	--	--	14	--	--	--	14
Total	**--**	**$40,000**	**$56**	**--**	**$536**	**--**	**$40,592**

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next

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Estimated Cash Flow *(Rolling as of June 30, 2024)*

12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

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
- Effective August 22, 2024, the bank that issues the debit card associated with the Fidelity Account (R), Fidelity Cash Management Account and Fidelity Youth(R) Account is changing from PNC Bank N.A. to Leader Bank N.A. With this change, a fee will be assessed at PNC Bank ATMs. For Fidelity Cash Management Account owners, Youth Account(R) owners or Fidelity Account(R) owners, coded Premium, Active Trader VIP, Private Client Group, Wealth Management, or former Youth Account(R) owners, your account will automatically be reimbursed for all PNC ATM fees charged while using the Fidelity(R) Debit Card. ATMs with the Allpoint or MoneyPass logos will continue to provide a surcharge-free ATM experience. 1149536.1.0

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Additional Information and Endnotes

Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

▶ 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

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

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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Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.
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.
Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.
Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.
Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).
Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).
Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.
Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

Additional Information About Your Brokerage Account, If Applicable

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.
Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.
SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to $500,000 (including cash claims limited to $250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.
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Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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INVESTMENT REPORT
June 1, 2024 - June 30, 2024

FIDELITY ACCOUNT YUMENG ZHANG - INDIVIDUAL
▶ **Account Number: Z21-978232**

Envelope # BQLNGWBBCQJFD

YUMENG ZHANG
1335 BOYLSTON ST
1115
BOSTON MA 02215-3948

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Change from Last Period: ▲ **$1,014.66**

	This Period	Year-to-Date
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FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666

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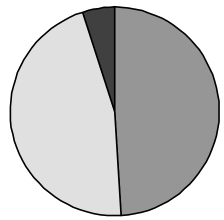
Subtractions	**-**	**-0.12**
Transaction Costs, Fees & Charges	-	-0.12
Change in Investment Value *	**1,014.66**	**-8,794.42**
Ending Account Value	**$86,205.46**	**$86,205.46**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$86,205.46	

* *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.*

▶ The debit card entry level daily ATM limit was raised from $500 to $1,000 for clients using debit cards from the Fidelity Account, Fidelity Cash Management Account and Fidelity Bloom Spend Account. All debit card transactions are subject to the Available to Withdraw balance. 1149533.1.0

Account Holdings



Top Holdings

Description	Value	Percent of Account
Fidelity 500 Index Fund	$42,101	49%
United States Treas Bills Zero Cpn Zero Coupon	9,994	12
United States Treas Bills Zero Cpn Zero Coupon	9,975	12
Total	**$62,070**	**73%**

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

Income Summary

	This Period	Year-to-Date
Taxable	**$25.91**	**$306.43**
Dividends	25.91	306.43
Total	**$25.91**	**$306.43**

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Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

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	**-**	**-10,884.50**
Short-term Loss	-	-10,884.93
Short-term Disallowed Loss	-	0.43
Net Gain/Loss	**-**	**-$10,884.50**

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	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2024	EAI ($) / EY (%)
FIDELITY TREASURY MONEY MARKET FUND (FZFXX) -- 7-day yield: 4.95%	$5,033.66	60.780	$1.0000	$60.78	not applicable	not applicable	$3.01 4.950%
Total Core Account (0% of account holdings)	**$5,033.66**			**$60.78**			**$3.01**

Mutual Funds

Description	Beginning Market Value Jun 1, 2024	Quantity Jun 30, 2024	Price Per Unit Jun 30, 2024	Ending Market Value Jun 30, 2024	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2024	EAI ($) / EY (%)
Stock Funds							
FIDELITY 500 INDEX FUND(FXAIX)	$40,642.44	221.352	$190.2000	$42,101.15	$40,122.03	$1,979.12	$534.79 1.270%
Total Stock Funds (49% of account holdings)	$40,642.44			$42,101.15	$40,122.03	$1,979.12	$534.79
Total Mutual Funds (49% of account holdings)	**$40,642.44**			**$42,101.15**	**$40,122.03**	**$1,979.12**	**$534.79**

