APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Duan	Yuchen		

SSN	BIRTH DATE	PHONE - TYPE
377-99-****	5/13/1999	(929) 586 - 0528 - Mobile

EMAIL
happypurplerain919@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
APT1602, 635 W 59th St	New York	NY	10025

DATE IN	DATE OUT	MONTHLY RENT
	current	$0.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO
Have you ever been evicted from a tenancy or left owing money?	**Have you ever been convicted of a crime?**
NO	NO

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

APT1602, 635 W 59th St, New York, NY 10025 - US

Initials: Y.D. F5B4DD63

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Yuchen Duan*

Signed by Yuchen Duan
Fri Jun 7 2024 06:52:17 AM EDT
Key: F5B4DD63; IP Address: 163.182.134.8

Yuchen Duan *(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**
DUAN YU CHEN	XXXXXXXXXXXX9142	14693163	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: Y.D. F5B4DD63

Rental Application for **The Copper**

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

APPLICANT INFORMATION			
LAST NAME Zhu	**FIRST NAME** Hongyu	**M.I.**	**SUFFIX**
SIN 756-05-****	**BIRTH DATE** 4/23/2002	**PHONE - TYPE** (917) 974 - 1416 - Mobile	
EMAIL vickyzhuhongyu@gmail.com			

CURRENT ADDRESS				
STREET ADDRESS 15859 Collingwood Crescent		**CITY** Surrey	**STATE**	**ZIP** V3S 0J3
DATE IN	**DATE OUT** current	**MONTHLY RENT** $0.00 / Mo.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION PhD Student	**EMPLOYER/COMPANY** Gerstner Sloan Kettering Graduate School of Biomedical Sciences, Memorial Sloan Kettering Cancer Cen		
SUPERVISOR Brooke Fischman	**SUPERVISOR PHONE** (646) 227 - 3197	**SALARY** $52,500.00/Mo.	**START DATE**
EMPLOYER ADDRESS 430 E 67th St	**CITY** New York	**STATE** NY	**ZIP** 10065

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO
Preferred Mailing Address: 15859 Collingwood Crescent, Surrey V3S 0J3 - CA

Initials: H.Z. 22F0371D

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Hongyu Zhu*

Signed by Hongyu Zhu
Fri Jun 7 2024 06:52:09 AM EDT
Key: 22F0371D; IP Address: 163.182.134.196

Hongyu Zhu *(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**
HONGYU ZHU	XXXXXXXXXXXX2743	14693162	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: H.Z. 22F0371D

Rental Report for Hongyu Zhu

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

Score for Hongyu Zhu: No Credit

	Importance	Result
AI Score	Not Considered	No Credit
No Credit	Pass/Conditional	PENDING
Total annual income to rent ratio exceeds 40.0	Pass/Fail	PENDING
Any bankruptcy in applicant's history has cleared	Pass/Fail	PENDING
No unpaid rental collections	Pass/Fail	PENDING
Employment verification must not be Verified False	Pass/Fail	PENDING

Employment Verifications

From RealPage

Requested For Hongyu Zhu Requested Date 6/19/2024	Employer	Position Held	Annual Salary	Supervisor
	Gerstner Sloan Kettering Graduate School of Biomedical Sciences, Memorial Sloan Kettering Cancer Cen	PhD Student	$630,000.00	Brooke Fischman (646) 227 - 3197
	Results Pending			

Restricted Person Search		
Requested For Hongyu Zhu	**Requested** 6/19/2024	**Returned** 6/19/2024
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 Yuchen Duan

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

Score for Yuchen Duan: No Credit

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

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

NOTIFICATION(S)

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

Credit Quick Summary		
Total annual income (reported by Applicant)	$0.00	*This applicant has no credit accounts on file*
Total **verified** annual income	Pending	
Total **verified** combined annual income to rent ratio	Pending (based on rent of $8,225.23)	
Total number of accounts	0	
Accounts with no late payments	0 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	$0.00 ($0.00 past due)	
Outstanding revolving debt	$0.00 (0% of limit) ($0.00 past due)	
Outstanding loan balance	$0.00 ($0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Yuchen Duan	YUCHEN DUAN
SSN:	377-99-****	377-99-****
Birth Date:	5/**/1999	5/**/1999

Addresses	From Application	From Equifax
	APT1602, 635 W 59th St New York, NY 10025 - US	APT1602, APT1602, 635 W 59TH ST. NEW YORK, NY 10019 (Applicant) Reported 6/2024

