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
McCaul	Gavin		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	11/15/2002	(315) 560 - 5840 - Mobile

EMAIL
Gmccaul7@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
1111 Madison St	Syracuse	NY	13210

DATE IN	DATE OUT	MONTHLY RENT
	current	$825.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY		
Business Development	Fletcher Development LLC		
SUPERVISOR	**SUPERVISOR PHONE**	**SALARY**	**START DATE**
Ryan Fletcher	(203) 286 - 6166	$115,000.00/Yr.	
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
85 Washington st	Norwalk	CT	06854
OCCUPATION	**EMPLOYER/COMPANY**		
VP	Kingsfort Builders		
SUPERVISOR	**SUPERVISOR PHONE**	**SALARY**	**START DATE**
Fergal mccaul	(315) 575 - 2750	$15,000.00/Yr.	
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
1400 us 20	Skaneateles	NY	13152

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:

1111 Madison St, Syracuse, NY 13210 - US

Initials: G.M. A27E8A27

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 Gavin McCaul*

Signed by Gavin McCaul
Sat Aug 24 2024 03:31:31 PM EDT
Key: A27E8A27; IP Address: 147.185.156.82

Gavin McCaul *(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**
Gavin McCaul	XXXXXXXXXXXX0599	14991504	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: G.M. A27E8A27

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 Gavin McCaul

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 Gavin McCaul: 829

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

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

Credit Quick Summary		
Total annual income (reported by Applicant)	$130,000.00	
Total **verified** annual income	Pending	
Total **verified** combined annual income to rent ratio	Pending (based on rent of $4,391.18)	
Total number of accounts	3	
Accounts with no late payments	3 (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	$40.00 ($0.00 past due)	
Outstanding revolving debt	$40.00 (2% 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:	Gavin McCaul	GAVIN MCCAUL
SSN:	***-**-****	***-**-****
Birth Date:	11/**/2002	11/**/2002

Addresses	From Application	From Equifax
	1111 Madison St Syracuse, NY 13210 - US	5080 PINE VALLEY DR. FAYETTEVILLE, NY 13066 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	Business Development Fletcher Development LLC $115,000.00/Yr. VP Kingsfort Builders $15,000.00/Yr. Total annual Income: $130,000.00	

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Gavin McCaul Requested Date 8/24/2024	Fletcher Development LLC	Business Development	$115,000.00	Ryan Fletcher (203) 286 - 6166
	Results Pending			

Comments From On-Site.com

8/26 1:18 PM EDT (VOL) - We emailed applicant at Gmccaul7@gmail.com to obtain The Work Number report and current employment letter or last two consecutive paystubs.
8/26 1:18 PM EDT (VOL) - Employer uses a verification service called "The Work Number" - Company Code 867303 or 10273969. Please ask the applicant to visit www.theworknumber.com and obtain verification of employment/salary.
Company Name: Fletcher Development LLC
Job Title: Business Development

Requested For Gavin McCaul Requested Date 8/24/2024	**Employer** Kingsfort Builders	**Position Held** VP	**Annual Salary** $15,000.00	**Supervisor** Fergal mccaul (315) 575 - 2750
	Results Pending			

Comments From On-Site.com

8/26 1:25 PM EDT (VOL) - We emailed applicant at Gmccaul7@gmail.com to obtain The Work Number report and most recent employment letter or last 2 consecutive pay stubs.

8/26 1:25 PM EDT (VOL) - Employer uses a verification service called "The Work Number" - Company Code 666678. Please ask the applicant to visit www.theworknumber.com and obtain verification of employment/salary.

Company Name: Kingsfort Builders

Job Title: VP

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Gavin McCaul	Multistate Search	8/24/2017 - 8/24/2024	8/24/2024	8/24/2024

Results

No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Gavin McCaul	8/24/2024	8/24/2024

Results

No Records Found

Restricted Person Search

Requested For	Requested	Returned
Gavin McCaul	8/24/2024	8/24/2024

Results

No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	829	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)	780	Lack of sufficient credit history on bankcard or revolving accounts The date that you opened your oldest account is too recent Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies

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)	10/2022	6/2024					$38.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,288.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2020	7/2024					$2.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$2.00	$594.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	9/2021	7/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$487.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

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.

FLETCHER DEVELOPMENT LLC

To: Gavin McCaul Date: June 7 2024

Re: Business Development Analyst – Employment Offer Letter

Gavin,

Thank you for your interest in employment with Fletcher Development LLC. After review of your resume and the interview you attended, we would like to offer you a Business Development Analyst position. Based on your experience and qualifications we feel that you would be a valuable addition to our team. The terms and conditions of the position are below:

Total Compensation: $114,000

Salary position at $110,000.00/year

Employer Paid Monthly Train Pass: $340/month

Start Date: June 10, 2024

Schedule:
Monday – Friday 8am to 5pm (extended hours
as needed)
Saturdays/Sundays off
Vacation, 10 Days paid vacation after 1 year of employment
Sick/personal days, 5 paid days after 6 months of employment.

Health Insurance:
Connecticare Plan offered to full-time employees. 100% employee paid premium plan. PPO. Other information available upon request.

401k:
You become eligible to enroll in our 401k Retirement Savings Plan eligibility is after 6 months of employment as defined by plan. Other information available upon request.

Yearly Bonus:
To be paid as discretionary bonus based on company profitability and your performance.

Miscellaneous:
Cellphone not provided – computer will be provided
Attire is business casual

Thank you again for your interest in the opportunity here at Fletcher Development LLC. If you choose to accept the offer presented, please sign and date below. We look forward to your response as soon as possible.

Ryan A. Fletcher
Fletcher Development LLC

Agreed upon by Gavin McCaul

Signature: Date: 6/15/23

5080 Pine Valley Drive, Fayetteville, NY 13066-9723

6/1/2024

Gavin,

Kingsfort Builders is pleased to extend to you an offer for the role of Virtual Financial Consultant

The Weekly Pay for this position will be $280.00 ($14,560 per year)

You will be eligible for the follow benefits:

- After 6 Months of Service, you will be eligible for: The company 401K retirement plan, The Company will make a Safe Harbor Non-Elective Contribution on your behalf in an amount equal to 3% of your Compensation. You may elect to defer from 0% up to 90% of your Compensation on a pre-tax basis.
- After 1 Year of service, you will be eligible for: The company Cash Balance Pension Plan, in this plan you will receive a compensation credit equal to 2.5% of your compensation each year as well as a Profit-Sharing credit which will be calculated on a per year basis. These contributions will both be on top of the 401K contributions. The vesting schedule and more details on the CB Plan can be found on file with the office.
- At Kingsfort Builders you will also be Eligible for performance-based bonuses at our discretion.

Upon signature and acceptance of this letter you will receive employee benefit enrollment forms and an employee handbook that includes more details of our benefit plans and retirement plan.

Please let me know if you have any questions or if we can provide any additional information.

Sincerely,

Fergal P. McCaul, Pres
Kingsfort Builders Inc.

I hereby accept the above change to a salaried position.

____

Signature

1/1/24

Date

Copy B To Be Filed With Employee's FEDERAL Tax Return — 2023 — OMB No. 1545-0008

a. Employee's SSN	XXX-XX-1355
b. Employer ID number	06-1544011
1 Wages, tips, other comp.	10080.00
2 Federal income tax withheld	443.55
3 Social security wages	10080.00
4 Social security tax withheld	624.96
5 Medicare wages and tips	10080.00
6 Medicare tax withheld	146.16
c. Employer's name, address, and ZIP code	Kingsfort Builders Inc 5080 Pine Valley Dr Fayetteville, NY 13066
d. Control number	3
e. Employee's name, address, and ZIP code	Gavin G McCaul 5080 Pine Valley Dr Fayetteville, NY 13066
7 Social security tips	
8 Allocated tips	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code See inst. for box 12	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third party sick pay	
14 Other	NY SDI 14.30 NY SDI 14.30 NY PFML 45.91
15 State / Emplr.'s state ID #	NY / 06-1544011
16 State wages, tips, etc.	10080.00
17 State income tax	310.11
18 Local wages, tips,etc.	
19 Local income tax	
20 Locality name	

Form W-2 Wage and Tax Statement — Dept. of the Treasury -- IRS

This information is being furnished to the Internal Revenue Service. 39-1908647

Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return — 2023 — OMB No. 1545-0008

a. Employee's SSN	XXX-XX-1355
b. Employer ID number	06-1544011
1 Wages, tips, other comp.	10080.00
2 Federal income tax withheld	443.55
3 Social security wages	10080.00
4 Social security tax withheld	624.96
5 Medicare wages and tips	10080.00
6 Medicare tax withheld	146.16
c. Employer's name, address, and ZIP code	Kingsfort Builders Inc 5080 Pine Valley Dr Fayetteville, NY 13066
d. Control number	3
e. Employee's name, address, and ZIP code	Gavin G McCaul 5080 Pine Valley Dr Fayetteville, NY 13066
7 Social security tips	
8 Allocated tips	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code See inst. for box 12	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third party sick pay	
14 Other	NY SDI 14.30 NY SDI 14.30 NY PFML 45.91
15 State / Emplr.'s state ID #	NY / 06-1544011
16 State wages, tips, etc.	10080.00
17 State income tax	310.11
18 Local wages, tips, etc.	
19 Local income tax	
20 Locality name	

Form W-2 Wage and Tax Statement — Dept. of the Treasury -- IRS

39-1908647

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

AWW2-B22C

Copy C For EMPLOYEE'S RECORDS (See Notice to Employee) — 2023 — OMB No. 1545-0008

a. Employee's SSN	XXX-XX-1355
b. Employer ID number	06-1544011
1 Wages, tips, other comp.	10080.00
2 Federal income tax withheld	443.55
3 Social security wages	10080.00
4 Social security tax withheld	624.96
5 Medicare wages and tips	10080.00
6 Medicare tax withheld	146.16
c. Employer's name, address, and ZIP code	Kingsfort Builders Inc 5080 Pine Valley Dr Fayetteville, NY 13066
d. Control number	3
e. Employee's name, address, and ZIP code	Gavin G McCaul 5080 Pine Valley Dr Fayetteville, NY 13066
7 Social security tips	
8 Allocated tips	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code See inst. for box 12	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third party sick pay	
14 Other	NY SDI 14.30 NY SDI 14.30 NY PFML 45.91
15 State / Emplr.'s state ID #	NY / 06-1544011
16 State wages, tips, etc.	10080.00
17 State income tax	310.11
18 Local wages, tips, etc.	
19 Local income tax	
20 Locality name	