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Holdings

Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

Stocks

Description	Beginning Market Value Jun 1, 2024	Quantity Jun 30, 2024	Price Per Unit Jun 30, 2024	Ending Market Value Jun 30, 2024	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2024	EAI ($) / EY (%)
Common Stock							
BROADCOM INC COM (AVGO)	unavailable	2.719	$1,605.5300	$4,365.43	$4,998.79	-$633.36	$57.10 1.310%
Total Common Stock (5% of account holdings)	unavailable			$4,365.43	$4,998.79	-$633.36	$57.10
Total Stocks (5% of account holdings)	**unavailable**			**$4,365.43**	**$4,998.79**	**-$633.36**	**$57.10**

Bonds

Description	Maturity	Beginning Market Value Jun 1, 2024	Quantity Jun 30, 2024	Price Per Unit Jun 30, 2024	End. Market Value *Accrued Int. (AI)* Jun 30, 2024	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2024	Est. Annual Income (EAI)	Coupon Rate
US Treasury/Agency Securities									
UNITED STATES TREAS BILLS ZERO CPN ZERO COUPON CUSIP: 912796Y52	07/05/24	$9,953.10	10,000.000	$99.9410	$9,994.10 -	$9,875.71	$118.39	-	-
UNITED STATES TREAS BILLS ZERO CPN ZERO COUPON CUSIP: 912797JS7	07/18/24	9,934.30	10,000.000	99.7520	9,975.20 -	9,867.85	107.35	-	-
UNITED STATES TREAS BILLS ZERO CPN ZERO COUPON CUSIP: 912797GW1	10/03/24	9,824.10	10,000.000	98.6490	9,864.90 -	9,751.16	113.74	-	-
UNITED STATES TREAS BILLS ZERO CPN ZERO COUPON CUSIP: 912797KU0	10/17/24	9,803.20	10,000.000	98.4390	9,843.90 -	9,745.61	98.29	-	-
Total US Treasury/Agency Securities (46% of account holdings)		$39,514.70			$39,678.10	$39,240.33	$437.77	-	
Total Bonds (46% of account holdings)		**$39,514.70**			**$39,678.10**	**$39,240.33**	**$437.77**	**-**	

Total Holdings		**$86,205.46**	**$84,361.15**	**$1,783.53**	**$594.90**

Holdings

Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

All positions held in cash account unless indicated otherwise.

EAI & EY ***Estimated Annual Income (EAI) & Estimated Yield (EY)****- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts.* ***For calculation details, refer to the "Additional Information and Endnotes" section.***

-- not available

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
06/18	**BROADCOM INC COM**	11135F101	You Bought	0.719	$1,838.70000	-	-$1,322.03
06/18	**BROADCOM INC COM**	11135F101	You Bought	2.000	1,838.38170	-	-3,676.76
Total Securities Bought						-	-$4,998.79
Net Securities Bought & Sold						**-**	**-$4,998.79**

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/28	**BROADCOM INC COM**	11135F101	Dividend Received	-	-	$14.27
06/28	**FIDELITY TREASURY MONEY MARKET FUND**	316341304	Dividend Received	-	-	11.64
Total Dividends, Interest & Other Income						**$25.91**

Activity

Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

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
06/18	CASH	You Sold	**FIDELITY TREASURY MONEY MARKET FUND** MORNING TRADE @ 1	-4,998.790	$1.0000	-$4,998.79	$34.87
06/28	CASH	You Bought	**FIDELITY TREASURY MONEY MARKET FUND** MORNING TRADE @ 1	14.270	1.0000	14.27	49.14
06/28	CASH	Reinvestment	**FIDELITY TREASURY MONEY MARKET FUND** REINVEST @ $1.000	11.640	1.0000	11.64	60.78
Total Core Fund Activity						**-$4,972.88**	

