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
Kim	Jong	H.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	11/12/1987	(312) 869 - 1633 - Mobile

EMAIL
mit.platinum@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
April Park	150 E 44th st, New York, 40 10017

PHONE	EMAIL ADDRESS	RELATIONSHIP
(718) 869 - 0089	april.sh.park@gmail.com	friend

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
150 E 44th st	New York	NY	10017

DATE IN	DATE OUT	MONTHLY RENT
	current	$4,650.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Algorithmic Trader	Tower Research Capital

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Victor Loo	(917) 689 - 8318	$275,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
148 Lafayette st	New York	NY	10013

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:

150 E 44th st, New York, NY 10017 - US

Initials: J.K. D2DE25B4

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 Jong H. Kim*

Signed by Jong H. Kim
Sat Aug 24 2024 06:56:02 PM EDT
Key: D2DE25B4; IP Address: 96.232.110.217

Jong H. Kim *(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**
Jong Kim	XXXXXXXXXXXX9983	14992145	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: J.K. D2DE25B4

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 Jong H. Kim

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 Jong H. Kim: 828

		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)	$275,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $5,950.00)
Total number of accounts	20
Accounts with no late payments	20 (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	$1,579,271.00 ($0.00 past due)
Outstanding revolving debt	$4,766.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$1,574,505.00 ($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:	Jong H. Kim	JONG KIM
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1987	11/**/1987

Addresses	From Application	From Equifax

	150 E 44th st New York, NY 10017 - US	150 E 44TH ST. 11G NEW YORK, NY 10017 (Applicant) Reported 8/2024 235 E 40TH ST. 41E NEW YORK, NY 10016 (Applicant) Reported 8/2024 9 REGENT ST. 608 JERSEY CITY, NJ 07302 (Applicant) Reported 2/2024 150 E 40TH ST. 11G NEW YORK, NY 10016 (Applicant) Reported 8/2023 311 OAK ST. 316 OAKLAND, CA 94607 (Applicant) Reported 8/2023 77 FULTON ST. 4M NEW YORK, NY 10038 (Applicant) Reported 10/2021 20 E GOETHE ST. 104 CHICAGO, IL 60610 (Applicant) Reported 2/2020 225 N COLUMBUS DR. 2712 CHICAGO, IL 60601 (Applicant) Reported 2/2018 680 S FEDERAL ST. 903 CHICAGO, IL 60605 (Applicant) Reported 11/2017 900 N KINGSBURY ST. 751 CHICAGO, IL 60610 (Applicant) Reported 7/2012

Employment	From Application	From Equifax
Applicant:	Algorithmic Trader Tower Research Capital $275,000.00/Yr. Total annual Income: $275,000.00	

Employment Verifications

From RealPage

Requested For Jong H. Kim Requested Date 8/26/2024	**Employer** Tower Research Capital	**Position Held** Algorithmic Trader	**Annual Salary** $275,000.00	**Supervisor** Victor Loo (917) 689 - 8318
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Jong H. Kim	Multistate Search	8/26/2017 - 8/26/2024	8/26/2024	8/26/2024
Results *No Records Found*				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Jong H. Kim	8/26/2024	8/26/2024
Results *No Records Found*		

Restricted Person Search

Requested For	Requested	Returned
Jong H. Kim	8/26/2024	8/26/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	828	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)	779	The date that you opened your oldest account is too recent Total of all balances on bankcard or revolving accounts is too high The balances on your accounts are too high compared to loan amounts The total of all balances on your open accounts is too high

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
JPMCB - HOME LENDING (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
12/2021	7/2024					$1,574,505.00

Monthly Payment	High Credit	Type	Comments
$6,819.00	$1,670,500.00	MORTGAGE	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
JPMCB CARD SERVICES (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
9/2016	7/2024					$2,498.00

Monthly Payment	High Credit	Type	Comments
$71.00	$9,750.00	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
BANK OF AMERICA (Applicant)	4/2012	6/2024					$1,869.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$12,466.00	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
SYNCB/AMAZON PLCC (Applicant)	12/2016	7/2024					$210.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$29.00	$2,122.00	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
CAPITAL ONE BANK USA (Applicant)	2/2023	7/2024					$189.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$15.00	$14,591.00	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
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	6/2015	2/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,136.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR 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
1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
U.S. BANK (Applicant)	9/2014	12/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,510.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY 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
1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	12/2017	1/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,190.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY 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
8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCBPAYPALEXTRAS (Applicant)	10/2014	8/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,700.00	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
JPMCB CARD SERVICES (Applicant)	12/2014	5/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,442.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST 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
11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	1/2020	12/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,286.00	OPEN ACCOUNT	ACCOUNT CLOSED AT CONSUMER'S REQUEST 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
2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	11/2014	8/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,246.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	4/2022	4/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,117.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Applicant)	4/2019	1/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,825.00	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
BESTBUY/CBNA (Applicant)	12/2022	1/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,740.00	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
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	5/2014	6/2015					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,003.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR 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
5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2019	1/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$386.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	5/2011	9/2012					$0.00