Form W-2 Wage and Tax Statement — 39-1908647 — Dept. of the Treasury -- IRS

Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return — 2023 — OMB No. 1545-0008

a. Employee's SSN	XXX-XX-1355
b. Employer ID number	06-1544011
1 Wages, tips, other comp.	10080.00
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3 Social security wages	10080.00
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5 Medicare wages and tips	10080.00
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11 Nonqualified plans	
12a Code See inst. for box 12	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third party sick pay	
14 Other	NY SDI 14.30 NY SDI 14.30 NY PFML 45.91
15 State / Emplr.'s state ID #	NY / 06-1544011
16 State wages, tips, etc.	10080.00
17 State income tax	310.11
18 Local wages, tips, etc.	
19 Local income tax	
20 Locality name	

Form W-2 Wage and Tax Statement — 39-1908647 — Dept. of the Treasury -- IRS

2023 W-2 and EARNINGS SUMMARY

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

d Control number 000138 RB/YHP	Dept.	Corp.	Employer use only 25

c Employer's name, address, and ZIP code
FLETCHER DEVELOPMENT LLC
1 THORNDAL CIRCLE
DARIEN, CT 06820

Batch #91175

e/f Employee's name, address, and ZIP code
GAVIN MCCAUL
5080 PINE VALLEY DRIVE
FAYETTEVILLE, NY 13066

b Employer's FED ID number 46-1626367	a Employee's SSA number XXX-XX-1355
1 Wages, tips, other comp. 10146.60	2 Federal income tax withheld 819.49
3 Social security wages 10146.60	4 Social security tax withheld 629.09
5 Medicare wages and tips 10146.60	6 Medicare tax withheld 147.13
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other 50.74 CTPL	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay
15 State CT Employer's state ID no. 58181942-000	16 State wages, tips, etc. 10146.60
17 State income tax	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	CT. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	10,146.60	10,146.60	10,146.60	10,146.60
Reported W-2 Wages	**10,146.60**	**10,146.60**	**10,146.60**	**10,146.60**

2. Employee Name and Address.

GAVIN MCCAUL
5080 PINE VALLEY DRIVE
FAYETTEVILLE, NY 13066

1 Wages, tips, other comp. 10146.60	2 Federal income tax withheld 819.49
3 Social security wages 10146.60	4 Social security tax withheld 629.09
5 Medicare wages and tips 10146.60	6 Medicare tax withheld 147.13

d Control number 000138 RB/YHP | Dept. | Corp. | Employer use only 25

c Employer's name, address, and ZIP code
FLETCHER DEVELOPMENT LLC
1 THORNDAL CIRCLE
DARIEN, CT 06820

b Employer's FED ID number 46-1626367	a Employee's SSA number XXX-XX-1355
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other 50.74 CTPL	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
GAVIN MCCAUL
5080 PINE VALLEY DRIVE
FAYETTEVILLE, NY 13066

15 State CT Employer's state ID no. 58181942-000	16 State wages, tips, etc. 10146.60
17 State income tax	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

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

1 Wages, tips, other comp. 10146.60	2 Federal income tax withheld 819.49
3 Social security wages 10146.60	4 Social security tax withheld 629.09
5 Medicare wages and tips 10146.60	6 Medicare tax withheld 147.13

d Control number 000138 RB/YHP | Dept. | Corp. | Employer use only 25

c Employer's name, address, and ZIP code
FLETCHER DEVELOPMENT LLC
1 THORNDAL CIRCLE
DARIEN, CT 06820

b Employer's FED ID number 46-1626367	a Employee's SSA number XXX-XX-1355
7 Social security tips	8 Allocated tips
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11 Nonqualified plans	12a
14 Other 50.74 CTPL	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
GAVIN MCCAUL
5080 PINE VALLEY DRIVE
FAYETTEVILLE, NY 13066

15 State CT Employer's state ID no. 58181942-000	16 State wages, tips, etc. 10146.60
17 State income tax	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

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

1 Wages, tips, other comp. 10146.60	2 Federal income tax withheld 819.49
3 Social security wages 10146.60	4 Social security tax withheld 629.09
5 Medicare wages and tips 10146.60	6 Medicare tax withheld 147.13

d Control number 000138 RB/YHP | Dept. | Corp. | Employer use only 25

c Employer's name, address, and ZIP code
FLETCHER DEVELOPMENT LLC
1 THORNDAL CIRCLE
DARIEN, CT 06820

b Employer's FED ID number 46-1626367	a Employee's SSA number XXX-XX-1355
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other 50.74 CTPL	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
GAVIN MCCAUL
5080 PINE VALLEY DRIVE
FAYETTEVILLE, NY 13066

15 State CT Employer's state ID no. 58181942-000	16 State wages, tips, etc. 10146.60
17 State income tax	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

CT.State Filing Copy
W-2 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.

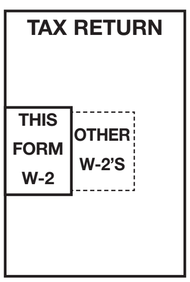
Department of the Treasury - Internal Revenue Service

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

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

May 25, 2024 through June 27, 2024
Account Number: **000000915605120**

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	

01255796 DRE 802 219 18024 NNNNNNNNNNN 1 000000000 18 0000
GAVIN GERARD MCCAUL
OR JENNIFER MCCAUL
5080 PINE VALLEY DR
FAYETTEVILLE NY 13066-9723

12557960101000000021

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$2,905.23**
Deposits and Additions	4,114.51
ATM & Debit Card Withdrawals	-555.42
Electronic Withdrawals	-3,185.90
Fees	-14.48
Ending Balance	**$3,263.94**

Your account ending in 8651 is linked to this account for overdraft protection.

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 $3,784.51. 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 $1,665.38)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$2,905.23**
05/28	Non-Chase ATM Withdraw 05/27 555 E North Lane Conshohocken PA Card 7261	-333.35	2,571.88
05/28	Non-Chase ATM Withdraw 05/28 Pz11 Ulice Baltazara Bo Dubrovnik Card 7261 Amount Includes Exchange Rate Adjustment of $3.39	-112.89	2,458.99
05/28	American Express ACH Pmt M4742 Web ID: 2005032111	-603.10	1,855.89
05/28	Non-Chase ATM Fee-With	-5.00	1,850.89
05/28	Foreign Exch Rt ADJ Fee 05/28 Pz11 Ulice Baltazara Bo Dubrovnik Card 7261	-3.39	1,847.50
05/28	Non-Chase ATM Fee-With	-3.00	1,844.50

CHASE

May 25, 2024 through June 27, 2024
Account Number: **000000915605120**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
05/29	Card Purchase 05/28 Ljekarna Antunica Du Dubrovnik Card 7261 Euro 2.94 X 1.085034 (Exchg Rte)	-3.19	1,841.31
05/29	Foreign Exch Rt ADJ Fee 05/28 Ljekarna Antunica Du Dubrovnik Card 7261	-0.09	1,841.22
05/30	Kingsfortb963198 Payroll PPD ID: 1179097700	**249.62**	2,090.84
06/03	06/03 Payment To Chase Card Ending IN 0599	-502.25	1,588.59
06/04	Schwab Brokerage Moneylink 558622461311717 Web ID: 9005586224	-200.00	1,388.59
06/05	Schwab Brokerage Moneylink 558622419815873 Web ID: 9005586224	-150.00	1,238.59
06/06	Kingsfortb963198 Payroll PPD ID: 1179097700	**249.62**	1,488.21
06/07	American Express ACH Pmt M6802 Web ID: 2005032111	-750.00	738.21
06/10	Non-Chase ATM Withdraw 06/08 6303 Thompson Rd Syracuse NY Card 7261	-103.00	635.21
06/10	Non-Chase ATM Fee-With	-3.00	632.21
06/12	Zelle Payment From Lucy Falso Cofldfwqsb9K	**330.00**	962.21
06/13	Kingsfortb963198 Payroll PPD ID: 1179097700	**249.62**	1,211.83
06/13	Recurring Card Purchase 06/13 Apple.Com/Bill 866-712-7753 CA Card 7261	-2.99	1,208.84
06/13	06/13 Payment To Chase Card Ending IN 0599	-161.69	1,047.15
06/13	American Express ACH Pmt M7740 Web ID: 2005032111	-698.26	348.89
06/14	Venmo Cashout PPD ID: 5264681992	**148.99**	497.88
06/20	Kingsfortb963198 Payroll PPD ID: 1179097700	**167.53**	665.41
06/21	Fletcher Develop Direct Dep PPD ID: 9111111103	**2,469.51**	3,134.92
06/24	American Express ACH Pmt M5386 Web ID: 2005032111	-120.60	3,014.32
06/27	Kingsfortb963198 Payroll PPD ID: 1179097700	**249.62**	3,263.94
	Ending Balance		**$3,263.94**

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

June 28, 2024 through July 25, 2024
Account Number: **000000915605120**

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	

01264005 DRE 802 219 20824 NNNNNNNNNNN 1 000000000 18 0000
GAVIN GERARD MCCAUL
OR JENNIFER MCCAUL
5080 PINE VALLEY DR
FAYETTEVILLE NY 13066-9723

12640050201000000022

Good news – we reduced the Non-Chase ATM Fee in several U.S. territories

As of February 20, 2024, we reduced the Non-Chase ATM Fee to $3 (previously $5) in American Samoa, Guam and the Northern Mariana Islands. We'll continue to waive this fee 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℠ Checking, Chase Private Client Checking℠ and Chase Private Client Savings℠ accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking ℠, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage℠ are not available for Chase High School Checking℠, Chase Secure Checking℠ and Chase First Checking℠.
- Overdraft Protection is not available for Chase Secure Checking℠ and Chase First Checking℠.