Estimated Cash Flow *(Rolling as of June 30, 2024)*

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
July 2024	--	$20,000	--	--	$134	--	$20,134
August	--	--	--	--	--	--	--
September	--	--	14	--	--	--	14
October	--	20,000	--	--	134	--	20,134
November	--	--	--	--	--	--	--
December	--	--	14	--	--	--	14
January 2025	--	--	--	--	134	--	134
February	--	--	--	--	--	--	--
March	--	--	14	--	--	--	14
April	--	--	--	--	134	--	134
May	--	--	--	--	--	--	--
June	--	--	14	--	--	--	14
Total	**--**	**$40,000**	**$56**	**--**	**$536**	**--**	**$40,592**

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next

Estimated Cash Flow *(Rolling as of June 30, 2024)*

12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

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

- Effective August 22, 2024, the bank that issues the debit card associated with the Fidelity Account (R), Fidelity Cash Management Account and Fidelity Youth(R) Account is changing from PNC Bank N.A. to Leader Bank N.A. With this change, a fee will be assessed at PNC Bank ATMs. For Fidelity Cash Management Account owners, Youth Account(R) owners or Fidelity Account(R) owners, coded Premium, Active Trader VIP, Private Client Group, Wealth Management, or former Youth Account(R) owners, your account will automatically be reimbursed for all PNC ATM fees charged while using the Fidelity(R) Debit Card. ATMs with the Allpoint or MoneyPass logos will continue to provide a surcharge-free ATM experience. 1149536.1.0

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Additional Information and Endnotes

Account # Z21-978232
YUMENG ZHANG - INDIVIDUAL

▶ 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

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

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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Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.
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.
Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.
Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.
Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).
Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).
Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.
Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

Additional Information About Your Brokerage Account, If Applicable

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.
Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.
SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to $500,000 (including cash claims limited to $250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.
Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.
FPWA Services Fidelity Go®, Fidelity Managed FidFolios℠ and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.
Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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HSBC

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Buffalo, NY 14240-1393

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Or write:
HSBC
P.O. Box 9
Buffalo, New York 14240

YUMENG ZHANG
YING ZE QU DA TIE JIANG XIANG 15
HAO YUANKAI XUAN D ZUO 6CENG 10HAO
TAIYUAN SHANXI 030000 CHINA

ONLINE CERTIFICATE OF DEPOSIT

ACCOUNT NUMBER 025-395195-391
STATEMENT PERIOD 05/29/24 TO 06/28/24

YUMENG ZHANG

BEGINNING BALANCE	$62,371.87
DEPOSITS & OTHER ADDITIONS	$246.27
WITHDRAWALS & OTHER SUBTRACTIONS	$0.00
ENDING BALANCE	$62,618.14
INTEREST PAID YEAR TO DATE	$1,432.03

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
05/29/24	OPENING BALANCE			$62,371.87
06/03/24	INTEREST PAID FROM 05/03/24 THRU 06/02/24 INTEREST RATE 4.64%	246.27		$62,618.14
06/28/24	ENDING BALANCE			$62,618.14

All deposited items are credited subject to final payment.

Some of the payment information provided herein may be truncated due to space constraints.

Please examine your statement at once. *If you change your address, please notify us of your new address.*

For Consumer Accounts Only:
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
Electronic transfers (called transfers below) means a) deposits, withdrawals, or payments made at an ATM or store terminal, b) bill payer transfers c) all other electronic transfers (e.g., payroll deposits, Social Security deposits, insurance payments, etc.).

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, TELEPHONE US OR WRITE TO US AS SOON AS YOU CAN -- USE THE TELEPHONE NUMBER OR ADDRESS ON THE FRONT OF THIS STATEMENT.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).
(2) 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.
(3) Tell us the dollar amount of the suspected error.

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

Some of the payment information provided herein may be truncated due to space constraints.