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

Employment Verifications

From RealPage

Requested For Yuchen Duan Requested Date 6/19/2024	**Employer**	**Position Held**	**Annual Salary**	**Supervisor**
	N/A	N/A (Auto-generated placeholder)	$0.00	N/A
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Yuchen Duan	Multistate Search	6/19/2017 - 6/19/2024	6/19/2024	6/19/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Yuchen Duan	6/19/2024	6/19/2024

Results
No Records Found

Restricted Person Search		
Requested For Yuchen Duan	**Requested** 6/19/2024	**Returned** 6/19/2024
Results *No Records Found*		

Risk Models		
From RealPage		
There are no risk models on file with RealPage		

From Equifax		
Risk Model Name	**Score**	**Score Factors**
Credit Score (Applicant)	*Unavailable*	No Information on Credit Report
	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).	

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.

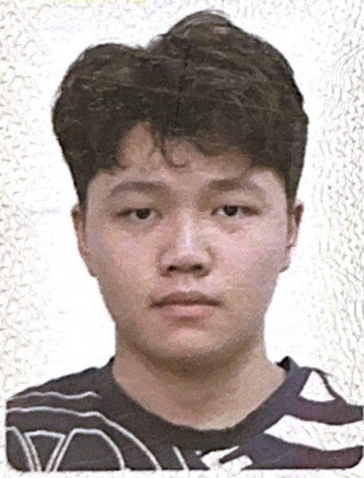
A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

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.

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.
EE1939119

姓名/Name
段雨辰
DUAN, YUCHEN

性别/Sex
男/M

国籍/Nationality
中国/CHINESE

出生日期/Date of birth
13 MAY 1999

出生地点/Place of birth
安徽/ANHUI

签发日期/Date of issue
03 9月/SEP 2018

签发地点/Place of issue
安徽/ANHUI

有效期至/Date of expiry
02 9月/SEP 2028

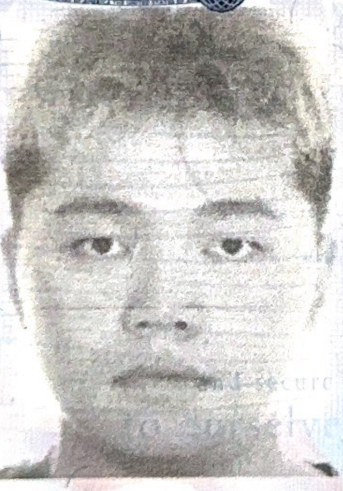
签发机关/Authority
公安部出入境管理局
MPS Exit & Entry Administration

持照人签名/Bearer's signature
段雨辰

1452031137

POCHNDUAN<<YUCHEN<<<<<<<<<<<<<<<<<<<<<<<<<<<
EE19391191CHN9905131M2809023LGMONDOKLDLNA900

VISA UNITED STATES OF AMERICA



Issuing Post Name
TORONTO

Control Number
20222146100001

Surname
DUAN

Given Name
YUCHEN

Visa Type /Class
R F1

Passport Number
EE1939119

Sex
M

Birth Date
13MAY1999

Nationality
CHIN

Entries
M

Issue Date
03AUG2022

Expiration Date
01AUG2027

0101

Annotation
N0033322026
COLUMBIA UNIVERSITY IN THE CITY OF NEW YORK

R5167196

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VNUSADUAN<<YUCHEN<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
EE19391191CHN9905131M2708012F1TRTOM6YK130287