If you have questions, please visit **chase.com/overdraft** or call us at the number on this statement. We accept operator relay calls.

We updated the Digital Services Agreement and digital Transfers Terms & Conditions

To help protect your account, we've updated our terms for our Transfers Service. We now determine the limit for each external transfer (a transfer between your eligible Chase account and an external account you've added to your online profile) based on internal Chase criteria at the time you schedule the transfer, rather than applying predetermined limits. The new terms may affect your maximum daily external transfer limit.

You can see the new terms in section 1.2 of the Digital Services Agreement, Addendum: Transfers Service or in the Transfers Agreement.

How to view the Digital Services Agreement or Transfers Agreement:

- On chase.com after you log in to your account, click on the Main Menu then select "Agreements & disclosures."
- On the Chase Mobile® app, select "Legal information" from Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$3,263.94**
Deposits and Additions	6,789.54
ATM & Debit Card Withdrawals	-2.99
Electronic Withdrawals	-8,994.20
Ending Balance	**$1,056.29**

Your account ending in 8651 is linked to this account for overdraft protection.

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 $9,408.67. 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 $4,419.98)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$3,263.94**
06/28	Fletcher Develop Direct Dep PPD ID: 9111111103	**690.84**	3,954.78
07/05	Fletcher Develop Direct Dep PPD ID: 9111111103	**1,525.86**	5,480.64
07/05	Kingsfortb963198 Payroll PPD ID: 1179097700	**249.62**	5,730.26
07/05	Schwab Brokerage Moneylink 558622461311717 Web ID: 9005586224	-200.00	5,530.26
07/05	Schwab Brokerage Moneylink 558622419815873 Web ID: 9005586224	-150.00	5,380.26
07/05	American Express ACH Pmt M8164 Web ID: 2005032111	-165.53	5,214.73
07/08	Remote Online Deposit 1	**100.00**	5,314.73
07/08	07/06 Payment To Chase Card Ending IN 0599	-135.90	5,178.83
07/10	American Express ACH Pmt M8662 Web ID: 2005032111	-140.65	5,038.18
07/11	Kingsfortb963198 Payroll PPD ID: 1179097700	**249.62**	5,287.80
07/12	Fletcher Develop Direct Dep PPD ID: 9111111103	**1,525.85**	6,813.65
07/15	Recurring Card Purchase 07/13 Apple.Com/Bill 866-712-7753 CA Card 7261	-2.99	6,810.66
07/15	American Express ACH Pmt M7342 Web ID: 2005032111	-334.10	6,476.56
07/18	Kingsfortb963198 Payroll PPD ID: 1179097700	**249.62**	6,726.18
07/19	Fletcher Develop Direct Dep PPD ID: 9111111103	**1,525.85**	8,252.03
07/19	American Express ACH Pmt M2840 Web ID: 2005032111	-235.09	8,016.94
07/19	07/19 Online Transfer To Sav ...8651 Transaction#: 21463625904	-6,000.00	2,016.94
07/22	07/19 Payment To Chase Card Ending IN 0599	-2.15	2,014.79
07/25	Kingsfortb963198 Payroll PPD ID: 1179097700	**672.28**	2,687.07
07/25	American Express ACH Pmt M5026 Web ID: 2005032111	-1,630.78	1,056.29
	Ending Balance		**$1,056.29**

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

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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).

  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist℠, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire℠ Checking and Chase Private Client Checking℠ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

Kingsfort Builders Inc
5080 Pine Valley Dr
Fayetteville, NY 13066
315-575-2750

Solvay Bank

Check Date
08/08/2024

Check Number

VOID

Amount

PAY *****Two Hundred Forty Nine & 62/100*** **$249.62**

TO THE ORDER OF
Gavin G McCaul
5080 Pine Valley Dr
Fayetteville, NY 13066

NON-NEGOTIABLE

DIRECT DEPOSIT ADVICE

Kingsfort Builders Inc
5080 Pine Valley Dr
Fayetteville, NY 13066

Hire Date: 12/6/2020	W-4 Date: 12/6/2020
Fed Status: Single	
NY Status: Single	
NY Add'l Withholding: $2.00	
Direct Deposit:	
Chase:	$249.62

Gavin G McCaul
5080 Pine Valley Dr
Fayetteville, NY 13066

Kingsfort Builders Inc **315-575-2750** **FED. ID. NO: 06-1544011**

Employee Name	**Emp. ID**	Company: King4011		Check No. 0	P/P: 07/28/2024-08/03/2024
Gavin G McCaul	3	Group:	Loc.	Dept:	Check Date: 08/08/2024

Earnings	**Hours**	**Hourly Rate**	**Current**	**Year-To-Date**
Regular	15.00	20.0000	300.00	12,100.00

Taxes/Deductions	**Current**	**Year-To-Date**
Federal Tax	0.12	311.62
Soc. Sec. Tax	18.60	750.20
Medicare Tax	4.35	175.45
NY State Tax	7.59	353.82
NY SDI	0.60	18.50
NY PFML	1.12	45.13
401(k) %	18.00	666.00

TOTALS	**Gross Wages**	**Taxable Wages**	**Total Taxes & Other Deductions**	**Net Pay**
Current	300.00	282.00	50.38	249.62
Year-To-Date	12,100.00		DIRECT DEPOSIT	249.62

Kingsfort Builders Inc
5080 Pine Valley Dr
Fayetteville, NY 13066
315-575-2750

Solvay Bank

Check Date **08/15/2024**

Check Number

VOID

Amount

PAY *****Two Hundred Forty Nine & 62/100** **$249.62**

TO THE ORDER OF **Gavin G McCaul**
5080 Pine Valley Dr
Fayetteville, NY 13066

NON-NEGOTIABLE

DIRECT DEPOSIT ADVICE

Kingsfort Builders Inc
5080 Pine Valley Dr
Fayetteville, NY 13066

Hire Date: 12/6/2020 W-4 Date: 12/6/2020
Fed Status: Single
NY Status: Single
NY Add'l Withholding: $2.00
Direct Deposit:
Chase: $249.62

Gavin G McCaul
5080 Pine Valley Dr
Fayetteville, NY 13066

Kingsfort Builders Inc **315-575-2750** **FED. ID. NO: 06-1544011**

Employee Name	**Emp. ID**	Company: King4011		Check No. 0	P/P: 08/04/2024-08/10/2024
Gavin G McCaul	3	Group:	Loc.	Dept:	Check Date: 08/15/2024

Earnings	**Hours**	**Hourly Rate**	**Current**	**Year-To-Date**
Regular	15.00	20.0000	300.00	12,400.00

Taxes/Deductions	**Current**	**Year-To-Date**
Federal Tax	0.12	311.74
Soc. Sec. Tax	18.60	768.80
Medicare Tax	4.35	179.80
NY State Tax	7.59	361.41
NY SDI	0.60	19.10
NY PFML	1.12	46.25
401(k) %	18.00	684.00

TOTALS	**Gross Wages**	**Taxable Wages**	**Total Taxes & Other Deductions**	**Net Pay**
Current	300.00	282.00	50.38	249.62
Year-To-Date	12,400.00		DIRECT DEPOSIT	249.62

Kingsfort Builders Inc
5080 Pine Valley Dr
Fayetteville, NY 13066
315-575-2750

Solvay Bank

Check Date
08/29/2024

Check Number

VOID

Amount

PAY *****Two Hundred Forty Nine & 62/100** **$249.62**

TO THE ORDER OF **Gavin G McCaul**
5080 Pine Valley Dr
Fayetteville, NY 13066

NON-NEGOTIABLE

DIRECT DEPOSIT ADVICE

Kingsfort Builders Inc
5080 Pine Valley Dr
Fayetteville, NY 13066

Hire Date: 12/6/2020 W-4 Date: 12/6/2020
Fed Status: Single
NY Status: Single
NY Add'l Withholding: $2.00
Direct Deposit:
Chase: $249.62

Gavin G McCaul
5080 Pine Valley Dr
Fayetteville, NY 13066

Kingsfort Builders Inc **315-575-2750** **FED. ID. NO: 06-1544011**

Employee Name	Emp. ID	Company: King4011		Check No. 0	P/P: 08/18/2024-08/24/2024
Gavin G McCaul	3	Group:	Loc.	Dept:	Check Date: 08/29/2024

Earnings	Hours	Hourly Rate	Current	Year-To-Date
Regular	15.00	20.0000	300.00	13,000.00

Taxes/Deductions	Current	Year-To-Date
Federal Tax	0.12	311.98
Soc. Sec. Tax	18.60	806.00
Medicare Tax	4.35	188.50
NY State Tax	7.59	376.59
NY SDI	0.60	20.30
NY PFML	1.12	48.49
401(k) %	18.00	720.00

TOTALS	**Gross Wages**	**Taxable Wages**	**Total Taxes & Other Deductions**	**Net Pay**
Current	300.00	282.00	50.38	249.62
Year-To-Date	13,000.00		DIRECT DEPOSIT	249.62

Company Code	Loc/Dept	Number	Page
RB / YHP 24470809	01/002	5641220	1 of 1

Fletcher Development LLC
85 Washington St
Norwalk, CT 06820

Earnings Statement

Period Starting: 07/29/2024
Period Ending: 08/04/2024
Pay Date: 08/09/2024

Taxable Filing Status: Single
Exemptions/Allowances:
Federal: Std W/H Table
State: 0
Local: 0
Social Security Number: XXX-XX-XXXX

Tax Override:
Federal: 0.00 Addnl
State:
Local:

Gavin McCaul
5080 Pine Valley Drive
Fayetteville, NY 13066

Earnings	rate	hours/units	this period	year to date
Regular		0.00	2115.39	16923.12
Gross Pay			**$2,115.39**	$16,923.12

Statutory Deductions	this period	year to date
Federal Income	-308.48	2467.84
Social Security	-131.15	1049.23
Medicare	-30.68	245.39
Connecticut State Income	-108.65	760.55
Connecticut Paid Family	-10.58	84.64

Voluntary Deductions	this period	year to date
Miscellaneous	0.00	835.00

Net Pay Adjustments	this period	year to date
*Misc reimbursement	0.00	835.00
Net Pay	**$1,525.85**	