HSBC

余额证明
Certificate of Balance

编号 Reference No.: FACCSS240703006
签发日期 Issuance Date: 03/07/2024

敬启者/ To whom it may concern:

兹证明：

张雨濛女士（身份证：14010720010421452X）

截止本证明签发日前一个工作日银行营业终了之时，上述客户在汇丰银行（中国）有限公司（"汇丰银行"）持有如下存款、结构性存款、双币投资、代客境外理财计划。

We hereby certify:

Ms. ZHANG YU MENG (ID No.: 14010720010421452X)

As of the close of business on the last working day before the Issuance Date of this Certificate, above customer holds below Deposits, Structured Deposits, Dual Currency Investment, QDII Overseas Investment Plans with HSBC Bank (China) Company Limited ("HSBC").

存款明细:
Details of Deposits:

账户号码 Account Number	存款种类 Deposit Type	币种 Currency	金额 Amount	起始日 Start Date （日/月/年 DD/MM/YYYY）	到期日 Maturity Date (日/月/年 DD/MM/YYYY)
164-026619-050	结算账户 /Settlement Account	人民币/CNY	1,262,956.83	N/A	N/A
024-026619-406	储蓄账户/Saving Account	美元/USD	142.13	N/A	N/A

HSBC Bank (China) Company Limited
汇丰银行（中国）有限公司

代客境外理财计划明细:

Details of Overseas Investment Plans:

账户号码 Account Number	产品名称 Product Name	产品参考编号 Product Reference Number	投资币种 Investment Currency	理财计划份额 Investment Plan Total Unit	人民币等值参考市值 Indicative Market Value in CNY equivalent
024-026619-588	OIP-联博美国增长基金$/ OIP-ABAmericanGrowthPortfolio$	IPFD2240	人民币/CNY	206.425	322,730.64
024-026619-588	OIP-贝莱德健康科学(CNY)/ OIP-BGF HC (CNY)	IPFD2069	人民币/CNY	421.14	216,472.16

截止本证明签发日前一个工作日银行营业终了之时，上述客户持有汇丰银行代销的如下内地证券投资基金、香港互认基金、资产管理计划、信托计划及/或理财产品。

As of the close of business on the last working day before the Issuance Date of this Certificate, above customer holds below Local Unit Trusts, Hong Kong Mutual Recognized Funds, Asset Management Plans, Trust Plans and/or Wealth Management Products distributed by HSBC.

香港互认基金明细:

Details of Hong Kong Mutual Recognized Funds:

基金名称 Fund Name	基金代码 Fund Code	投资币种 Investment Currency	持有基金份额 Total Holding Unit	人民币等值参考市值 Indicative Market Value in CNY equivalent
汇丰亚洲债券人民币非对冲派息/ HSBC AB CNY Unhedged Mth Div	968105	人民币/CNY	50453.05	392,000.02
百达策略收益人民币对冲累计/ Pictet Strategic Income HM RMB	968075	人民币/CNY	60030.79	776,000.01

声明 Disclaimer:

1. 上述信息系基于上述客户的要求而提供，仅用于证明上述客户在上述时间点持有的上述产品。以上信息为绝密。汇丰银行及其员工均不对本证明书的出具承担任何法律责任。汇丰银行及其员工并未通过出具本文件而作出，也不应被视为作

HSBC

出，任何类型的保证或承诺。

The above information is provided at the request of the above customer, and is limited to the above products held by the above customer at the above point of time. The information is given in strict confidence. Neither HSBC nor any member of our staff shall bear any responsibility or liability, howsoever arising, for issuing this Certificate. No guarantee or warranty of any kind is given, or shall be deemed to be given, by HSBC or by any member of our staff by virtue of this document.