Monthly Payment	High Credit	Type	Comments
	$264.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	5/2020	2/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$251.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/CE (Applicant)	5/2018	3/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$154.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR 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
11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19	

Previous Credit Inquiries	
From Equifax	
2/2023	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.

TOWER RESEARCH CAPITAL LLC

Quantitative Trading and Investment Strategies

September 15, 2017

Jong Kim
311 Oak St #316
Oakland, CA, 94607

Dear Jong:

We are happy to offer you a position as a Quantitative Analyst at Tower Research Capital LLC ("Tower") to commence upon such date as your contractual obligations with your former employers no longer apply (your "Start Date"). The terms of the offer are as follows:

1. **Base Salary.** You will be paid at an annual rate of $150,000 for all hours that you work regardless of their number in any given workweek. Your salary will be paid in accordance with Tower's normal payroll practices, which currently include payment on the 15th and the last business day of each month. All payments made by Tower shall be subject to all required federal, state, and local withholdings and such deductions as you may instruct Tower to take. Your position at Tower is exempt as set forth by applicable state and/or federal laws.

2. **Performance-Based Bonus.** For calendar year 2017 and thereafter, you will be eligible for a Performance-Based Bonus payable at the discretion of management. Any such bonuses are set on a case-by-case basis and are usually paid in the first quarter of the calendar year for the previous calendar year, though the timeframe for bonuses payable (if any) may change with or without notice at the sole discretion of management.

3. **Benefits.** Tower's standard benefits package includes five weeks of paid vacation per year; medical, dental, and long-term disability insurance; a 401(k) plan with company matching; and other benefits as outlined in Tower's Benefits Summary. Tower reserves the right to revise plans, policies, or benefits as it deems appropriate.

4. **Office Location.** As a condition of the offer, you will be required to work from the New York office.

5. **Relocation Allowance.** $20,000

   Tower will pay you a Relocation Allowance within thirty (30) days of your Start Date, provided that at such time, you are an employee in good standing, have not given notice of your intention to resign, and have not been given notice of termination of your employment.

   This allowance is intended to compensate for a variety of expenses associated with the relocation of you and your immediate family including but not limited to: flights, transportation of goods, excess baggage charges, house search, housing deposit, etc.

377 Broadway, 11th Floor, New York, NY 10013 | (212) 219 6000 | (212) 219 6007

Should you voluntarily resign from Tower or if your employment is terminated by Tower for "Cause" (as defined in section 6 of the Employment Agreement) or your employment is terminated by Tower without Cause, within twelve (12) months of your Start Date, you will be required to repay Tower the full amount of the Relocation Allowance within fourteen (14) days of your resignation or termination.

6. **Temporary Housing.** Tower will arrange up to two (2) weeks of temporary, furnished housing for you in the New York region.

As an "at-will" employee, you (and we) will have the right to terminate the employment relationship at any time, for any reason. As a condition of the offer, you will be required to sign an Employment Agreement with Tower. The details of the Employment Agreement will be contained in a separate document.

We hope you will accept this offer, as we know you will make a great addition to our team here at Tower.

Regards,

Mark Gorton

Victor Loo

John Hyun

Accepted and agreed:

____

Jong Kim

____

Date

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

JONG H KIM
150 E 44TH ST APT 11G
NEW YORK, NY 10017-4070

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

Your Adv Plus Banking

for June 19, 2024 to July 22, 2024

Account number: 2910 1461 0376

JONG H KIM

Account summary

Beginning balance on June 19, 2024	$14,359.12
Deposits and other additions	22,179.43
ATM and debit card subtractions	-530.13
Other subtractions	-31,435.13
Checks	-0.00
Service fees	-10.00
Ending balance on July 22, 2024	**$4,563.29**

Interest Paid Year To Date: $0.06.

