APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION

FULL COMPANY NAME	PHONE - TYPE
JPH MIdas Consulting represented by John P. Herida	(646) 961 - 5733 - Mobile

EMAIL
emrldgarments@gmail.com

COMPANY INFORMATION

COMPANY NAME	JOB TITLE	FEDERAL TAX ID #
JPH MIdas Consulting	CEO	92-3778530
COMPANY TYPE	**NATURE OF BUSINESS**	**COMPANY LOCATIONS**
Corporation	Fashion/ Brand Consulting	New York

PRESIDENT	YEARS IN BUSINESS	YEARS AT ADDRESS	YEARS WITH FIRM
John Herida	1	1	1

BANK REFERENCES

BANK BRANCH	BANK ACCOUNT TYPE	BANK CONTACT
Wells Fargo	Interest Business Checking	1-800-39551-98146

TRADE REFERENCES

CONTACT NAME	COMPANY	PHONE	RELATIONSHIP
Jason Polanco	Manhattan Realty Group	212-470-7070	Managing Partner

BUSINESS REFERENCES

BUSINESS CPA OR ACCOUNTANT	PHONE
Mark Rubin	516-974-1839
BUSINESS ATTORNEY	**PHONE**
Andrew Stoll	718-852-3710

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
30 Montrose Ave 11C	Brooklyn	NY	11206

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

BACKGROUND INFORMATION

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

Preferred Mailing Address:

30 Montrose Ave 11C, Brooklyn, NY 11206 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **685 First Ave** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **685 First Ave** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **685 First Ave**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **685 First Ave** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **685 First Ave**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

☒ *Application consent was digitally accepted by JPH MIdas Consulting represented by John P. Herida*

Signed by John P. Herida
Tue Oct 1 2024 05:18:38 PM EDT
Key: 04B4DFA2; IP Address: 72.80.188.36

JPH MIdas Consulting represented by John P. Herida *(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
Andre Bourne	XXXXXXXXXXXX5010	15119555	$21.50

This card has been authorized for the amount above and will be charged when the application is processed.

Rental Report for JPH MIdas Consulting represented by John P. Herida

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 JPH MIdas Consulting represented by John P. Herida: No Credit

	Importance	Result
AI Score	Not Considered	No Credit

Addresses

Employment

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.

Lease Rental Bond

Bond Number: GTR0000010399
Principals: John Heredia

Bond Term:	As Noted Below
Coverage:	$157,500
Rent Coverage:	$147,000
Security Deposit Coverage:	$10,500.00

KNOW ALL PERSONS BY THESE PRESENTS,

that **HUDSON INSURANCE COMPANY** , as surety (the "Surety") is held and firmly bound unto 685 1st AVE LLC, as Landlord (the "Landlord"), in the penal sum of one hundred fifty-seven thousand, five hundred ($157,500), for the payment of which sum well and truly to be made, the Surety, bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the "Contract") with the Landlord for the lease of 685 1st Ave, Apt 23M, New York, NY 10016 from on or about October 15, 2024 to April 14, 2026 for the rental sum of ten thousand, five hundred dollars ($10500) per month.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the "Contract") with the Landlord for the lease of 685 1st Ave, Apt 23M, New York, NY 10016 from on or about October 15, 2024 to the earlier of, the final expiration date of the lease and renewal leases signed thereafter, the lease termination date as agreed upon by the Principal and Landlord at the time of or after the signing of the initial Lease, the date the Principal has surrendered possession of the apartment, under the Contract for the security deposit amount of ten thousand, five hundred dollars ($10,500.00).

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, THAT if the Principal shall promptly and faithfully perform the Contract with the Landlord and pay all lease/rental charges thereunder, then this obligation shall be null and void; otherwise it shall remain in full force and effect.

PROVIDED AND SUBJECT TO THE CONDITIONS PRECEDENT:

1. Whenever the Principal shall be, and declared by the Landlord to be in default under the Contract, the Landlord having performed the Landlord's obligations thereunder and having complied with the Bond General Terms and Conditions and Program Agreement if such Program Agreement has been executed.