2. 结构性存款仅在相关产品文件有此等约定的前提下于到期时提供部分或全部本金保障。结构性存款系投资产品，其并非也不应被视为普通存款或定期存款，除非相关产品文件允许申请提前赎回，客户不得于到期日前提取结构性存款的全部或其任何部分。如果结构性存款在到期日前被提前赎回，客户届时可收取的赎回额可能少于该结构性存款受保障的投资本金金额。

   Structured Deposit will be capital protected, fully or partially, upon its maturity only if the relevant product documents provide so. Structured Deposit is an investment product, which is not and should not be treated as a normal deposit or a time deposit, and the customer is not allowed to withdraw all or any part of a Structured Deposit prior to its maturity unless application for early redemption is allowed under the relevant product documents. In case of early redemption of a Structured Deposit prior to its maturity, the redemption amount to be received by the customer at that time may be less than the protected part of investment principal.

3. 双币投资非普通存款，而是具有投资风险的投资性产品。双币投资为非保本浮动收益产品，汇丰银行对该等产品的投资本金和回报不提供任何保证或承诺。于到期日，双币投资的投资本金和票息可能以不同于投资货币的另一种货币支付。客户不得于到期日（含当日）前提取双币投资的全部或其任何部分。

   Dual Currency Investment is not a normal deposit, but rather a product involving investment risks. Dural Currency Investment is a non-capital protected investment product with floating returns and HSBC does not provide any guarantee or promise on the principal or return of the product. The investment principal and coupon at maturity of Dual Currency Investment may be paid in a currency different from the original investment currency. The customer is not allowed to withdraw all or part of the Dual Currency Investment prior to its maturity (inclusive).

4. 代客境外理财计划具有投资风险，市值会因市场波动而波动，这将导致代客境外理财计划在上述截止日期之后的市值可能高于或低于载明的市值。证明书载明的人民币等值的参考市值系根据本证明签发日银行可获知的最新参考价格及人民币汇率计算，仅供参考，产品实际赎回金额应届时根据相关产品条款计算确定。代客境外理财计划可自由赎回，客户可以在本证明书出具之日后的任何时候全部或部分赎回该投资产品。

   Overseas Investment Plan has investment risk and the market value will fluctuate according to market trend. It will cause the value of the Overseas Investment Plan after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and CNY exchange rate available on the Issuance Date of this Certificate and is for reference only, the actual redemption amount shall be calculated according to relevant product Terms and Conditions by the time. Overseas Investment Plan can be redeemed discretionarily, and thus the customer can fully or partially redeem such investment product at any time after the issuing date of this Certificate.

5. 内地证券投资基金/香港互认基金具有投资风险，市值会因市场波动而波动，这将导致内地证券投资基金/香港互认基金在上述时点之后的基金参考市值可能高于或低于载明的参考市值。本证明书载明的人民币等值参考市值系根据本证明签发日银行最新可获知的参考价格及人民币汇率计算，仅供参考，产品实际赎回金额应根据产品条款和届时基金份额净值计算。内地证券投资基金/香港互认基金可自由赎回，客户可以在本证明书出具之日后的任何时候全部或部分赎回该投资产品，产品条款另有说明的除外。内地证券投资基金/香港互认基金为第三方基金公司发行、管理的投资产品，汇丰银行仅为该等投资产品的代销机构，不承担产品的投资、兑付和风险管理责任，所以此等产品虽然是客户通过汇丰银行购买，但并非在汇丰银行持有。

   Local Unit Trusts/Hong Kong Mutual Recognized Funds have investment risk and the market value will fluctuate according to market trend. It will cause the market value of the Local Unit Trusts/Hong Kong Mutual Recognized Funds after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and CNY exchange rate available on the Issuance Date of this Certificate and is for reference only. The actual redemption amount shall be calculated according to relevant product Terms and Conditions by the time. Local Unit Trusts/Hong Kong Mutual Recognized Funds can be redeemed discretionarily, and thus the customer can fully or partially redeem such investment product at any time after the issuing date of this Certificate unless stated otherwise by product team. Local Unit Trusts/Hong Kong Mutual Recognized Funds are products issued and managed by third party fund houses, HSBC only acts as the consignment agency for those products and will not be liable for the responsibilities of investment, redemption and risk management, although the Local Unit Trusts/Hong Kong Mutual Recognized Funds are purchased by customers through HSBC, those products are not held with HSBC.