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

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Bank of America, N.A. Member FDIC and Equal Housing Lender

Deposits and other additions

Date	Description	Amount
06/24/24	Bruin v BANA Class Settlement 1-833-933-5580	3.20
06/27/24	VENMO DES:CASHOUT ID:1035273128028 INDN:J K CO ID:5264681992 PPD	510.00
06/28/24	TOWER RESEARCH C DES:DIRECT DEP ID:934132252831FEY INDN:KIM,JONG HOON CO ID:9111111103 PPD	4,406.69
07/01/24	BKOFAMERICA ATM 07/01 #000002703 DEPOSIT GRAND CENTRAL TERM NEW YORK NY	10,250.00
07/01/24	VENMO DES:CASHOUT ID:1035342468479 INDN:J K CO ID:5264681992 PPD	250.00
07/01/24	Bank of America DES:CASHREWARD ID:KIM INDN:0000000019009456000000 CO ID:2002290310 PPD	29.03
07/05/24	Zelle payment from JONG KIM for "self"; Conf# 99ajtvdtl	370.00
07/08/24	VENMO DES:CASHOUT ID:1035490599862 INDN:J K CO ID:5264681992 PPD	360.00
07/08/24	BKOFAMERICA MOBILE 07/06 3729499181 DEPOSIT *MOBILE IL	100.00
07/08/24	VENMO DES:CASHOUT ID:1035466395882 INDN:J K CO ID:5264681992 PPD	92.00
07/12/24	eBay ComQNLDCOY6 DES:PAYMENTS ID:823XR9DSZE6AW6B INDN:Jong Kim CO ID:1618206000 CCD PMT INFO:NTE*ZZZ*P6429012703\	127.14
07/15/24	TOWER RESEARCH C DES:DIRECT DEP ID:728093574283FEY INDN:KIM,JONG HOON CO ID:9111111103 PPD	4,281.37
07/17/24	VENMO DES:CASHOUT ID:1035697854809 INDN:J K CO ID:5264681992 PPD	700.00
07/18/24	VENMO DES:CASHOUT ID:1035708896783 INDN:J K CO ID:5264681992 PPD	700.00
Total deposits and other additions		**$22,179.43**

Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at **bofa.com/helpprotectyourself**

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. SSM-09-23-0692.A | 6039180

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/25/24	CHECKCARD 0624 LS The Dolar Shop New York NY 12302024176001563058060	-130.60
07/01/24	CHECKCARD 0629 DNH*GODADDY#31660 4805058855 AZ 55131584182015280320596 RECURRING	-44.34
07/05/24	CHECKCARD 0703 DNH*GODADDY#31717 4805058855 AZ 55131584186019096291708 RECURRING	-155.19
07/08/24	BKOFAMERICA ATM 07/08 #000003396 WITHDRWL THIRD AVENUE/47TH NEW YORK NY	-200.00
Total ATM and debit card subtractions		**-$530.13**

Other subtractions

Date	Description	Amount
06/24/24	BANK OF AMERICA CREDIT CARD Bill Payment	-1,899.69
06/24/24	VENMO DES:PAYMENT ID:1035164173928 INDN:J K CO ID:3264681992 WEB	-150.00
07/01/24	JPMORGAN CHASE DES:CHASE ACH ID:7001152466 INDN:JONG HOON KIM CO ID:1000008113 PPD	-6,819.67
07/01/24	VENMO DES:PAYMENT ID:1035370663807 INDN:J K CO ID:3264681992 WEB	-100.00
07/01/24	VENMO DES:PAYMENT ID:1035367761387 INDN:J K CO ID:3264681992 WEB	-100.00
07/01/24	VERIZON DES:PAYMENTREC ID:1568609080001 INDN:JONGKIM CO ID:9783397101 WEB	-43.99
07/02/24	NYC DOF DES:NYCPropTax ID:4271593~2315914 INDN:JONG KIM CO ID:DXXXXXXXXX WEB	-13,523.80
07/02/24	The Metropolis - DES:WEB PMTS ID:7TKSN INDN:Jong Kim CO ID:9000283493 WEB	-4,650.00
07/02/24	570 Broome Condo DES:WEB PMTS ID:ZC6TN INDN:Jong Kim CO ID:9000317286 WEB	-2,275.54
07/03/24	AMERICAN EXPRESS DES:ACH PMT ID:A3858 INDN:Jong Kim CO ID:3133133497 WEB	-227.45
07/09/24	VERIZON DES:PAYMENTREC ID:5571634470001 INDN:JONGKIM CO ID:9783397101 WEB	-49.99
07/12/24	eBay ComYDDCL1M3 DES:PAYMENTS ID:MJPKZKTRM5FHI28 INDN:Jong Kim CO ID:1395398000 WEB	-34.70
07/15/24	AMZ_STORECRD_PMT DES:PAYMENT ID:604578110439016 INDN: 6045781104390165 CO ID:9130142001 PPD	-263.40
07/15/24	CON ED OF NY DES:CECONY ID:88683550003 INDN:KIM,JONG CO ID:2462467002 CCD	-167.11
07/16/24	VENMO DES:PAYMENT ID:1035682782118 INDN:J K CO ID:3264681992 WEB	-40.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
07/17/24	CAPITAL ONE DES:CRCARDPMT ID:3XV0R8BE6T8DLGR INDN:JONG H KIM CO ID:9541719318 WEB	-362.94
07/22/24	BANK OF AMERICA CREDIT CARD Bill Payment	-726.85