Deposits

account number	transit/ABA	amount
XXXXXX5120	XXXXXXXXX	1525.85

Important Notes

Basis of pay: Salaried

Your federal taxable wages this period are $2,115.39
* Excluded from Federal taxable wages

Fletcher Development LLC
85 Washington St
Norwalk, CT 06820

Pay Date: 08/09/2024

Deposited to the account	account number	transit/ABA	amount
Checking DirectDeposit	XXXXXX5120	XXXXXXXXX	1525.85

Gavin McCaul
5080 Pine Valley Drive
Fayetteville, NY 13066

Company Code	Loc/Dept	Number	Page
RB / YHP 24470809	01/002	5661482	1 of 1

Fletcher Development LLC
85 Washington St
Norwalk, CT 06820

Earnings Statement

Period Starting: 08/05/2024
Period Ending: 08/11/2024
Pay Date: 08/16/2024

Taxable Filing Status: Single
Exemptions/Allowances:
Federal: Std W/H Table
State: 0
Local: 0
Social Security Number: XXX-XX-XXXX

Tax Override:
Federal: 0.00 Addnl
State:
Local:

Gavin McCaul
5080 Pine Valley Drive
Fayetteville, NY 13066

Earnings	rate	hours/units	this period	year to date
Regular		0.00	2115.39	19038.51
Gross Pay			$2,115.39	$19,038.51

Statutory Deductions	this period	year to date
Federal Income	-308.48	2776.32
Social Security	-131.16	1180.39
Medicare	-30.67	276.06
Connecticut State Income	-108.65	869.20
Connecticut Paid Family	-10.58	95.22

Voluntary Deductions	this period	year to date
Miscellaneous	0.00	835.00

Net Pay Adjustments	this period	year to date
*Misc reimbursement	0.00	835.00
Net Pay	$1,525.85	

Deposits

account number	transit/ABA	amount
XXXXXX5120	XXXXXXXXX	1525.85

Important Notes

Basis of pay: Salaried

Your federal taxable wages this period are $2,115.39
* Excluded from Federal taxable wages

Fletcher Development LLC
85 Washington St
Norwalk, CT 06820

Pay Date: 08/16/2024

Deposited to the account	account number	transit/ABA	amount
Checking DirectDeposit	XXXXXX5120	XXXXXXXXX	1525.85

Gavin McCaul
5080 Pine Valley Drive
Fayetteville, NY 13066

Company Code	Loc/Dept	Number	Page
RB / YHP 24470809	01/002	5680655	1 of 1

Fletcher Development LLC
85 Washington St
Norwalk, CT 06820

Earnings Statement

Period Starting: 08/12/2024
Period Ending: 08/18/2024
Pay Date: 08/23/2024

Taxable Filing Status: Single
Exemptions/Allowances:
Federal: Std W/H Table
State: 0
Local: 0
Social Security Number: XXX-XX-XXXX

Tax Override:
Federal: 0.00 Addnl
State:
Local:

Gavin McCaul
5080 Pine Valley Drive
Fayetteville, NY 13066

Earnings	rate	hours/units	this period	year to date
Regular		0.00	2115.39	21153.90
Gross Pay			**$2,115.39**	$21,153.90

Statutory Deductions	this period	year to date
Federal Income	-308.48	3084.80
Social Security	-131.15	1311.54
Medicare	-30.67	306.73
Connecticut State Income	-108.65	977.85
Connecticut Paid Family	-10.58	105.80

Voluntary Deductions	this period	year to date
Miscellaneous	0.00	835.00

Net Pay Adjustments	this period	year to date
*Misc reimbursement	0.00	835.00
Net Pay	**$1,525.86**	

Deposits

account number	transit/ABA	amount
XXXXXX5120	XXXXXXXXX	1525.86

Important Notes

Basis of pay: Salaried

Your federal taxable wages this period are $2,115.39
* Excluded from Federal taxable wages

Fletcher Development LLC
85 Washington St
Norwalk, CT 06820

Pay Date: 08/23/2024

Deposited to the account	account number	transit/ABA	amount
Checking DirectDeposit	XXXXXX5120	XXXXXXXXX	1525.86

Gavin McCaul
5080 Pine Valley Drive
Fayetteville, NY 13066

Gavin McCaul	
Credit Score:	772
Cash and Cash Equivalents	$6,000.00
Credit Card Balance	$0.00
Cash and Cash Equivalents	$6,000.00
Assets:	
Stocks	$16,305.00
Money Market	$20,000.00
401K	$1,500.00
REITS	$4,558.00
Real Estate	$195,000.00
Liabilities Loans	
None	
Total Net Worth	$243,363.00

June 2024 Account Statement

Gavin McCaul
5080 Pine Valley Drive
Fayetteville, NY 13066

Account number
803428

Holdings

Investments	Shares Owned[1]	Estimated Value Per Share[2]	Estimated Value[3]
Growth eREIT	18.642804	$16.82	$313.57
East Coast eREIT	1.853520	$11.46	$21.24
West Coast eREIT	10.000000	$9.96	$99.60
Fundrise iPO	167.000000	N/A	$2,195.30
Development eREIT	30.001956	$9.57	$287.11
Growth eREIT VII	18.576202	$9.82	$182.41
Flagship Real Estate Fund	95.786053	$11.40	$1,091.96
Income Real Estate Fund	35.764000	$9.97	$356.56
Total	**377.624535**	**N/A**	**$4,547.75**

July 2024 Account Statement

Gavin McCaul
5080 Pine Valley Drive
Fayetteville, NY 13066

Account number
803428

Holdings

Investments	Shares Owned[1]	Estimated Value Per Share[2]	Estimated Value[3]
Growth eREIT	18.642804	$16.82	$313.57
East Coast eREIT	1.853520	$11.46	$21.24
West Coast eREIT	10.000000	$9.96	$99.60
Fundrise iPO	167.000000	N/A	$2,195.30
Development eREIT	30.001956	$9.57	$287.11
Growth eREIT VII	18.576202	$9.82	$182.41
Flagship Real Estate Fund	96.472018	$11.40	$1,099.78
Income Real Estate Fund	35.764000	$9.97	$356.56
Total	**378.310500**	**N/A**	**$4,555.57**

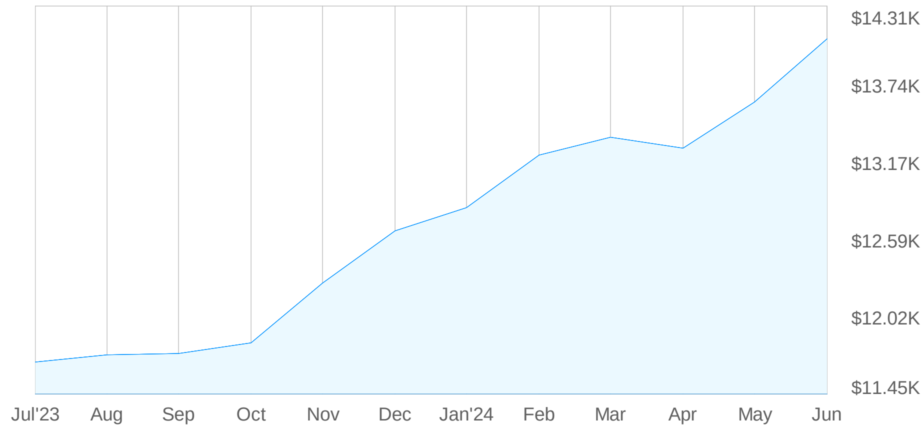
Schwab One® Account of

GAVIN GERARD MCCAUL

Account Number	Statement Period
1981-5873	June 1-30, 2024

Account Summary

Ending Account Value as of 06/30	Beginning Account Value as of 06/01
$14,078.48	$13,614.30



	This Statement	Previous Statement
Beginning Value	**$13,614.30**	$13,268.46
Deposits	**150.00**	150.00
Withdrawals	**0.00**	0.00
Dividends and Interest	**5.38**	4.41
Transfer of Securities	**0.00**	0.00
Market Appreciation/(Depreciation)	**308.80**	191.43
Expenses	**0.00**	0.00
Ending Value	**$14,078.48**	**$13,614.30**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

GAVIN GERARD MCCAUL
5080 PINE VALLEY DR
FAYETTEVILLE NY 13066-9723

06/28-00000-ID2091603-110625 *2 #2-6

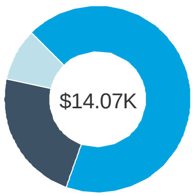
Schwab One® Account of

GAVIN GERARD MCCAUL

Statement Period

June 1-30, 2024

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	9,510.59	68%
Equities	3,281.96	23%
Exchange Traded Funds	1,285.93	9%
Total	**$14,078.48**	100%

Top Account Holdings This Period

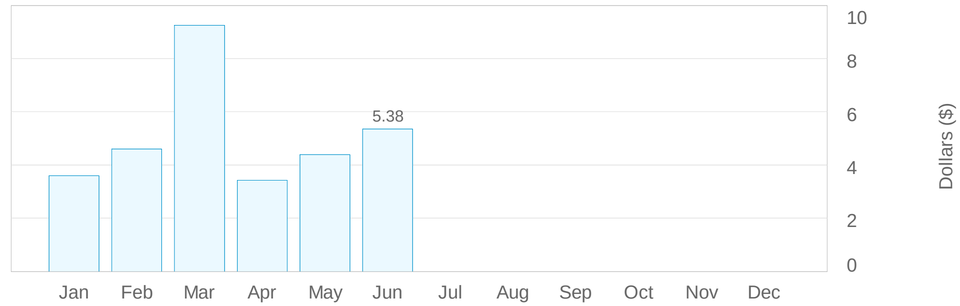
SYMBOL CUSIP	Description	Market Value	% of Accounts
	CHARLES SCHWAB BANK	9,510.59	68%
META	META PLATFORMS INC	1,008.44	7%
VOO	VANGUARD S&P 500 ETF	1,000.26	7%
TSLA	TESLA INC	989.40	7%
AAPL	APPLE INC	842.48	6%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	0.00	0.00	0.00	0.00	0.00	0.00
Unrealized						**$1,529.21**

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary



	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	3.58	0.00	21.15
Cash Dividends	0.00	1.80	0.00	9.62
Total Income	**$0.00**	**$5.38**	**$0.00**	**$30.77**

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
$0.00	**$0.00**	**$11,820.59**	**$23,641.18**

Margin Loan Rates Vary by Balance

11.75% - 13.57%

* Values include any cash plus the amount available using margin borrowing.
For more information about the margin feature, please visit schwab.com/margin.