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

YUCHEN DUAN
808 COLUMBUS AVE PH 3F
NEW YORK, NY 10025-5178

Your Columbia Alumni Association Adv SafeBalance Banking

for April 26, 2024 to May 28, 2024

Account number: 4831 0103 2798

YUCHEN DUAN

Account summary

Beginning balance on April 26, 2024	$1,662.06
Deposits and other additions	16,970.00
ATM and debit card subtractions	-10,190.83
Other subtractions	-3,952.50
Service fees	-59.10
Ending balance on May 28, 2024	**$4,429.63**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
04/29/24	WIRE TYPE:INTL IN DATE:240429 TIME:0450 ET TRN:2024042900071447 SEQ:AHX240427MS00869/531850 ORIG:XU XUE QIN ADD. E8 ZHONG ID:6217001760005085 PMT DET: $15.00 FEE DEDUCTliving expenses	6,985.00
05/08/24	WIRE TYPE:INTL IN DATE:240508 TIME:0446 ET TRN:2024050800100951 SEQ:AHX240508MS00203/636884 ORIG:XU XUE QIN ADD. E8 ZHONG ID:6217001760005085 PMT DET: $15.00 FEE DEDUCTliving expenses	9,985.00
Total deposits and other additions		**$16,970.00**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
04/26/24	MOBILE PURCHASE 0426 CVS/PHARMACY # NEW YORK NY	-7.60
04/29/24	MOBILE PURCHASE 0426 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/29/24	MOBILE PURCHASE 0426 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/29/24	MOBILE PURCHASE 0427 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/29/24	MOBILE PURCHASE 0426 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/29/24	PURCHASE 0427 CHATGPT SUBSCRIPTION HTTPSOPENAI.CCA	-21.78
04/29/24	PURCHASE 0428 LYFT RIDE SAT 5PM 855-865-9553 CA	-35.99
04/29/24	MOBILE PURCHASE 0427 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/29/24	CHECKCARD 0427 TST* GRANDMAS HOME New York NY 24692164119102119943172	-115.45
04/29/24	MOBILE PURCHASE 0427 FUSHIMI MARKET LLC NEW YORK NY	-8.25
04/29/24	MOBILE PURCHASE 0427 SQ *MAMITA'S MARQUESITA New York NY	-8.37
04/29/24	MOBILE PURCHASE 0427 SQ *HIHI NEWYORK New York NY	-19.60
04/29/24	MOBILE PURCHASE 0427 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/30/24	CHECKCARD 0428 GOPCHANG STORY NEW YORK NY 24755424120151204907153	-57.73

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/30/24	MOBILE PURCHASE 0429 CITY ACRES MARKET LONG ISLAND CNY	-86.03
04/30/24	PURCHASE 0430 LYFT RIDE MON 11PM 855-865-9553 CA	-23.99
05/01/24	MOBILE PURCHASE 0429 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/01/24	MOBILE PURCHASE 0429 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/01/24	MOBILE PURCHASE 0429 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/01/24	PURCHASE 0501 LYFT RIDE TUE 12AM 855-865-9553 CA	-24.99
05/03/24	MOBILE PURCHASE 0501 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/03/24	MOBILE PURCHASE 0502 MOCHI MOCHI (KIOSK) 131-27305592 IL	-9.57
05/03/24	MOBILE PURCHASE 0501 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/06/24	BKOFAMERICA ATM 05/04 #000009337 WITHDRWL FLUSHING MAIN ST FLUSHING NY	-260.00
05/06/24	MOBILE PURCHASE 0503 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/06/24	MOBILE PURCHASE 0503 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/06/24	MOBILE PURCHASE 0504 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/06/24	MOBILE PURCHASE 0504 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/06/24	MOBILE PURCHASE 0505 WUS BISTRO NEW YORK 131-27305592 IL	-38.96
05/06/24	MOBILE PURCHASE 0505 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/06/24	MOBILE PURCHASE 0505 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/07/24	CHECKCARD 0505 UDON LAB NEW YORK NY 24765174127030025196612	-65.53
05/07/24	MOBILE PURCHASE 0506 SPEEDY K-GRILL 131-27305592 IL	-5.45
05/07/24	NST BEST BUY 05/07 #000490038 MOBILE PURCHASE 529 5TH AVE NEW YORK NY	-18.49
05/08/24	PURCHASE 0508 CHI RESTAURANT & BAR CHIRESTAURANTNY	-130.50
05/09/24	MOBILE PURCHASE 0507 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/09/24	CHECKCARD 0508 TST* DUDLEYS NEW YORK CITYNY 24137464129500761207520	-87.64
05/09/24	PURCHASE 0508 PRINTWITHME 7737972118 IL	-5.00
05/09/24	MOBILE PURCHASE 0508 TESO LIFE NEW YORK NY	-35.72
05/09/24	MOBILE PURCHASE 0508 FIVE SENSES NEW YORK NY	-58.80
05/10/24	MOBILE PURCHASE 0508 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/10/24	MOBILE PURCHASE 0508 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/10/24	MOBILE PURCHASE 0508 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/10/24	MOBILE PURCHASE 0508 TOUS LES JOURS NEW YORK NY	-5.19
05/10/24	MOBILE PURCHASE 0508 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/10/24	MOBILE PURCHASE 0509 SQ *PLANTSHED AT KITH W New York NY	-77.30
05/13/24	MOBILE PURCHASE 0509 MTA*NYCT PAYGO NEW YORK NY	-2.90