Total other subtractions **-$31,435.13**

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	$10.00	$30.00
Total NSF: Returned Item fees	$0.00	$0.00

We refunded to you a total of $20.00 in fees for Overdraft and/or NSF: Returned Items this year.

We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
07/03/24	OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-03	-10.00

Total service fees **-$10.00**

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

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

JONG H KIM
150 E 44TH ST APT 11G
NEW YORK, NY 10017-4070

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking

for July 23, 2024 to August 21, 2024

Account number: 2910 1461 0376

JONG H KIM

Account summary

Beginning balance on July 23, 2024	$4,563.29
Deposits and other additions	19,905.81
ATM and debit card subtractions	-809.88
Other subtractions	-22,123.55
Checks	-0.00
Service fees	-0.00
Ending balance on August 21, 2024	**$1,535.67**

Interest Paid Year To Date: $0.06.

Need to get paid back?
Ask for Zelle®

Use Zelle® in our app or Online Banking to get money sent straight to your account with no fees.
Scan here or visit bankofamerica.com/zelle to show your friends and family how to use Zelle®.

When you use the QRC feature, certain information is collected from your mobile device for business purposes.
Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-04-24-0473.B | 6545572

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

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Bank of America, N.A. Member FDIC and Equal Housing Lender

Deposits and other additions

Date	Description	Amount
07/29/24	Online Banking Transfer Conf# wnm7u87mp; MORRIS, MATTHEW	5,625.00
07/30/24	Online Banking Transfer Conf# v67roznnc; MORRIS, MATTHEW	5,625.00
07/31/24	TOWER RESEARCH C DES:DIRECT DEP ID:944431155359FEY INDN:KIM,JONG HOON CO ID:9111111103 PPD	4,399.01
08/02/24	Bank of America DES:CASHREWARD ID:KIM INDN:00000000190094560000000 CO ID:2002290310 PPD	38.07
08/15/24	TOWER RESEARCH C DES:DIRECT DEP ID:776095283661FEY INDN:KIM,JONG HOON CO ID:9111111103 PPD	4,218.73
Total deposits and other additions		**$19,905.81**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/05/24	Peter Luger of 08/05 #000468494 PURCHASE Peter Luger of Br Brooklyn NY	-349.88
08/12/24	BKOFAMERICA ATM 08/12 #000005730 WITHDRWL THIRD AVENUE/42ND NEW YORK NY	-460.00
Total ATM and debit card subtractions		**-$809.88**

Other subtractions

Date	Description	Amount
07/30/24	VERIZON DES:PAYMENTREC ID:1568609080001 INDN:JONGKIM CO ID:9783397101 WEB	-49.99
08/01/24	JPMORGAN CHASE DES:CHASE ACH ID:7001152466 INDN:JONG HOON KIM CO ID:1000008113 PPD	-6,819.67
08/02/24	The Metropolis - DES:WEB PMTS ID:VD28R INDN:Jong Kim CO ID:9000283493 WEB	-4,650.00
08/02/24	570 Broome Condo DES:WEB PMTS ID:0CQ8R INDN:Jong Kim CO ID:9000317286 WEB	-2,275.54

continued on the next page

Security tips

Tips to help protect yourself from trending scams:

- Hang up if you receive a suspicious call from someone saying they're from the bank. Instead, call the number on your statement or card.
- Neither Bank of America nor the U.S. government will request that you transfer money or share codes to resolve fraud.

Learn more about trending scams.
Scan the code or visit **bofa.com/HelpProtectYourself**.