6. 资产管理计划/信托计划具有投资风险，市值会因市场波动而波动，这将导致资产管理计划/信托计划产品在上述时点之后的参考市值可能高于或低于载明的参考市值。本证明书载明的人民币等值的参考市值系根据本证明签发日银行可获知的最新价格及人民币汇率计算所得，仅供参考，产品实际赎回金额应根据相关资产管理计划/信托计划合同计算。部分资产管理计划/信托计划可提前赎回，对于可提前赎回的资产管理计划/信托计划，客户可以在本证明书出具之日后根据资产管理计划/信托计划合同的约定，全部或部分赎回该产品。资产管理计划/信托计划为第三方发行、管理的投资产品，汇丰银行仅为资产管理计划/信托计划产品的代销机构，不承担产品的投资、兑付和风险管理责任，所以此等产品虽然是客户通过汇丰银行购买，但并非在汇丰银行持有。

   Asset Management Plans/Trust Plans have investment risk and the market value will fluctuate according to market trend. It will cause the market value of the Asset Management Plan/Trust Plan after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and exchange rate available on the Issuance Date of this Certificate and is for reference only. The actual redemption amount shall be calculated according to relevant Asset Management Plan/Trust Plan Agreement by the time. Some Asset Management Plans/Trust Plans can be early redeemed, for those Asset Management Plans/Trust Plans that can be early redeemed, the customer can fully or partially redeem such investment products according to the Asset Management Plan/Trust Plan Agreement after the issuing date of this Certificate. Asset

Management Plans/Trust Plans are products issued and managed by third party product providers and HSBC only acts as the consignment agency for those products and will not be liable for the responsibilities of investment, redemption and risk management, although the Asset Management Plans/Trust Plans are purchased by customers through the Bank, those products are not held with HSBC.

7. 理财产品具有投资风险，市值会因市场波动而波动，这将导致理财产品在上述时点之后的产品参考市值可能高于或低于载明的参考市值。本证明书载明的人民币等值参考市值系根据本证明签发日银行最新可获知的参考价格及人民币汇率计算，仅供参考，产品实际赎回金额应根据产品条款和届时理财产品份额净值计算。理财产品可自由赎回，客户可以在本证明书出具之日后的任何时候全部或部分赎回该投资产品，产品条款另有说明的除外。理财产品为第三方理财公司发行、管理的投资产品，汇丰银行仅为该等投资产品的代销机构，不承担产品的投资、兑付和风险管理责任，所以此等产品虽然是客户通过汇丰银行购买，但并非在汇丰银行持有。 Wealth Management Products have investment risk and the market value will fluctuate according to market trend. It will cause the market value of the Wealth Management Products after the date designated might increase above or fall below the value specified. The market value in CNY equivalent specified under the Certificate is calculated based on the latest indicative price and CNY exchange rate available on the Issuance Date of this Certificate and is for reference only. The actual redemption amount shall be calculated according to relevant product Terms and Conditions by the time. Wealth Management Products can be redeemed discretionarily, and thus the customer can fully or partially redeem such investment product at any time after the issuing date of this Certificate, unless stated otherwise by product team. Wealth Management Products are products issued and managed by third party wealth management companies, HSBC only acts as the consignment agency for those products and will not be liable for the responsibilities of investment, redemption and risk management, although the Wealth Management Products are purchased by customers through HSBC, those products are not held with HSBC.