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/13/24	MOBILE PURCHASE 0509 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/13/24	MOBILE PURCHASE 0510 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/13/24	MOBILE PURCHASE 0510 CITY ACRES MARKET LONG ISLAND CNY	-9.46
05/13/24	MOBILE PURCHASE 0510 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/13/24	PURCHASE 0511 LYFT *RIDE FRI 6PM LYFT.COM CA	-41.66
05/13/24	MOBILE PURCHASE 0510 CITY ACRES MARKET LONG ISLAND CNY	-8.59
05/13/24	MOBILE PURCHASE 0511 NNT EDAWY BRO LONG ISLAND CNY	-5.85
05/13/24	MOBILE PURCHASE 0511 NA TART (TANGRAM) 131-27305592 IL	-8.72
05/13/24	MOBILE PURCHASE 0513 TST* PARIS BAGUETTE - L LONG ISLAND CNY	-8.56
05/14/24	PURCHASE 0513 LYFT *RIDE SUN 5PM LYFT.COM CA	-45.48
05/15/24	CHECKCARD 0514 LGA HUNT AND FISH 63312 FLUSHING NY 24755424136151360448887	-166.18
05/16/24	CHECKCARD 0514 AMERICAN AI 00102812295 LAGUARDIA NY 24717054136871362131015	-35.00
05/16/24	CHECKCARD 0514 AMERICAN AI 00102812296 LAGUARDIA NY 24717054136871362131114	-35.00
05/16/24	CHECKCARD 0514 AMERICAN AI 00102812294 LAGUARDIA NY 24717054136871362130975	-35.00
05/16/24	MOBILE PURCHASE 0514 HMART - BLOOR TORONTO ON	-33.47
05/16/24	CHECKCARD 0515 FlairAir DCS - 5PDQER EDMONTON AB 24401454136105256743905	-12.43
05/16/24	CHECKCARD 0515 FlairAir DCS - 5PDQER EDMONTON AB 24401454136105256740539	-159.17
05/16/24	CHECKCARD 0515 FlairAir DCS - 5PDQER EDMONTON AB 24401454136105256742758	-12.43
05/16/24	MOBILE PURCHASE 0515 TIM HORTONS #1795A#QTH MISSISSAUGA ON	-18.35
05/16/24	MOBILE PURCHASE 0515 HILTON QUEBEC QUEBEC QC	-4.64
05/16/24	MOBILE PURCHASE 0515 AU 1884 PLAISIRS ET SA QUEBEC QC	-11.30
05/16/24	MOBILE PURCHASE 0515 HILTON QUEBEC QUEBEC QC	-18.55
05/16/24	CHECKCARD 0515 RESTAURANT AFFAIRE EST QUEBEC QC 74500014136380612537203	-223.79
05/17/24	MOBILE PURCHASE 0516 LES ARTISANS DU POPCORN QUEBEC CITY QC	-6.09
05/17/24	MOBILE PURCHASE 0516 HILTON QUEBEC QUEBEC QC	-3.08
05/20/24	MOBILE PURCHASE 0516 FUNICULAIRE DU VIEUX-QU QUEBEC QC	-14.72
05/20/24	MOBILE PURCHASE 0516 LA MAISON SMITH NOTRE D QUEBEC QC	-15.59
05/20/24	MOBILE PURCHASE 0517 A&W #5802 QU»BEC QC	-14.96
05/20/24	MOBILE PURCHASE 0517 HMART - BLOOR TORONTO ON	-40.42
05/20/24	CHECKCARD 0517 CANADIAN TIRE GAS BAR # TORONTO ON 74064494139820116684893	-44.12
05/20/24	MOBILE PURCHASE 0518 TST-Old Firehall Confe Markham ON	-5.81