When you use the QRC feature certain information is collected from your mobile device for business purposes. SSM-01-24-2353.B2 | 6172088

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
08/05/24	AMERICAN EXPRESS DES:ACH PMT ID:A1012 INDN:Jong Kim CO ID:3133133497 WEB	-326.05
08/07/24	VERIZON DES:PAYMENTREC ID:5571634470001 INDN:JONGKIM CO ID:9783397101 WEB	-49.99
08/12/24	CHASE CREDIT CRD DES:AUTOPAY ID:000000000050633 INDN:KIM JONG H CO ID:4760039224 PPD	-2,448.86
08/12/24	VENMO DES:PAYMENT ID:1036195086387 INDN:J K CO ID:3264681992 WEB	-165.00
08/14/24	AMZ_STORECRD_PMT DES:PAYMENT ID:604578110439016 INDN:KIM,JONG H CO ID:9130142001 PPD	-403.66
08/14/24	CON ED OF NY DES:CECONY ID:88683550003 INDN:KIM,JONG CO ID:2462467002 CCD	-229.31
08/19/24	CAPITAL ONE DES:CRCARDPMT ID:3Y1KCYQ6GK4KB8R INDN:JONG H KIM CO ID:9541719318 WEB	-4,185.48
08/19/24	VENMO DES:PAYMENT ID:1036358649565 INDN:J K CO ID:3264681992 WEB	-200.00
08/21/24	VENMO DES:PAYMENT ID:1036404320059 INDN:J K CO ID:3264681992 WEB	-320.00
Total other subtractions		**-$22,123.55**

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	$0.00	$30.00
Total NSF: Returned Item fees	$0.00	$0.00

We refunded to you a total of $20.00 in fees for Overdraft and/or NSF: Returned Items this year.

We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier’s coverage.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Great news! Soon, you will be able to withdraw up to $2,000 from any ATM.

We are excited to let you know that in August 2024, we are increasing your daily ATM withdrawal limit to $2,000 when you use your Bank of America debit or ATM card, making it more convenient to access cash at any ATM. Do not worry, if you have set up a personalized daily ATM limit, it will remain in place.

If you have any questions, please call the number on this statement. If you need a new or replacement debit or ATM card, you can order one through Online Banking or our Mobile app.

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CO.	FILE	DEPT.	CLOCK	VCHR. NO.	055
FEY	001740	QA0007		0000280250	1

Earnings Statement

Tower RESEARCH CAPITAL

TOWER RESEARCH CAPITAL LLC
377 BROADWAY, 11TH FLOOR
NEW YORK, NY 10013

Period Beginning: 07/01/2024
Period Ending: 07/15/2024
Pay Date: 07/15/2024

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 2
NY: 2
New York Cit: 2

JONG HOON KIM
150 EAST 44TH STREET
MANHATTAN
NEW YORK NY 10017

Earnings

Earnings	rate	salary/hours	this period	year to date
Regular	7291.67	86.67	7,291.67	92,708.37
Ltd Impute			4.01	50.99
Bonus Trader				100,000.00
Retro Pay				2,083.33
Wellness Allow				2,000.00
Gross Pay			**$7,295.68**	196,842.69

Deductions

Statutory	this period	year to date
Federal Income Tax	-1,177.29	37,373.01
Medicare Tax	-100.93	2,808.56
NY State Income Tax	-391.50	16,737.56
New York Cit Income Tax	-260.19	7,638.84
NY SDI Tax	-1.30	16.90
Social Security Tax		10,453.20
NY Paid Family Leave Ins		333.25

Other	this period	year to date
Dental Pre-Tax	-3.26*	42.38
Health Savings	-152.08*	1,964.54
LTD Impute	-4.01	50.99
Optional Life	-5.00	65.00
Transit Pre-Tax	-200.00*	1,400.00
401K	-218.75*	5,903.75
Medical Pre-Tax		1.00
Net Pay	**$4,781.37**	
Checking Acct	-4,281.37	
Checking Acct 2	-500.00	

Net Check $0.00

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $6,721.59

Other Benefits and Information	this period	total to date
Group Term Life	20.25	258.75
Hsa Er Contribu	41.67	291.69
Mctmt 3307	41.76	
401K Wages	7,291.67	
Totl Hrs Worked	86.67	

Important Notes

(212) 219-6000

BASIS OF PAY: SALARY

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Tower RESEARCH CAPITAL

TOWER RESEARCH CAPITAL LLC
377 BROADWAY, 11TH FLOOR
NEW YORK, NY 10013

Advice number: **00000280250**
Pay date: 07/15/2024

THIS IS NOT A CHECK

Deposited to the account of	account number	transit ABA	amount
JONG HOON KIM	xxxxxxxx0376	xxxx xxxx	$4,281.37
	xxxxx8628	xxxx xxxx	$500.00