Positions - Summary

Beginning Value as of 06/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	**Ending Value as of 06/30**	Cost Basis	Unrealized Gain/(Loss)
$13,614.30		$0.00		$0.00		$155.38		$308.80		**$14,078.48**	$3,038.68	$1,529.21

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK [X,Z]			9,355.21	9,510.59	155.38		0.45%	68%
Total Cash and Cash Investments					**$9,355.21**	**$9,510.59**	**$155.38**			**68%**

Positions - Equities

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
AAPL	APPLE INC (M)	4.0000	210.62000	842.48	305.25	537.23	0.47%	4.00	6%
INTC	INTEL CORP (M)	5.0000	30.97000	154.85	240.00	(85.15)	1.61%	2.50	1%
META	META PLATFORMS INC (M)	2.0000	504.22000	1,008.44	359.00	649.44	0.39%	4.00	7%
TEX	TEREX CORP (M)	1.0000	54.84000	54.84	23.50	31.34	1.23%	0.68	<1%
TSLA	TESLA INC (M)	5.0000	197.88000	989.40	875.00	114.40	N/A	0.00	7%
Z	ZILLOW GROUP INC (M)	5.0000	46.39000	231.95	372.50	(140.55)	N/A	0.00	2%
Total Equities				**$3,281.96**	**$2,175.25**	**$1,106.71**		**$11.18**	**23%**

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
VOO	VANGUARD S&P 500 ETF (M)	2.0000	500.13000	1,000.26	685.00	315.26	1.23%	12.34	7%
VTI	VANGUARD TOTAL STOCK (M),◊	1.0679	267.51000	285.67	178.43	107.24	1.36%	3.89	2%
Total Exchange Traded Funds				**$1,285.93**	**$863.43**	**$422.50**		**$16.23**	**9%**

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 06/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 06/30
$9,355.21		$150.00		$0.00		$0.00		$0.00		$5.38		$0.00		$9,510.59

Other Activity **$0.00** Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
06/03	Dividend	Qual. Dividend	INTC	INTEL CORP				0.63	
06/05	Deposit	MoneyLink Txn		Tfr JPMORGAN CHASE BAN, GAVIN GERARD MCC				150.00	
06/17	Interest	Bank Interest X,Z		BANK INT 051624-061524				3.58	
06/20	Dividend	Qual. Dividend	TEX	TEREX CORP				0.17	
06/26	Dividend	Qual. Dividend	META	META PLATFORMS INC				1.00	
Total Transactions								**$155.38**	**$0.00**

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount
06/01	**Beginning Balance** [X,Z]	**$9,355.21**
06/03	BANK CREDIT FROM BROKERAGE [X]	0.63
06/05	BANK CREDIT FROM BROKERAGE [X]	150.00
06/15	BANK INTEREST - CHARLES SCHWAB BANK [X,Z]	3.58
06/20	BANK CREDIT FROM BROKERAGE [X]	0.17
06/27	BANK CREDIT FROM BROKERAGE [X]	1.00
06/30	**Ending Balance** [X,Z]	**$9,510.59**
06/28	**Interest Rate** * [Z]	**0.45%**

* Your interest period was 05/16/24 - 06/15/24. [Z]

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share($)	Limit Price($)	Settle/ Payable Date	Expiration Date	Amount($)
Pending	06/28	Cash Dividend	VOO	VANGUARD S&P 500 ETF	2.0000	1.7835		07/02		3.57
		Cash Dividend	VTI	VANGUARD TOTAL STOCK	1.0679	0.9519		07/02		1.02
Total Pending Transactions										**$4.59**

Pending transactions are not included in account value.

Endnotes For Your Account

(M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.

◊ Dividends paid on this security will be automatically reinvested.

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

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Terms and Conditions (continued)

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This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest**: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. 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SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features**. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. 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Terms and Conditions (continued)

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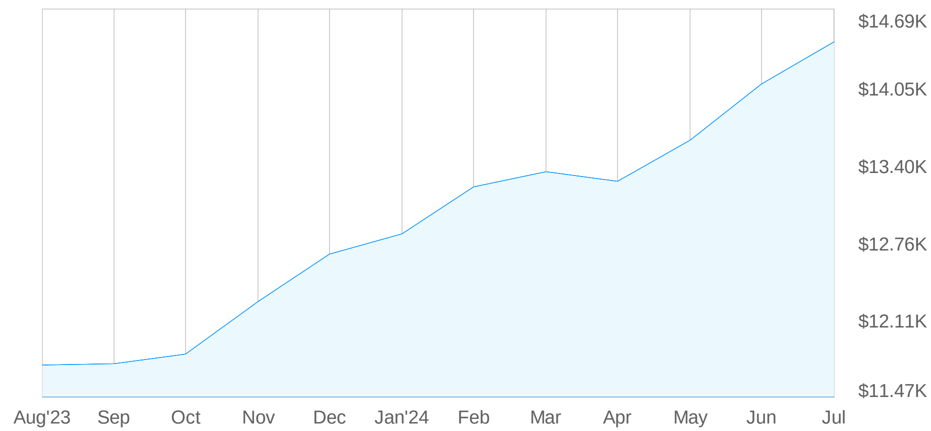
Schwab One® Account of

GAVIN GERARD MCCAUL

Account Number	Statement Period
1981-5873	July 1-31, 2024

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01
$14,430.44	$14,078.48



	This Statement	Previous Statement
Beginning Value	**$14,078.48**	$13,614.30
Deposits	**150.00**	150.00
Withdrawals	**0.00**	0.00
Dividends and Interest	**8.11**	5.38
Transfer of Securities	**0.00**	0.00
Market Appreciation/(Depreciation)	**193.85**	308.80
Expenses	**0.00**	0.00
Ending Value	**$14,430.44**	**$14,078.48**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

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07/31-00000-ID2091603-105929

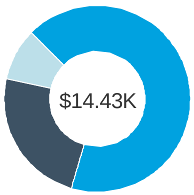
Schwab One® Account of

GAVIN GERARD MCCAUL

Statement Period

July 1-31, 2024

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	9,667.68	67%
Equities	3,458.79	24%
Exchange Traded Funds	1,303.97	9%
Total	**$14,430.44**	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
	CHARLES SCHWAB BANK	9,667.68	67%
TSLA	TESLA INC	1,160.35	8%
VOO	VANGUARD S&P 500 ETF	1,011.86	7%
META	META PLATFORMS INC	949.66	7%
AAPL	APPLE INC	888.32	6%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	0.00	0.00	0.00	0.00	0.00	0.00
Unrealized						**$1,723.06**

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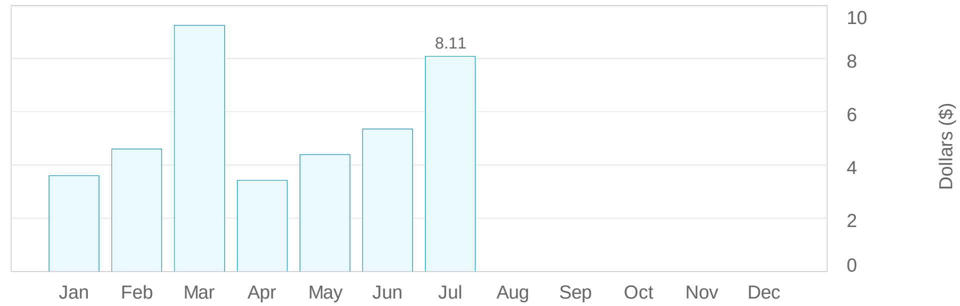
Income Summary



	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	3.52	0.00	24.67
Cash Dividends	0.00	4.59	0.00	14.21
Total Income	**$0.00**	**$8.11**	**$0.00**	**$38.88**

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
$0.00	**$0.00**	**$12,220.68**	**$24,441.36**

Margin Loan Rates Vary by Balance

11.75% - 13.57%

* Values include any cash plus the amount available using margin borrowing.
For more information about the margin feature, please visit schwab.com/margin.

Schwab One® Account of

GAVIN GERARD MCCAUL

Statement Period
July 1-31, 2024

Positions - Summary

Beginning Value as of 07/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	**Ending Value as of 07/31**	Cost Basis	Unrealized Gain/(Loss)
$14,078.48		$0.00		($1.02)		$158.11		$194.87		**$14,430.44**	$3,039.70	$1,723.06

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK [X,Z]			9,510.59	9,667.68	157.09		0.45%	67%
Total Cash and Cash Investments					**$9,510.59**	**$9,667.68**	**$157.09**			**67%**

Positions - Equities

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
AAPL	APPLE INC [(M)]	4.0000	222.08000	888.32	305.25	583.07	0.45%	4.00	6%
INTC	INTEL CORP [(M)]	5.0000	30.74000	153.70	240.00	(86.30)	1.62%	2.50	1%
META	META PLATFORMS INC [(M)]	2.0000	474.83000	949.66	359.00	590.66	0.42%	4.00	7%
TEX	TEREX CORP [(M)]	1.0000	63.26000	63.26	23.50	39.76	1.07%	0.68	<1%
TSLA	TESLA INC [(M)]	5.0000	232.07000	1,160.35	875.00	285.35	N/A	0.00	8%
Z	ZILLOW GROUP INC [(M)]	5.0000	48.70000	243.50	372.50	(129.00)	N/A	0.00	2%
Total Equities				**$3,458.79**	**$2,175.25**	**$1,283.54**		**$11.18**	**24%**