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/20/24	MOBILE PURCHASE 0518 TST-Old Firehall Confe Markham ON	-2.49
05/20/24	MOBILE PURCHASE 0518 SPLASH SHINE HAND CAR TORONTO ON	-28.66
05/20/24	PURCHASE 0519 YSI*JacksonPark Payment 718-5225766 NY	-3,745.61
05/20/24	PURCHASE 0519 YSI*JacksonPark Payment 718-5225766 NY	-3,745.61
05/20/24	MOBILE PURCHASE 0519 SULTAN'S MEDITERRANEAN ST CATHARINESON	-60.33
05/20/24	MOBILE PURCHASE 0519 SULTAN'S MEDITERRANEAN ST CATHARINESON	-4.15
05/20/24	MOBILE PURCHASE 0519 THE SKYLON TOWER NIAGARA FALLSON	-18.39
05/21/24	MOBILE PURCHASE 0519 CANADIAN TIRE GAS BAR # TORONTO ON	-36.77
05/21/24	MOBILE PURCHASE 0519 VICTORIA PARK RIVERVIEW NIAGARA FALLSON	-10.30
05/21/24	MOBILE PURCHASE 0519 VICTORIA PARK RIVERVIEW NIAGARA FALLSON	-4.78
05/23/24	CHECKCARD 0521 PPARKLINK METRO TORONTO NORTH YORK ON 74064494143820152167906	-3.67
05/23/24	MOBILE PURCHASE 0523 1825-TOR RELAY TERM 3 MISSISSAUGA ON	-24.88
05/24/24	MOBILE PURCHASE 0522 PEARSON PARKING T3 TORONTO ON	-18.35
05/28/24	CHECKCARD 0525 CANADIAN TIRE GAS BAR # TORONTO ON 74064494147820115555219	-16.12
05/28/24	MOBILE PURCHASE 0525 REBORN X HAIR SALON NORTH YORK ON	-52.38
05/28/24	MOBILE PURCHASE 0525 SQ *HUANG'S TASTE LTD. MARKHAM ON	-12.42
05/28/24	MOBILE PURCHASE 0526 YYZ URBAN CRAVE MISSISSAUGA ON	-38.71
05/28/24	MOBILE PURCHASE 0526 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/28/24	MOBILE PURCHASE 0526 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/28/24	PURCHASE 0527 OPENAI *CHATGPT SUBSCR HTTPSOPENAI.CCA	-21.78
05/28/24	MOBILE PURCHASE 0528 CVS/PHARMACY # NEW YORK NY	-17.88
Total ATM and debit card subtractions		**-$10,190.83**

Other subtractions

Date	Description	Amount
04/29/24	Zelle payment to XUCHENG ZHA Conf# lty6zteee	-48.00
04/30/24	Zelle payment to YING YANG Conf# rp5bi0lzm	-600.00
05/01/24	Zelle payment to YUSEN XIANG Conf# lo6glmxcw	-1,906.00
05/06/24	Zelle payment to SHUYU ZHANG Conf# rb3pgj52u	-581.00
05/09/24	Zelle payment to CHI RESTAURANT & BAR, INC. Conf# r1l82fvhq	-130.50
05/09/24	Zelle payment to YANGYANG WU Conf# p07dsas44	-60.00

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
05/13/24	Zelle payment to XIU LIN Conf# k46yyp35p	-620.00
05/13/24	Zelle payment to LIANG YUE Conf# m2nc9yf68	-7.00
Total other subtractions		**-$3,952.50**

Service fees

Date	Transaction description	Amount
04/29/24	Wire Transfer Fee	-15.00
05/08/24	Wire Transfer Fee	-15.00
05/16/24	CHECKCARD 0515 RESTAURANT AFFAIRE EST QUEBEC QC 74500014136380612537203 INTERNATIONAL TRANSACTION FEE	-6.71
05/16/24	CHECKCARD 0515 FlairAir DCS - 5PDQER EDMONTON AB 24401454136105256740539 INTERNATIONAL TRANSACTION FEE	-4.78
05/16/24	MOBILE PURCHASE 0514 HMART - BLOOR TORONTO ON 74514204136004040158975 INTERNATIONAL TRANSACTION FEE	-1.00
05/16/24	MOBILE PURCHASE 0515 HILTON QUEBEC QUEBEC QC 74872714136271363583626 INTERNATIONAL TRANSACTION FEE	-0.56
05/16/24	MOBILE PURCHASE 0515 TIM HORTONS #1795A#QTH MISSISSAUGA ON 74703414137107179260341 INTERNATIONAL TRANSACTION FEE	-0.55
05/16/24	CHECKCARD 0515 FlairAir DCS - 5PDQER EDMONTON AB 24401454136105256742758 INTERNATIONAL TRANSACTION FEE	-0.37
05/16/24	CHECKCARD 0515 FlairAir DCS - 5PDQER EDMONTON AB 24401454136105256743905 INTERNATIONAL TRANSACTION FEE	-0.37
05/16/24	MOBILE PURCHASE 0515 AU 1884 PLAISIRS ET SA QUEBEC QC 74500014136380670735269 INTERNATIONAL TRANSACTION FEE	-0.34
05/16/24	MOBILE PURCHASE 0515 HILTON QUEBEC QUEBEC QC 74872714136271363583451 INTERNATIONAL TRANSACTION FEE	-0.14
05/17/24	MOBILE PURCHASE 0516 LES ARTISANS DU POPCORN QUEBEC CITY QC 74514204137004016307217 INTERNATIONAL TRANSACTION FEE	-0.18
05/17/24	MOBILE PURCHASE 0516 HILTON QUEBEC QUEBEC QC 74872714138131386707875 INTERNATIONAL TRANSACTION FEE	-0.09
05/20/24	MOBILE PURCHASE 0519 SULTAN'S MEDITERRANEAN ST CATHARINESON 74514204140004010236664 INTERNATIONAL TRANSACTION FEE	-1.81
05/20/24	CHECKCARD 0517 CANADIAN TIRE GAS BAR # TORONTO ON 74064494139820116684893 INTERNATIONAL TRANSACTION FEE	-1.32
05/20/24	MOBILE PURCHASE 0517 HMART - BLOOR TORONTO ON 74514204140004040174463 INTERNATIONAL TRANSACTION FEE	-1.21