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	055
FEY	001740	QA0007		0000300255	1

Earnings Statement

Tower RESEARCH CAPITAL

TOWER RESEARCH CAPITAL LLC
377 BROADWAY, 11TH FLOOR
NEW YORK, NY 10013

Period Beginning: 07/16/2024
Period Ending: 07/31/2024
Pay Date: 07/31/2024

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 2
NY: 2
New York Cit: 2

JONG HOON KIM
150 EAST 44TH STREET
MANHATTAN
NEW YORK NY 10017

Earnings

Earnings	rate	salary/hours	this period	year to date
Regular	7291.67	86.67	7,291.67	100,000.04
Ltd Impute			4.01	55.00
Bonus Trader				100,000.00
Retro Pay				2,083.33
Wellness Allow				2,000.00
Gross Pay			**$7,295.68**	204,138.37

Net Check **$0.00**

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $6,921.59

Deductions

Statutory	this period	year to date
Federal Income Tax	-1,225.29	38,598.30
Medicare Tax	-103.82	2,912.38
Medicare Surtax	-7.69	7.69
NY State Income Tax	-406.78	17,144.34
New York Cit Income Tax	-268.69	7,907.53
NY SDI Tax	-1.30	18.20
Social Security Tax		10,453.20
NY Paid Family Leave Ins		333.25
Other		
Dental Pre-Tax	-3.26*	45.64
Health Savings	-152.08*	2,116.62
LTD Impute	-4.01	55.00
Optional Life	-5.00	70.00
401K	-218.75*	6,122.50
Medical Pre-Tax		1.00
Transit Pre-Tax		1,400.00
Net Pay	**$4,899.01**	
Checking Acct	-4,399.01	
Checking Acct 2	-500.00	

Other Benefits and Information

Other Benefits and Information	this period	total to date
Group Term Life	20.25	279.00
Mctmt 3307	42.96	
401K Wages	7,291.67	
Hsa Er Contribu		291.69
Totl Hrs Worked	86.67	

Important Notes

(212) 219-6000

BASIS OF PAY: SALARY

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Tower RESEARCH CAPITAL

TOWER RESEARCH CAPITAL LLC
377 BROADWAY, 11TH FLOOR
NEW YORK, NY 10013

Advice number: **00000300255**
Pay date: 07/31/2024

Deposited to the account of	account number	transit ABA	amount
JONG HOON KIM	xxxxxxxx0376	xxxx xxxx	$4,399.01
	xxxxx8628	xxxx xxxx	$500.00

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	055
FEY	001740	QA0007		0000330254	1

Earnings Statement

TOWER RESEARCH CAPITAL LLC
377 BROADWAY, 11TH FLOOR
NEW YORK, NY 10013

Period Beginning: 08/01/2024
Period Ending: 08/15/2024
Pay Date: 08/15/2024

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 2
NY: 2
New York Cit: 2

JONG HOON KIM
150 EAST 44TH STREET
MANHATTAN
NEW YORK NY 10017

Earnings

	rate	salary/hours	this period	year to date
Regular	7291.67	86.67	7,291.67	107,291.71
Ltd Impute			4.01	59.01
Bonus Trader				100,000.00
Retro Pay				2,083.33
Wellness Allow				2,000.00
Gross Pay			**$7,295.68**	211,434.05

Net Check **$0.00**

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $6,721.59

Deductions

Statutory	this period	year to date
Federal Income Tax	-1,177.29	39,775.59
Medicare Tax	-100.93	3,013.31
Medicare Surtax	-62.64	70.33
NY State Income Tax	-391.50	17,535.84
New York Cit Income Tax	-260.19	8,167.72
NY SDI Tax	-1.30	19.50
Social Security Tax		10,453.20
NY Paid Family Leave Ins		333.25
Other		
Dental Pre-Tax	-3.26*	48.90
Health Savings	-152.08*	2,268.70
LTD Impute	-4.01	59.01
Optional Life	-5.00	75.00
Transit Pre-Tax	-200.00*	1,600.00
401K	-218.75*	6,341.25
Medical Pre-Tax		1.00
Net Pay	**$4,718.73**	
Checking Acct	-4,218.73	
Checking Acct 2	-500.00	

Other Benefits and Information

	this period	total to date
Group Term Life	20.25	299.25
Hsa Er Contribu	41.67	333.36
Mctmt 3307	41.76	
401K Wages	7,291.67	
Totl Hrs Worked	86.67	