2. Any claims must be presented to Surety, care of TheGuarantors via their online portal at www.theguarantors.com.

DATED as of this 9th day of October, 2024

THE HUDSON INSURANCE COMPANY

By:
(SEAL)

(Surety)

Name: Casey Lasda

Title: Attorney-In-Fact

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2023

OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

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

Your first name and middle initial	Last name	Your social security number
John	Herida	090-84-6672
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.
6076 60th street	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Flushing	NY	11378

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

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

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

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

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

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

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

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

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

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.

Line	Description		
1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	516,170.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	516,170.
2a	Tax-exempt interest 2a ____ b Taxable interest	2b	
3a	Qualified dividends 3a ____ b Ordinary dividends	3b	
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	771.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	516,941.
10	Adjustments to income from Schedule 1, line 26	10	55.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	516,886.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	13,850.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	143.
14	Add lines 12 and 13	14	13,993.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	502,893.

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

Line	Description	Box	Amount
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	4,925.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	4,925.
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	4,925.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	109.
24	Add lines 22 and 23. This is your **total tax**	24	5,034.

Payments

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

Line	Description	Box	Amount	Box	Amount
25	Federal income tax withheld from:				
a	Form(s) W-2	25a	5,150.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	5,150.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC) No	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	5,150.

Refund

Direct deposit? See instructions.

Line	Description	Box	Amount
34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	116.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐	35a	116.
b	Routing number 0 6 3 1 0 2 1 5 2 **c** Type: ☒ Checking ☐ Savings		
d	Account number 3 7 1 0 0 7 8 2 4 8 3 5		
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36	

Amount You Owe

Line	Description	Box	Amount
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 | Phone no. | Personal identification number (PIN)

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		JPH MIDAS CONSULTING	
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.)
Phone no.	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
			#P01008266	☐ Self-employed
Firm's name ZIMMERMAN TAX			Phone no.	
Firm's address 1021 3rd Ave New York, NY 10065			Firm's EIN	

Initiate Business Checking SM

John Herida
6076 60TH ST
FLUSHING NY 11378-3533

Questions?

Available by phone Mon-Sat 7:00am-11:00pm Eastern Time, Sun 9:00am-10:00pm Eastern Time:
We accept all relay calls, including 711

1-800-CALL-WELLS (1-800-225-5935)

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (348)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking	÷
Online Statements	÷
Business Bill Pay	÷
Business Spending Report	÷
Overdraft Protection	

Statement period activity summary

Beginning balance on 7/1	$19,988.30
Deposits/Credits	184,661.38
Withdrawals/Debits	- 142,628.97
Ending balance on 7/31	**$62,020.71**