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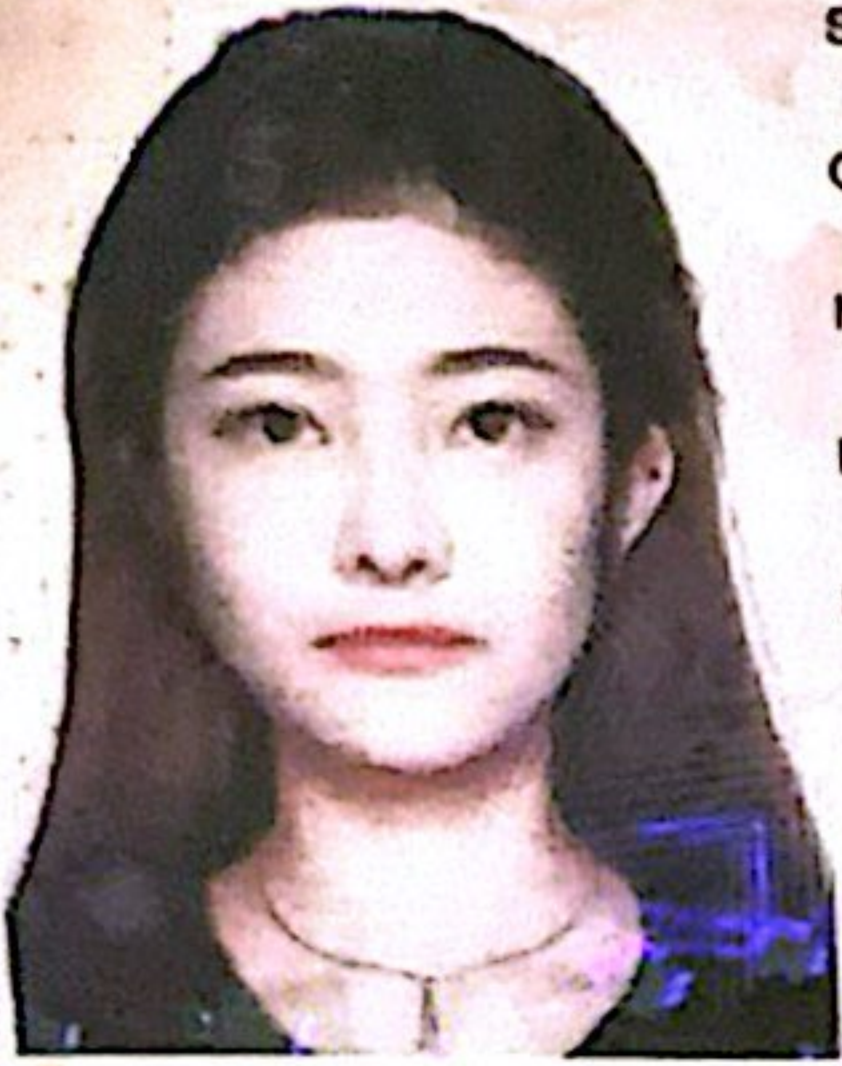
Service fees - continued