Important Notes

(212) 219-6000

BASIS OF PAY: SALARY

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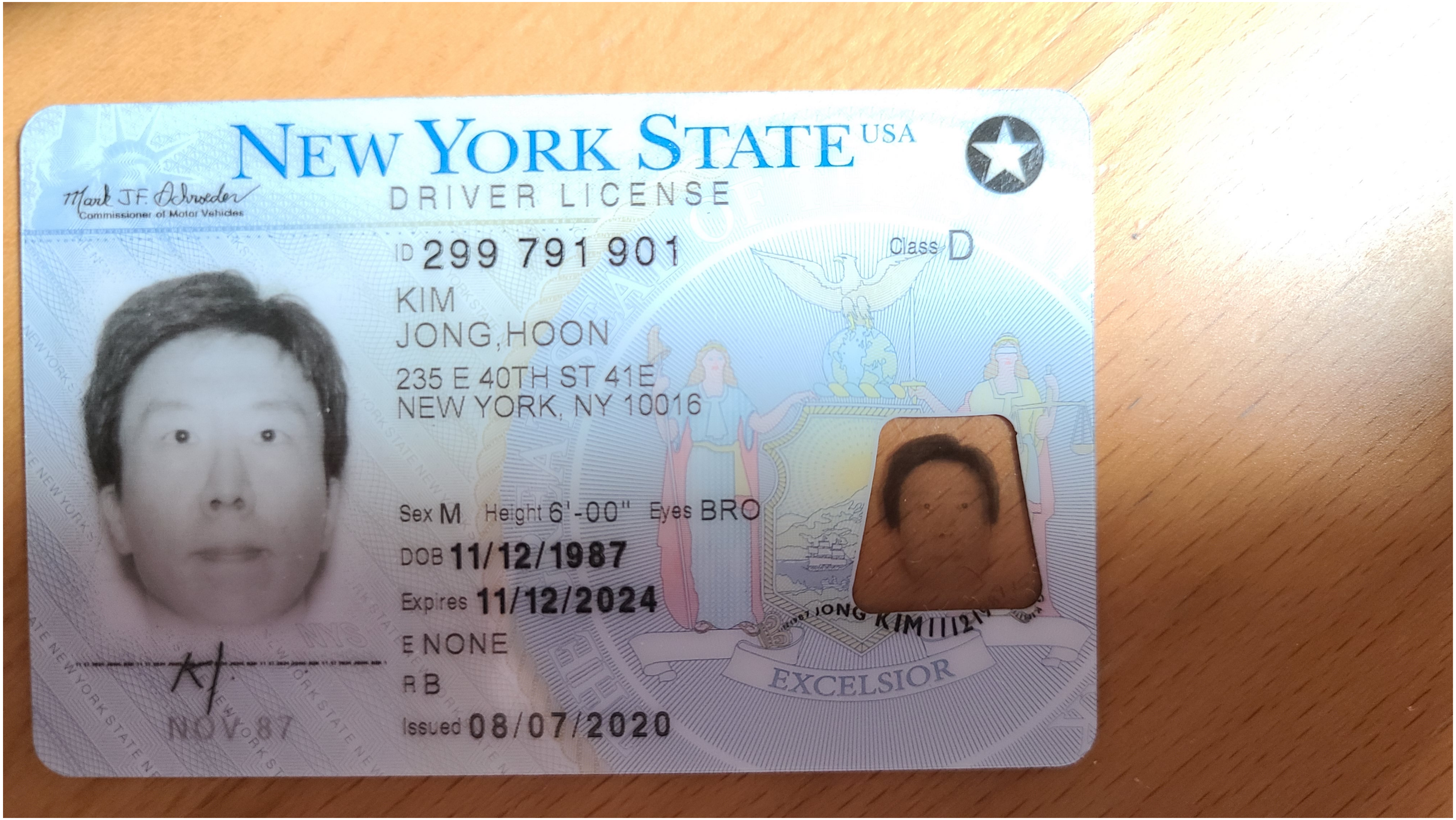
TOWER RESEARCH CAPITAL LLC
377 BROADWAY, 11TH FLOOR
NEW YORK, NY 10013

Advice number: **00000330254**
Pay date: 08/15/2024

Deposited to the account of	account number	transit ABA	amount
JONG HOON KIM	xxxxxxxx0376	xxxx xxxx	$4,218.73
	xxxxx8628	xxxx xxxx	$500.00