8. 本证明书不能流通，也不能转让。本证明书不能用于提取存款或要求汇丰银行支付任何款项。本证明书并非银行担保函，亦不能用于设立任何质押或担保。本证明书一经涂改即无效。本证明书的复印件也是无效的。
This Certificate is non-negotiable and non-transferable. This Certificate shall not be used to withdraw deposit or to claim against HSBC for any payment. This Certificate is not a bank guarantee and shall not be used to create any pledge or security. Any alterations or photocopy of this Certificate will render it invalid.

HSBC BANK (CHINA) COMPANY LIMITED 汇丰银行(中国)有限公司客户服务中心 业务专用章 (2) CUSTOMER SERVICE

With the branch chop & authorized signature
银行分支行盖章及授权签署人签字

HSBC Bank (China) Company Limited
汇丰银行（中国）有限公司

CCSS-GEN-003(010319)

INTERNAL

SD Brookline

297 Harvard St Brookline, MA 02446 US
(617) 829-2909
hi@smalldoorvet.com

Owner:	Yumeng Zhang	Patient:	Orange	Sex:	Male (Neutered)
Phone:	1-(510) 365-0577	Age:	1 year 5 months	Microchip:	(None listed)
Email:	alysiameng@gmail.com	Species:	Canine	Allergies:	(None listed)
Address:	2640 Shattuck Ave Berkeley CA 94704	Breed:	Cavapoo	Patient ID:	218182632
		Weight:	6.4 kg	DOB:	Nov 11, 2022

Immunizations with "

Apr 29, 2024

Annual Wellness Exam (Reminder)

Administered: 2023-10-24 | Next Due Date: 2024-10-24 | Expiration Date: 2024-10-24

Semi-Annual Wellness Exam (Reminder)

Administered: 2023-10-24 | Next Due Date: 2024-04-24 | Expiration Date: 2024-04-24

Bordetella Oral

Administered: 2024-01-05 | Next Due Date: 2025-01-05 | Expiration Date: 2025-01-05

Lot Number: 663877 | Manufacturer: Zoetis | Site: oral | Provider: Small Door Nurse

CBB

DA2PP (Combo)

Administered: 2024-01-05 | Next Due Date: 2027-01-05 | Expiration Date: 2027-01-05

Lot Number: 626959A | Manufacturer: Zoetis | Site: right front leg

Provider: Small Door Nurse

CBB

Lepto (Combo)

Administered: 2024-01-05 | Next Due Date: 2025-01-05 | Expiration Date: 2025-01-05

Lot Number: 626959A | Manufacturer: Zoetis | Site: right front leg

Provider: Small Door Nurse

CBB

Canine Rabies (BI Imrab 3TF)

Administered: 2024-01-05 | Next Due Date: 2027-01-05 | Expiration Date: 2027-01-05

Lot Number: 18572 | Manufacturer: Boehringer Ingelheim | Site: right rear leg

Provider: Dr. Ava Mastrostefano

CBB

Lyme

Administered: 2024-04-29 | Next Due Date: 2024-05-20 | Expiration Date: 2024-05-20

Lot Number: 697802 | Manufacturer: Zoetis | Site: left rear leg | Provider: Small Door Nurse

JSZ

Christopher Wehrle, MA, LPCC, NCC (CA LIC #4837)
2358 University Ave. #854
San Diego, CA 92104
DrPettable@gmail.com
858.220.7870

Date: 1/19/2023

Re: Yumeng Zhang

To Whom It May Concern:

I recently evaluated Ms. Zhang (DOB: 04/21/2001) for a mental health condition. I have a professional relationship with Ms. Zhang involving the provision of health care or disability-related services and the information set forth in this letter is based upon personal knowledge of Ms. Zhang (i.e., knowledge used to diagnose, advise, counsel, treat, or provide health care or other disability-related services).

My client meets the definition of disability under the Fair Housing Act, Rehabilitation Act of 1973 and the American with Disabilities Act. My client's mental health disorder, which is recognized in the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) handbook, substantially limits one or more major life activities or major bodily functions, including the ability to meaningfully participate in Activities of Daily Living.