Date	Transaction description	Amount
05/20/24	MOBILE PURCHASE 0518 SPLASH SHINE HAND CAR TORONTO ON 74514204140004003078263 INTERNATIONAL TRANSACTION FEE	-0.86
05/20/24	MOBILE PURCHASE 0519 THE SKYLON TOWER NIAGARA FALLSON 74703414141100520206232 INTERNATIONAL TRANSACTION FEE	-0.55
05/20/24	MOBILE PURCHASE 0516 LA MAISON SMITH NOTRE D QUEBEC QC 74514204138004039910251 INTERNATIONAL TRANSACTION FEE	-0.47
05/20/24	MOBILE PURCHASE 0517 A&W #5802 QU»BEC QC 74529004138920366338401 INTERNATIONAL TRANSACTION FEE	-0.45
05/20/24	MOBILE PURCHASE 0516 FUNICULAIRE DU VIEUX-QU QUEBEC QC 74064494138820118913721 INTERNATIONAL TRANSACTION FEE	-0.44
05/20/24	MOBILE PURCHASE 0518 TST-Old Firehall Confe Markham ON 74099864139000271765042 INTERNATIONAL TRANSACTION FEE	-0.17
05/20/24	MOBILE PURCHASE 0519 SULTAN'S MEDITERRANEAN ST CATHARINESON 74514204140004010236706 INTERNATIONAL TRANSACTION FEE	-0.12
05/20/24	MOBILE PURCHASE 0518 TST-Old Firehall Confe Markham ON 74099864139000271818049 INTERNATIONAL TRANSACTION FEE	-0.07
05/21/24	MOBILE PURCHASE 0519 CANADIAN TIRE GAS BAR # TORONTO ON 74064494141820114163680 INTERNATIONAL TRANSACTION FEE	-1.10
05/21/24	MOBILE PURCHASE 0519 VICTORIA PARK RIVERVIEW NIAGARA FALLSON 74064494141820124499231 INTERNATIONAL TRANSACTION FEE	-0.31
05/21/24	MOBILE PURCHASE 0519 VICTORIA PARK RIVERVIEW NIAGARA FALLSON 74064494141820124499249 INTERNATIONAL TRANSACTION FEE	-0.14
05/23/24	MOBILE PURCHASE 0523 1825-TOR RELAY TERM 3 MISSISSAUGA ON 74703414144100084670028 INTERNATIONAL TRANSACTION FEE	-0.75
05/23/24	CHECKCARD 0521 PPARKLINK METRO TORONTO NORTH YORK ON 74064494143820152167906 INTERNATIONAL TRANSACTION FEE	-0.11
05/24/24	MOBILE PURCHASE 0522 PEARSON PARKING T3 TORONTO ON 74064494144820126034439 INTERNATIONAL TRANSACTION FEE	-0.55
05/28/24	MOBILE PURCHASE 0525 REBORN X HAIR SALON NORTH YORK ON 74514204147004010715512 INTERNATIONAL TRANSACTION FEE	-1.57
05/28/24	MOBILE PURCHASE 0526 YYZ URBAN CRAVE MISSISSAUGA ON 74064494148820111618879 INTERNATIONAL TRANSACTION FEE	-1.16
05/28/24	CHECKCARD 0525 CANADIAN TIRE GAS BAR # TORONTO ON 74064494147820115555219 INTERNATIONAL TRANSACTION FEE	-0.48
05/28/24	MOBILE PURCHASE 0525 SQ *HUANG'S TASTE LTD. MARKHAM ON 42934741462745656345659 INTERNATIONAL TRANSACTION FEE	-0.37
Total service fees		**-$59.10**

Note your Ending Balance already reflects the subtraction of Service Fees.

PASSPORT
PASSEPORT

CANADA



Type/Type
P

Issuing Country/Pays
CAN

Passport No./N° de passeport
AT787640

Surname/Nom
ZHU

Given names/Prénoms
HONGYU

Nationality/Nationalité
CANADIAN/CANADIENNE

Date of birth/Date de naissance
23 APR /AVR 02

Sex/Sexe
F

Place of birth/Lieu de naissance
LIANYUNGANG CHN

Date of issue/Date de délivrance
10 AUG /AOÛT 23

Date of expiry/Date d'expiration
10 AUG /AOÛT 33

Issuing Authority/Autorité de délivrance
NORTH YORK

EOC26903

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AT787640<5CAN0204233F3308109<<<<<<<<<<<<<<<<<04

Scanned with CamScanner

April 16, 2024

Consulate General of The
United States of America
Port Of Entry
CANADA

RE: Hongyu ZHU
SEVIS ID: N0035546924
School Certification of Financial Support

Dear Port of Entry Officer:

The purpose of this letter is to certify that Hongyu ZHU will be financially supported by a Gerstner Sloan Kettering Graduate School of Biomedical Sciences Fellowship stipend of $46,250 U.S. Dollars per annum, while enrolled in the Graduate School's Ph.D. program. The student is responsible for paying room and board from the student stipend received, estimated at $23,261 U.S. Dollars per annum.