Schwab One® Account of

GAVIN GERARD MCCAUL

Statement Period
July 1-31, 2024

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
VOO	VANGUARD S&P 500 ETF (M)	2.0000	505.93000	1,011.86	685.00	326.86	1.41%	14.27	7%
VTI	VANGUARD TOTAL STOCK (M),◊	1.0717	272.57000	292.11	179.45	112.66	1.39%	4.08	2%
Total Exchange Traded Funds				**$1,303.97**	**$864.45**	**$439.52**		**$18.35**	**9%**

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 07/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 07/31
$9,510.59		$150.00		$0.00		($1.02)		$0.00		$8.11		$0.00		$9,667.68

Other Activity **$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
07/02	Purchase	Reinvested Shares	VTI	VANGUARD TOTAL STOCK MARKET ETF	0.0038	268.5800		(1.02)	
	Dividend	Cash Dividend	VOO	VANGUARD S&P 500 ETF				3.57	
	Dividend	Div For Reinvest	VTI	VANGUARD TOTAL STOCK				1.02	
07/05	Deposit	MoneyLink Txn		Tfr JPMORGAN CHASE BAN, GAVIN GERARD MCC				150.00	
07/16	Interest	Bank Interest X,Z		BANK INT 061624-071524				3.52	
Total Transactions								**$157.09**	**$0.00**

Date column represents the Settlement/Process date for each transaction.

charles SCHWAB

Schwab One® Account of

GAVIN GERARD MCCAUL

Statement Period
July 1-31, 2024

Bank Sweep Activity

Date	Description	Amount
07/01	**Beginning Balance** X,Z	**$9,510.59**
07/03	BANK CREDIT FROM BROKERAGE X	3.57
07/05	BANK CREDIT FROM BROKERAGE X	150.00
07/15	BANK INTEREST - CHARLES SCHWAB BANK X,Z	3.52
07/31	**Ending Balance** X,Z	**$9,667.68**
07/31	**Interest Rate** * Z	**0.45%**

* Your interest period was 06/16/24 - 07/15/24. Z

Endnotes For Your Account

(M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.

◊ Dividends paid on this security will be automatically reinvested.

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

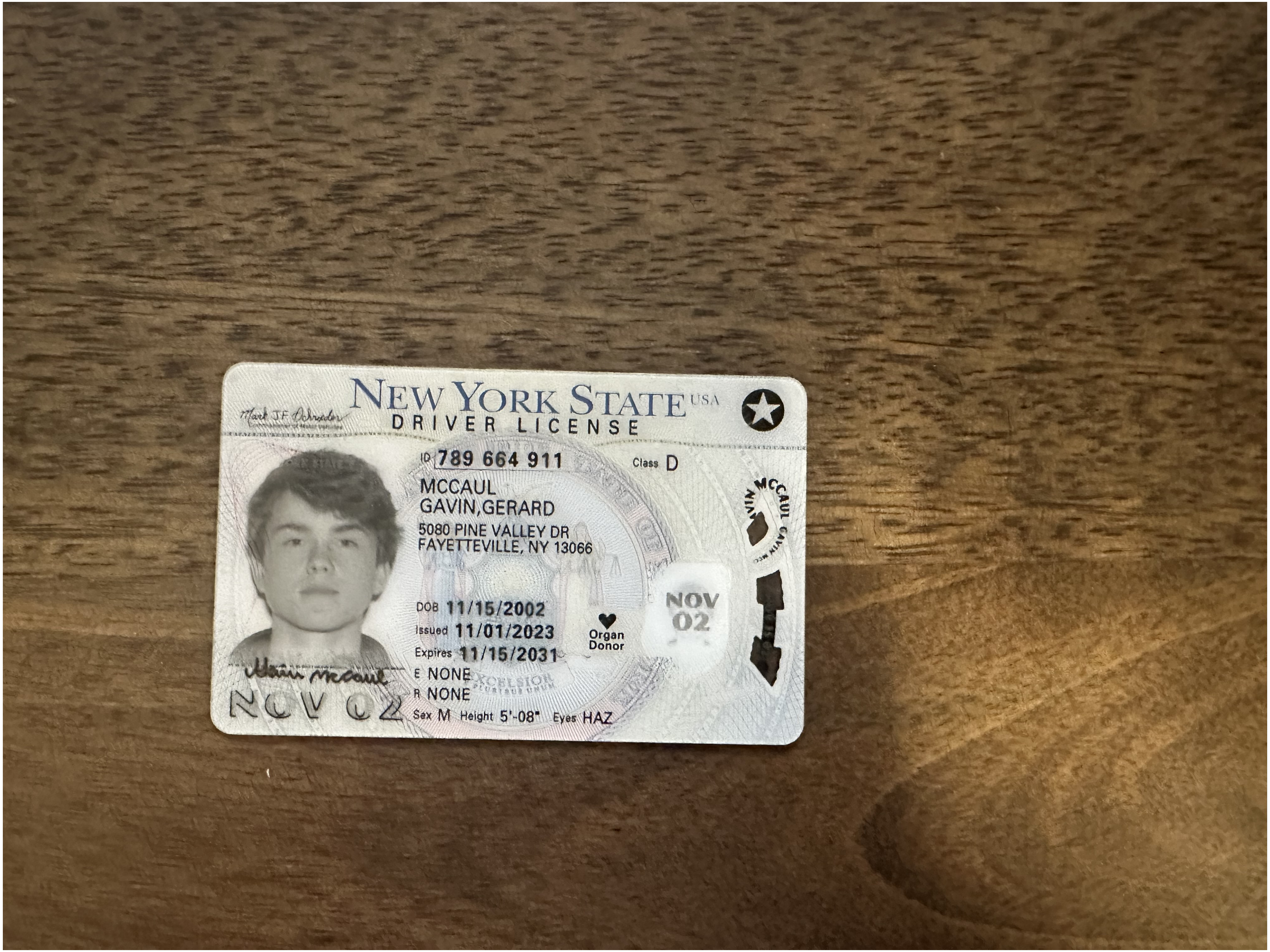
Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest**: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully

Terms and Conditions (continued)

understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than ½ of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features**. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. **Member SIPC**. (O1CUSTNC) (0822-20UL)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DRIVER LICENSE
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MCCAUL
GAVIN,GERARD
5080 PINE VALLEY DR
FAYETTEVILLE, NY 13066
DOB 11/15/2002
Issued 11/01/2023
Expires 11/15/2031
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GAVIN MCCAUL


Doc# A2TLUNQN06
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I hereby make an anatomical gift
V3.0
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ENTER ADDRESS CHANGE
(You must notify DMV within 10 days)
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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
Falso	Lucy	E.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	8/3/2002	(315) 400 - 7764 - Mobile

EMAIL
Lefalso@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Carol Falso	6982 Colonial Dr, Fayetteville, 40 13066

PHONE	EMAIL ADDRESS	RELATIONSHIP
(315) 400 - 7764	Cafalso@gmail.com	mother

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
2111 W Lemon ST	Tampa	FL	33606

DATE IN	DATE OUT	MONTHLY RENT
	current	$1,200.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Fund Accountant	Gen II Fund Services

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Aliyah James	(212) 408 - 0550	$65,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
805 Third Ave	New York	NY	10022

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:

2111 W Lemon ST, Tampa, FL 33606 - US

Initials: L.F. A393C67F

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 Lucy E. Falso*

Signed by Lucy E. Falso
Sat Aug 24 2024 03:31:20 PM EDT
Key: A393C67F; IP Address: 174.204.138.195

Lucy E. Falso *(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**
Lucy Falso	XXXXXXXXXXXX6101	14991510	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

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 Lucy E. Falso

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 Lucy E. Falso: 807

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$65,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $4,391.18)
Total number of accounts	2
Accounts with no late payments	2 (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	$1,684.00 ($0.00 past due)
Outstanding revolving debt	$1,684.00 (13% 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:	Lucy E. Falso	LUCY E. FALSO
SSN:	***-**-****	***-**-****
Birth Date:	8/**/2002	8/**/2002

Addresses	From Application	From Equifax
	2111 W Lemon ST Tampa, FL 33606 - US	6982 COLONIAL DR. FAYETTEVILLE, NY 13066 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	Fund Accountant Gen II Fund Services $65,000.00/Yr. Total annual Income: $65,000.00	

Employment Verifications

From RealPage

Requested For Lucy E. Falso Requested Date 8/24/2024	**Employer** Gen II Fund Services	**Position Held** Fund Accountant	**Annual Salary** $65,000.00	**Supervisor** Aliyah James (212) 408 - 0550
	Results Pending			

Comments From On-Site.com

8/26 1:42 PM EDT (VOL) - We emailed applicant at Lefalso@gmail.com to obtain most recent employment letter or last 2 consecutive pay stubs.
Company Name: Gen II Fund Services
Job Title: Fund Accountant

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Lucy E. Falso	Multistate Search	8/24/2017 - 8/24/2024	8/24/2024	8/24/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Lucy E. Falso	8/24/2024	8/24/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Lucy E. Falso	8/24/2024	8/24/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	807	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)	759	You have too few credit accounts The date that you opened your oldest account is too recent You have too many inquiries on your credit report. Too few of your bankcard or other revolving accounts have high limits

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)	2/2020	6/2024					$1,684.00

Monthly Payment	High Credit	Type	Comments
$40.00	$12,798.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	1/2023	7/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$475.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Previous Credit Inquiries	
From Equifax	
1/2023	CAPITAL ONE BANK USA (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.

Form **8879** (Rev. January 2021) Department of the Treasury Internal Revenue Service

IRS e-file Signature Authorization

▶ **ERO must obtain and retain completed Form 8879.**
▶ **Go to www.irs.gov/Form8879 for the latest information.**

OMB No. 1545-0074

Submission Identification Number (SID) ▶

Taxpayer's name	Social security number
LUCY FALSO	*** ** 8958
Spouse's name	Spouse's social security number

Part I **Tax Return Information - Tax Year Ending December 31,** 2023 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1	Adjusted gross income	1	5,517.
2	Total tax	2	
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	343.
4	Amount you want refunded to you	4	343.
5	Amount you owe	5	

Part II **Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)**

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS **(a)** an acknowledgement of receipt or reason for rejection of the transmission, **(b)** the reason for any delay in processing the return or refund, and **(c)** the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at **1-888-353-4537**. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

[X] I authorize FUSTCHARLES LLP (**ERO firm name**) to enter or generate my PIN 1 8 9 5 8 (**Enter five digits, but don't enter all zeros**) as my signature on the income tax return (original or amended) I am now authorizing.