To help with these limitations, I am recommending a Psychiatric Service Dog (PSD). Ms. Zhang is to operate her PSD for the purposes of assisting her participate in Activities of Daily Living. **Most noteworthy, Ms. Zhang is to utilize her PSD both for the use of housing and travel.**

This Psychiatric Service Dog is necessary to provide a service that alleviates symptoms of my client's impairment, and to enhance my client's ability to function and live independently and fully use and enjoy the dwelling unit you own and/or administer, including both permanent and temporary accommodations (i.e., hotel, Airbnb, etc.).

Ms. Zhang is protected to travel with her PSD under the provision of the American with Disabilities Act. This includes the ability to travel with her PSD in the cabin of the aircraft.

Note: My role as a licensed mental health professional is limited to evaluating my client's mental and emotional health. No representations or certifications are made herein regarding the qualification of my client's animal companion as a service dog or its training or temperament. However, Ms. Zhang does have a disability requiring the use of a PSD to participate in Activities of Daily Living.

In conclusion, Ms. Zhang has a psychiatric diagnosis that is mitigated using her Psychiatric Service Dog, and her right to travel freely is protected by the American with Disabilities Act and Department of Transportation Regulations.

Sincerely,
Christopher Wehrle, LPCC
Christopher Wehrle, MA, LPCC, NCC
Comprehensive Recovery Network
Director

EXPIRATION: FEBRUARY 2024

Warning: It is a Federal crime to make materially false, fictitious, or fraudulent statements, entries, or representations knowingly and willfully on this form to secure disability accommodations provided under regulations of the United States Department of Transportation (18 U.S.C. § 1001).

U.S. Department of Transportation Service Animal Air Transportation Form

Service Animal Handler's Name: Yumeng Zhang Phone: 5103650577

Service Animal User's Name (if different from Handler): ______ Phone: ______

Service Animal Handler's Email: alysiameng@gmail.com Animal's Name Orange

Description of the Animal (including weight): Cavapoo, male, 14lbs

Animal Health

✔ Orange [Insert Animal's Name] is vaccinated for rabies. Date of last vaccination: 2/30/2023 Date vaccination expires in the dog: 1/5/2027

✔ To my knowledge, Orange [Insert Animal's Name] does not have fleas or ticks or a disease that would endanger people or other animals.

Veterinarian's Name (signature not required): ______ Phone: ______

Animal Training and Behavior

✔ Orange [Insert Animal's Name] has been trained to do work or perform tasks to assist me with my disability.

Name of Animal Trainer or Training Organization: Yumeng Zhang Phone: 5103650577

✔ Orange [Insert Animal's Name] has been trained to behave in a public setting.

✔ I understand that a properly trained dog remains under the control of its handler. I understand that a properly trained dog does not act aggressively by biting, barking, jumping, lunging, or injuring people or other animals. It also does not urinate or defecate on the aircraft or in the gate area.

✔ I understand that if Orange [Insert Animal's Name] shows that it has not been properly trained to behave in public, then the airline may treat Orange [Insert Animal's Name] as a pet by charging a pet fee and requiring Orange [Insert Animal's Name] to be transported in a pet carrier.

✔ To the best of my knowledge, Orange [Insert Animal's Name] has not behaved aggressively or caused serious injury to another person/dog.

If you cannot check the box above, please explain: ______

Other Assurance

✔ I understand that Orange [Insert Animal's Name] must be harnessed, leashed, or tethered at all times in the airport and on the aircraft.

✔ I understand that if Orange [Insert Animal's Name] causes damage, then the airline may charge me for the cost to repair it, as long as the airline would also charge passengers without disabilities to repair the similar kinds of damage.

✔ I am signing an official document of the U.S. Department of Transportation. My answers are true to the best of my knowledge. I understand that if I knowingly make false statements on this document, I can be subject to fines and other penalties.

Signature of the Service Animal Handler: Yumeng Zhang Date: 6/20/2024