THIS IS NOT A CHECK

NON-NEGOTIABLE


NEW YORK STATE USA
DRIVER LICENSE
Commissioner of Motor Vehicles
ID 299 791 901
Class D
KIM
JONG,HOON
235 E 40TH ST 41E
NEW YORK, NY 10016
Sex M Height 6'-00" Eyes BRO
DOB 11/12/1987
Expires 11/12/2024
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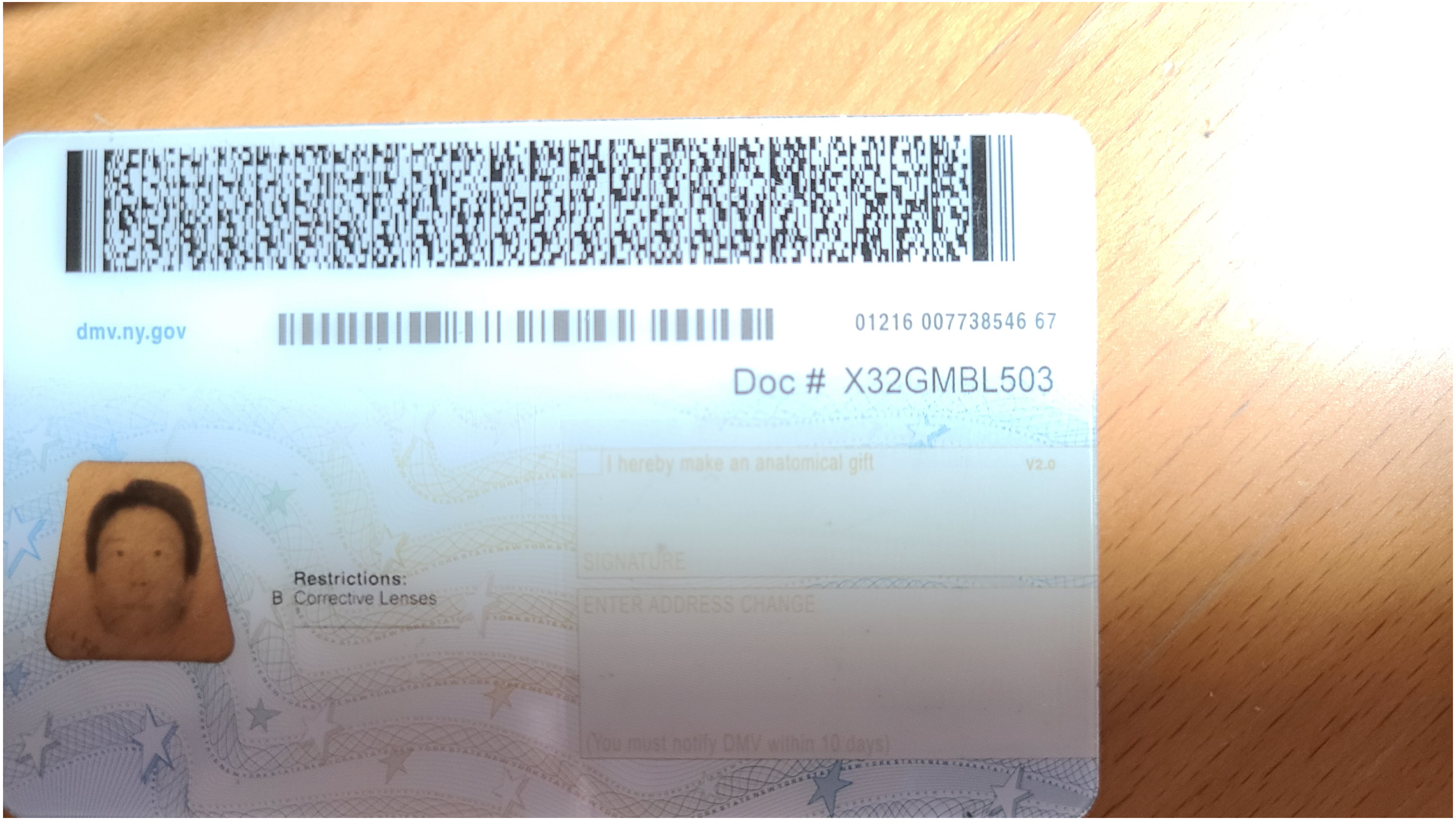
R B
Issued 08/07/2020
NOV 87
EXCELSIOR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01216 007738546 67
Doc # X32GMBL503
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V2.0
SIGNATURE
ENTER ADDRESS CHANGE
(You must notify DMV within 10 days)
Restrictions:
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