[ ] I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ ______________________ Date ▶ ____________

Spouse's PIN: check one box only

[ ] I authorize ______________________ (**ERO firm name**) to enter or generate my PIN ☐☐☐☐☐ (**Enter five digits, but don't enter all zeros**) as my signature on the income tax return (original or amended) I am now authorizing.

[ ] will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ ______________________ Date ▶ ____________

Practitioner PIN Method Returns Only - continue below

Part III **Certification and Authentication - Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 1 6 0 8 1 6 0 6 2 2 1

Don't enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Pub. 1345,** Handbook for Authorized IRS *e-file* Providers of Individual Income Tax Returns.

ERO's signature ▶ MICHAEL W. HARTWELL Date ▶ 04/09/2024

319995 04-01-23

ERO Must Retain This Form - See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So

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

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

Your first name and middle initial	Last name	Your social security number
LUCY	FALSO	*** ** 8958
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no.
6982 COLONIAL DRIVE

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code
FAYETTEVILLE NY 13066

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

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

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

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

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

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

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

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents

Income

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

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)	STMT 1	1a	5,438.
b	Household employee wages not reported on Form(s) W-2		1b	
c	Tip income not reported on line 1a (see instructions)		1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		1d	
e	Taxable dependent care benefits from Form 2441, line 26		1e	
f	Employer-provided adoption benefits from Form 8839, line 29		1f	
g	Wages from Form 8919, line 6		1g	
h	Other earned income (see instructions)		1h	
i	Nontaxable combat pay election (see instructions)	1i		
z	Add lines 1a through 1h		1z	5,438.
2a	Tax-exempt interest	2a	b Taxable interest 2b	2.
3a	Qualified dividends	3a 71.	b Ordinary dividends 3b	77.
4a	IRA distributions	4a	b Taxable amount 4b	
5a	Pensions and annuities	5a	b Taxable amount 5b	
6a	Social security benefits	6a	b Taxable amount 6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐		7	
8	Additional income from Schedule 1, line 10		8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**		9	5,517.
10	Adjustments to income from Schedule 1, line 26		10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**		11	5,517.
12	**Standard deduction or itemized deductions** (from Schedule A)		12	5,838.
13	Qualified business income deduction from Form 8995 or Form 8995-A		13	
14	Add lines 12 and 13		14	5,838.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**		15	0.

Attach Sch. B if required.

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

Tax and Credits

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

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2 SEE STATEMENT 3	25a	343.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	343.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	343.

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

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	343.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	343.
b	Routing number 021000021 c Type: ☒ Checking ☐ Savings		
d	Account number ********8065		
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36	

Direct deposit? See instructions.

Amount You Owe

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

Third Party Designee

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

Designee's name MICHAEL W. HARTWELL Phone no. 315-446-3600 Personal identification number (PIN) 06221

Sign Here

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

Your signature | Date | Your occupation: STUDENT | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

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

Phone no. 3154464929 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
MICHAEL W. HARTWELL	MICHAEL W. HARTWELL	04/09/24	P01892873	☐ Self-employed

Firm's name FUSTCHARLES LLP Phone no. 315-446-3600

Firm's address 220 S WARREN STREET SYRACUSE, NY 13202- Firm's EIN **-***6221

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2023)

08/16/2024

Lucy Falso

6982 Colonial Drive
Fayetteville, NY 13066

Dear Lucy,

Gen II Fund Services, LLC ("Gen II," the "Company," "we," us, or "our") is pleased to extend to you ("you" or "your") a position at the Company on the terms and conditions set forth below.

Title, Start Date, and Employment Location

Your functional title will be Fund Accountant. Your employment with the Company will commence on 09/16/2024. This offer is contingent on your ability to work a hybrid schedule, comprised of a minimum of two (2) days a week in our office in New York and three (3) days remotely, starting on your day of hire. If you accept this offer, we will employ you pursuant to the terms and conditions of this letter (the "Offer Letter") in our office in New York, NY.

This offer of employment is contingent upon the successful completion of a pre-employment screening process, which may include background and reference checks deemed satisfactory by Gen II. It is also conditioned on your submission of satisfactory proof of your identity and right to work in the United States. You will be required to complete an I-9 form. In compliance with federal law, Gen II is required to verify the identity and employment eligibility of all new hires within the first 3 business days of hire.

Compensation

Your base salary will be at the annual rate of $65,000.00 USD, payable twice monthly in accordance with Gen II's payroll practices. Considering your duties and compensation, you will be classified as a non-exempt employee and shall be eligible for overtime pay in accordance with applicable laws.

Benefits and Paid Time Off

You will be eligible to participate in the Company's employee benefit plans, subject to the terms of such plans that are referenced in the Company's employee benefits documents.

As a full-time employee, you will be eligible to accrue up to 15 Vacation/Personal days per calendar year, which will be prorated during your first calendar year of employment based on the date your employment begins. You will also be eligible for Paid Safe and Sick Time (PSST), which will be calculated at an accrual rate of 1 hour for every 30 hours worked, up to a maximum PSST accrual of 7 days per calendar year.

Company Policies

As a Gen II employee, you will be expected to abide by Gen II's rules, policies, and standards including, without limitation, those set forth in the Gen II employee handbook and the Company's compliance policies and procedures. You will be required to sign an acknowledgment that you have read and understand the materials contained in our employee handbook. You will also be required to sign acknowledgments of Gen II's compliance policies from time to time.

Furthermore, as a condition of your employment, you will be required to sign and deliver to the Company the Gen II Confidentiality, Non-Solicitation, Non-Disclosure, and Other Protections Agreement and to complete and sign the Gen II Employment Application.

At-Will Employment

This Offer Letter is not a contract of employment. You acknowledge and agree that you will be an employee at will and that either you or Gen II may terminate your employment at any time, for any reason, with or without cause, and with or without notice. You will not be entitled to any separation or severance pay when your employment with the Company ends. If you decide to terminate your employment, management requests an advance written notice of fourteen (14) days.

Miscellaneous

You represent and warrant that you are not bound by any restrictive covenant or similar arrangement with a third party that would preclude you from accepting this offer and/or being employed by Gen II in the position described in this Offer Letter.

Gen II reserves the right to conduct background investigations and reference checks on all its potential employees. This offer, therefore, is in addition contingent upon your successful clearance of such background investigation and reference check, if any.

We look forward to your joining the Gen II team. Please sign and return this Offer Letter to confirm that you understand, accept, and agree to the terms and conditions set forth in this Offer Letter. Acceptance of this offer must be received by Gen II no later than 08/20/2024, or this offer of employment will expire at that time.

Sincerely,

Gen II Management LLC

Anne-Claire Berg Chief People & Impact Officer

Electronically Signed By:

Lucy Falso

Signed on 08/18/2024

Lucy Falso
6982 Colonial Drive
Fayetteville NY 13066

Thanks for saving with Capital One 360®

Here's your **July 2024** bank statement.

STATEMENT PERIOD
Jul 1 - Jul 31, 2024

$4,055.52 TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jul 1	Jul 31
360 Checking...7582	$1,168.49	**$930.85**
360 Performance Savings...1341	$2,615.43	**$3,124.67**
All Accounts	$3,783.92	**$4,055.52**

Cashflow Summary

+ $9.33 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36170837582

0.10%	**$0.33**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jul 1	**Opening Balance**			**$1,168.49**
Jul 15	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $60.77**	$1,107.72
Jul 16	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $8.19**	$1,099.53
Jul 22	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $8.26**	$1,091.27
Jul 23	Deposit from VENMO CASHOUT	Credit	**+ $100.00**	$1,191.27
Jul 24	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $251.97**	$939.30
Jul 29	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $8.54**	$930.76
Jul 31	Monthly Interest Paid	Credit	**+ $0.09**	$930.85
Jul 31	**Closing Balance**			**$930.85**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

360 Performance Savings - 36284771341

4.25%	**$24.67**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jul 1	**Opening Balance**			**$2,615.43**
Jul 31	Check Deposit (Mobile)	Credit	**+ $500.00**	$3,115.43
Jul 31	Monthly Interest Paid	Credit	**+ $9.24**	$3,124.67
Jul 31	**Closing Balance**			**$3,124.67**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Fees	**$0.00**	**$0.00**

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it 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 us to complete our investigation.

Lucy Falso
6982 Colonial Drive
Fayetteville NY 13066

Thanks for saving with Capital One 360®

Here's your **June 2024** bank statement.

STATEMENT PERIOD
Jun 1 - Jun 30, 2024

$3,783.92

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jun 1	Jun 30
360 Checking...7582	$373.88	**$1,168.49**
360 Performance Savings...1341	$2,606.52	**$2,615.43**
All Accounts	$2,980.40	**$3,783.92**

Cashflow Summary

+ $8.98 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36170837582

0.10%	**$0.24**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	**Opening Balance**			**$373.88**
Jun 4	Zelle money received from JENNA ALTAMURO	Credit	**+ $1.00**	$374.88
Jun 4	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $13.08**	$361.80
Jun 6	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $13.07**	$348.73
Jun 10	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $50.31**	$298.42
Jun 12	Zelle money received from Pamela L Eng	Credit	**+ $1,200.00**	$1,498.42
Jun 12	Zelle money sent to GAVIN MCCAUL	Debit	**- $330.00**	$1,168.42
Jun 30	Monthly Interest Paid	Credit	**+ $0.07**	$1,168.49
Jun 30	**Closing Balance**			**$1,168.49**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

360 Performance Savings - 36284771341

4.25%	**$15.43**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	**Opening Balance**			**$2,606.52**
Jun 30	Monthly Interest Paid	Credit	**+ $8.91**	$2,615.43
Jun 30	**Closing Balance**			**$2,615.43**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Fees	**$0.00**	**$0.00**

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it 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 us to complete our investigation.