Gerstner Sloan Kettering Graduate School of Biomedical Sciences will also provide a full scholarship towards tuition and fees, valued at $47,186 U.S. Dollars per annum, a grand total of $93,436 U.S. Dollars in financial support.

I hope this information will serve as certification of Zhu's financial support while a student at Gerstner Sloan Kettering Graduate School of Biomedical Sciences.

Sincerely,

Brooke Fischman

Brooke Fischman
Designated School Official, Gerstner Sloan Kettering Graduate School of Biomedical Sciences
Immigration Associate, HR Legal & Regulatory Affairs
Memorial Sloan Kettering Cancer Center
633 Third Avenue, 5th Floor
New York, NY 10017

SEVIS ID: N0035546924

SURNAME/PRIMARY NAME ZHU	**GIVEN NAME** Hongyu	**Class of Admission**
PREFERRED NAME Hongyu ZHU	**PASSPORT NAME**	**F-1**
COUNTRY OF BIRTH CHINA	**COUNTRY OF CITIZENSHIP** CANADA	
CITY OF BIRTH Lianyungang	**DATE OF BIRTH** 23 APRIL 2002	**ACADEMIC AND LANGUAGE**
FORM ISSUE REASON INITIAL ATTENDANCE	**ADMISSION NUMBER**	

SCHOOL INFORMATION

SCHOOL NAME Louis V. Gerstner Jr. Graduate School of Biomedical Sciences Gerstner Sloan Kettering Graduate School	**SCHOOL ADDRESS** 1275 York Avenue, Box 441, New York, NY 10065
SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL Jose Bueno Roca Immigration Associate	**SCHOOL CODE AND APPROVAL DATE** NYC214F01892000 18 AUGUST 2006

PROGRAM OF STUDY

EDUCATION LEVEL DOCTORATE	**MAJOR 1** Biomedical Sciences, General 26.0102	**MAJOR 2** None 00.0000
PROGRAM ENGLISH PROFICIENCY Required	**ENGLISH PROFICIENCY NOTES** Student is proficient	**EARLIEST ADMISSION DATE** 22 JUNE 2024
START OF CLASSES 22 JULY 2024	**PROGRAM START/END DATE** 22 JULY 2024 - 30 JUNE 2030	

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 12 MONTHS		**STUDENT'S FUNDING FOR:** 12 MONTHS	
Tuition and Fees	$ 51,031	Personal Funds	$ 0
Living Expenses	$ 32,231	Full Scholarship & Stipend	$ 103,531
Expenses of Dependents (0)	$	Funds From Another Source	$
Other	$	On-Campus Employment	$
TOTAL	$ 83,262	TOTAL	$ 103,531

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 José A. Bueno Roca

SIGNATURE OF: Jose Bueno Roca, Immigration Associate	**DATE ISSUED** 11 April 2024	**PLACE ISSUED** New York,NY

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: Hongyu ZHU — **DATE**

X

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

SEVIS ID: N0035546924 (F-1) **NAME:** Hongyu ZHU

EMPLOYMENT AUTHORIZATIONS

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE	CURRENT SESSION END DATE

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
		X		
		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.

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From April 25, 2024 to May 24, 2024

RBPDA10020_5491431_055 E D 025 04712 01997
HONGYU ZHU
5609-1 BLOOR ST. E
TORONTO ON M4W 0A8

Your account number: 04712-5016811

How to reach us: 1-800 ROYAL® 1-1
(1-800-769-2511)
www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Student Banking™ 04712-5016811

Royal Bank of Canada
1055 W GEORGIA ST-33RD FLR, VANCOUVER, BC V6E 3S5

Your opening balance on April 25, 2024	$1,318.52
Total deposits into your account	+ 200.00
Total withdrawals from your account	- 930.20
Your closing balance on May 24, 2024	**= $588.32**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			1,318.52
26 Apr	e-Transfer sent sangji BD7EW3	24.84		
	e-Transfer sent chubbymeow F6PZKK	113.00		1,180.68
1 May	Insurance AVIVA	43.11		
	Insurance AVIVA	441.25		696.32
3 May	e-Transfer - Autodeposit HONGYU ZHU C1A6mN2nfwzX		200.00	896.32
6 May	e-Transfer sent Leo Ye TCWRFR	100.00		796.32
15 May	Misc Payment RBC CREDIT CARD	33.89		762.43
21 May	Hydro Bill Pmt TORONTO HYDRO	84.11		

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Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	e-Transfer sent jerry lu 483UMY	90.00		588.32
	Closing Balance			**$588.32**

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