Fidelity INVESTMENTS

INVESTMENT REPORT
July 1, 2024 - July 31, 2024

FIDELITY ACCOUNT LUCY E FALSO - INDIVIDUAL
▶ **Account Number: Z30-101229**

Envelope # BQNWPTBBBBNSN

LUCY ELIZABETH FALSO
6982 COLONIAL DR
FAYETTEVILLE NY 13066-9729

Your Account Value: **$13,791.39**

Change from Last Period: ▲ $449.89

	This Period	Year-to-Date
Beginning Account Value	**$13,341.50**	**$11,667.86**
Change in Investment Value *	449.89	2,123.53
Ending Account Value **	**$13,791.39**	**$13,791.39**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$13,791.39	

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

** *Excludes unpriced securities.*

Contact Information

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

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INVESTMENT REPORT
July 1, 2024 - July 31, 2024

Account Summary

Account # Z30-101229
LUCY ELIZABETH FALSO - INDIVIDUAL

Account Value: **$13,791.39**

Change in Account Value ▲ $449.89

	This Period	Year-to-Date
Beginning Account Value	**$13,341.50**	**$11,667.86**
Change in Investment Value *	**449.89**	**2,123.53**
Ending Account Value	**$13,791.39**	**$13,791.39**
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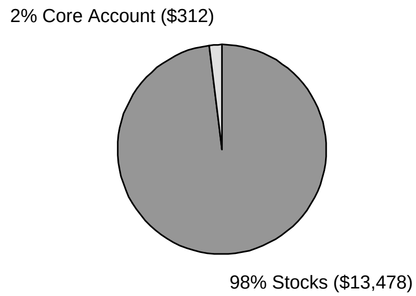
Ending Account Value Incl. AI	$13,791.39	

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

Account Holdings



Top Holdings

Description	Value	Percent of Account
Apple INC	$11,104	81%
Meta Platforms INC Class A Common Stock	1,424	10
Kimberly-Clark Corp Com	675	5
Total	**$13,203**	**96%**

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

Income Summary

	This Period	Year-to-Date
Taxable	**$7.41**	**$53.92**
Dividends	7.41	53.92
Total	**$7.41**	**$53.92**

Holdings

Account # Z30-101229
LUCY ELIZABETH FALSO - INDIVIDUAL

Core Account

Description	Beginning Market Value Jul 1, 2024	Quantity Jul 31, 2024	Price Per Unit Jul 31, 2024	Ending Market Value Jul 31, 2024	Total Cost Basis	Unrealized Gain/Loss Jul 31, 2024	EAI ($) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.98%	$305.44	312.850	$1.0000	$312.85	not applicable	not applicable	$15.55 4.970%
Total Core Account (2% of account holdings)	**$305.44**			**$312.85**			**$15.55**

Stocks

Description	Beginning Market Value Jul 1, 2024	Quantity Jul 31, 2024	Price Per Unit Jul 31, 2024	Ending Market Value Jul 31, 2024	Total Cost Basis	Unrealized Gain/Loss Jul 31, 2024	EAI ($) / EY (%)
Common Stock							
APPLE INC (AAPL)	$10,531.00	50.000	$222.0800	$11,104.00	$2,300.19	$8,803.81	$50.00 0.450%
META PLATFORMS INC CLASS A COMMON STOCK (META)	1,512.66	3.000	474.8300	1,424.49	84.91	1,339.58	6.00 0.420
KIMBERLY-CLARK CORP COM (KMB)	691.00	5.000	135.0500	675.25	559.25	116.00	24.40 3.610
SWEETGREEN INC COM CL A (SG)	301.40	10.000	27.4800	274.80	393.30	-118.50	- -
Total Common Stock (98% of account holdings)	$13,036.06			$13,478.54	$3,337.65	$10,140.89	$80.40
Total Stocks (98% of account holdings)	**$13,036.06**			**$13,478.54**	**$3,337.65**	**$10,140.89**	**$80.40**

Total Holdings				**$13,791.39**	**$3,337.65**	**$10,140.89**	**$95.95**

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.***

Account # Z30-101229
LUCY ELIZABETH FALSO - INDIVIDUAL

Holdings

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

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
07/02	**KIMBERLY-CLARK CORP COM**	494368103	Dividend Received	-	-	$6.10
07/31	**FIDELITY GOVERNMENT MONEY MARKET**	31617H102	Dividend Received	-	-	1.31
Total Dividends, Interest & Other Income						**$7.41**

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
07/02	CASH	You Bought	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	6.100	$1.0000	$6.10	$311.54
07/31	CASH	Reinvestment	**FIDELITY GOVERNMENT MONEY MARKET** REINVEST @ $1.000	1.310	1.0000	1.31	312.85
Total Core Fund Activity						**$7.41**	

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Estimated Cash Flow *(Rolling as of July 31, 2024)*

Account # Z30-101229
LUCY ELIZABETH FALSO - INDIVIDUAL

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
August 2024	--	--	$13	--	$1	--	$14
September	--	--	2	--	1	--	3
October	--	--	6	--	1	--	7
November	--	--	13	--	1	--	14
December	--	--	2	--	1	--	3
January 2025	--	--	6	--	1	--	7
February	--	--	13	--	1	--	14
March	--	--	2	--	1	--	3
April	--	--	6	--	1	--	7
May	--	--	13	--	1	--	14
June	--	--	2	--	1	--	3
July	--	--	6	--	1	--	7
Total	**--**	**--**	**$84**	**--**	**$12**	**--**	**$96**

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 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

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Additional Information and Endnotes

Account # Z30-101229
LUCY ELIZABETH FALSO - INDIVIDUAL

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.
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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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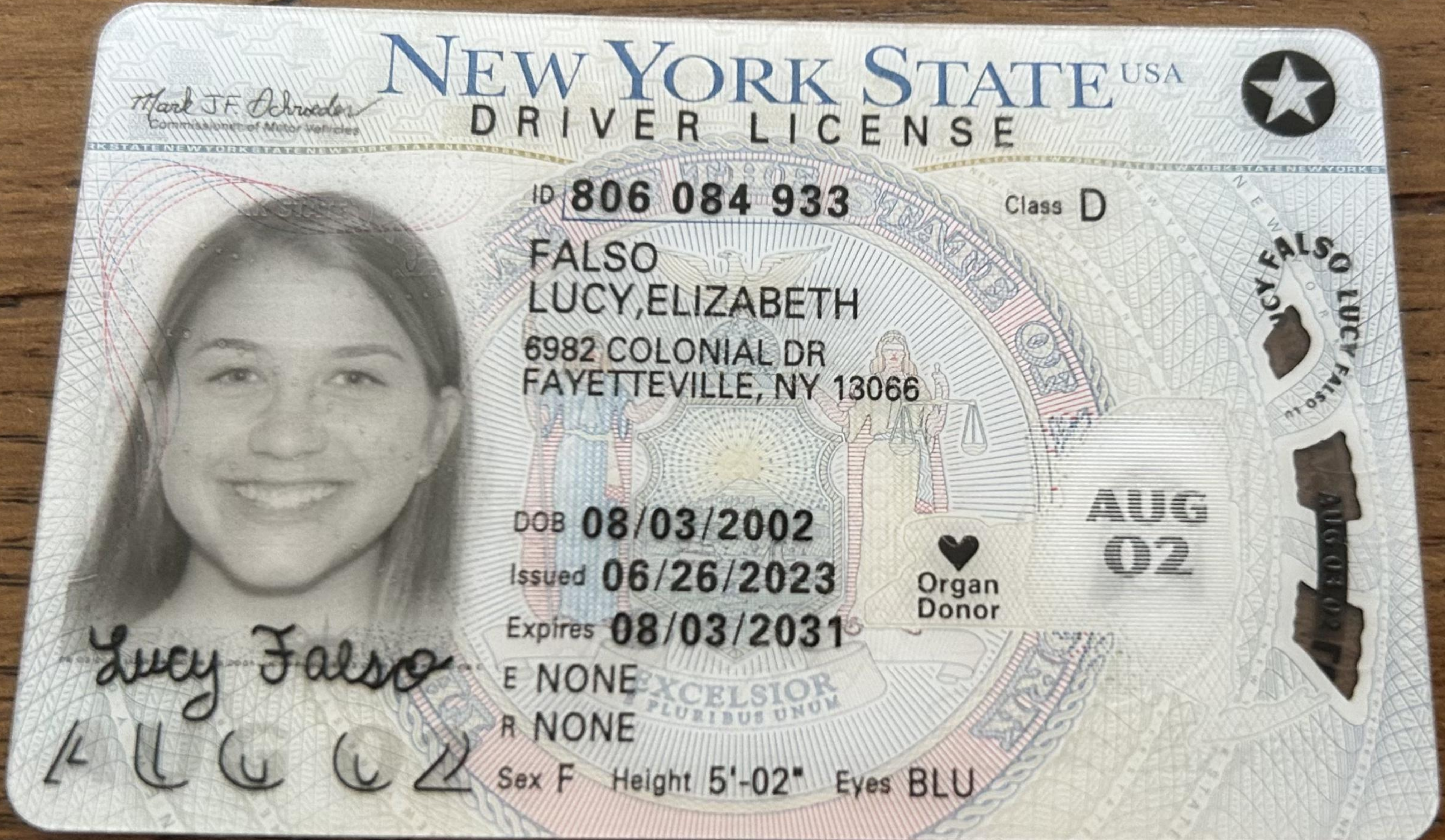
NEW YORK STATE USA
Mark J.F. Schroeder
Commissioner of Motor Vehicles
DRIVER LICENSE
ID 806 084 933
Class D
FALSO
LUCY,ELIZABETH
6982 COLONIAL DR
FAYETTEVILLE, NY 13066
DOB 08/03/2002
Issued 06/26/2023
Expires 08/03/2031
E NONE
R NONE
Sex F
Height 5'-02"
Eyes BLU
Organ Donor
AUG 02
Lucy Falso
AUG 02
EXCELSIOR
E PLURIBUS UNUM
LUCY FALSO LUCY FALSO

[redacted] UG 03 [redacted]

[redacted] LUCY FALSO LUCY FALSO LUCY

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☐ I hereby make an anatomical gift

V3.0

SIGNATURE

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