Account number: **5739503405**
John Herida

NEW York account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 026012881

For Wire Transfers use
Routing Number (RTN): 121000248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/1		Zelle From Eleganza 1 Inc on 06/30 Ref # Baclxu26Ypgo	3,400.00		
7/1		Zelle From Edwin Cabrera on 06/30 Ref # Key0EBS1Pduc	1,000.00		
7/1		Zelle From Edward Marte on 06/30 Ref # Bbt242533876	100.00		
7/1		Zelle From 1631 Candy Convinience Varieti . on 06/30 Ref # Tdp0Inq8Qxr3	1,500.00		
7/1		Zelle From Darren Faust on 06/30 Ref # Bacyu376Vskf	140.00		
7/1		Money Transfer authorized on 06/27 Apple Cash Sent MO 1Infiniteloop CA S584179682510361 Card 7694		35.00	
7/1		Purchase Intl authorized on 06/30 Glorietta Terrace San Francisco Dom S304182264370274 Card 7694		64.20	
7/1		International Purchase Transaction Fee		1.92	
7/1		Purchase Intl authorized on 06/30 J&E Palace Bar Res San Francisco Dom S584182314889922 Card 7694		94.23	
7/1		International Purchase Transaction Fee		2.82	
7/1		Zelle to Mike Landlord Ref #Pp0SD7Lwds		1,000.00	
7/1		E-Zpass Rebill Ezp Rebill 240628 1794656 John *Heredia		3.89	
7/1		E-Zpass Rebill Ezp Rebill 240630 2357644 John *Heredia		6.94	24,919.30
7/2		Zelle From Minaya Enterprise LLC on 07/02 Ref # Pp0Sdblqry Add A Memo Optional	1,000.00		
7/2		Zelle to Heredia Tito on 07/02 Ref #Rp0SD8Q6D7		600.00	
7/2		E-Zpass Rebill Ezp Rebill 240701 2723393 John *Heredia		63.77	
7/2	<	Business to Business ACH Debit - Con Ed of NY Cecony 240701 46857250008 Heredia,John		504.70	24,750.83
7/3		WT Seq#25371 Minaya Enterprise LLC /Org= Srf# Ow00004671414580 Trn#240703025371 Rfb# Ow00004671414580	2,000.00		
7/3		Money Transfer authorized on 07/03 From Heredia, John CA S464185433000358 Card 7694	2,000.00		
7/3		Zelle From Freshsolekickz L.L.C. on 07/03 Ref # Jpm99Ajqeyft	500.00		
7/3		Mobile Deposit : Ref Number :711030157647	1,000.00		
7/3		Zelle From Union Deli Grocery Inc on 07/03 Ref # Bacuo1Uzecjc	3,400.00		
7/3		Zelle From Esports Arcade Training Lounge L on 07/03 Ref # Bacbsshswho2	1,250.00		
7/3		Wire Trans Svc Charge - Sequence: 240703025371 Srf# Ow00004671414580 Trn#240703025371 Rfb# Ow00004671414580		15.00	
7/3		Zelle to Mike Landlord on 07/03 Ref #Rp0Sdct9Bw		1,000.00	
7/3		Zelle to Pulla on 07/03 Ref #Rp0Sdfb3Tk		1,000.00	
7/3		Ngrid38 Ngrid38 070324 3211551006308 John Heredia		66.94	32,818.89
7/5		Zelle From Marco Gutierrez on 07/04 Ref # Jpm99Ajsjzjc	255.00		
7/5		Zelle From Get One Convenience More Corp. on 07/05 Ref # Jpm99Ajurel4	1,000.00		
7/5		Apple Cash Bank Xfer John Heredia John Heredia	550.00		
7/5		Apple Cash Bank Xfer John Heredia John Heredia	2,500.00		
7/5		Apple Cash Bank Xfer John Heredia John Heredia	2,730.00		
7/5		Zelle From 194 Convenience and More Corp . on 07/05 Ref # Tdp0Invcu86K	200.00		
7/5		Zelle From Ronald Baez on 07/05 Ref # Tdp0Invcxdlq Gracias Bro	240.00		
7/5		Zelle From Harry F Rodriguez on 07/05 Ref # Jpm99Ajvhito	350.00		
7/5		Apple Cash Bank Xfer John Heredia John Heredia	50.00		
7/5		Money Transfer authorized on 07/02 Apple Cash Sent MO 1Infiniteloop CA S584184514758951 Card 7694		300.00	
7/5		Money Transfer authorized on 07/02 Apple Cash Sent MO 1Infiniteloop CA S384184545303369 Card 7694		336.00	
7/5		Money Transfer authorized on 07/02 Apple Cash Sent MO 1Infiniteloop CA S384184603576463 Card 7694		205.00	
7/5		Money Transfer authorized on 07/02 Apple Cash Sent MO 1Infiniteloop CA S464184712934966 Card 7694		2,039.00	
7/5		E-Zpass Rebill Ezp Rebill 240703 3567104 John *Heredia		27.33	

WELLS FARGO

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/5		E-Zpass Rebill Ezp Rebill 240704 3852656 John *Heredia		27.33	37,759.23
7/8		Zelle From Jose Martinez on 07/06 Ref # Bacizv86N3PF	60.00		
7/8		Zelle From Adriano Jaquez Peralta on 07/06 Ref # Ctikigkca81B	125.00		
7/8		Money Transfer authorized on 07/08 From Heredia, John CA S464190377727302 Card 7694	1,000.00		
7/8		Money Transfer authorized on 07/08 From Heredia, John CA S384190447810891 Card 7694	1,250.00		
7/8		Apple Cash Bank Xfer John Heredia John Heredia	150.00		
7/8		Money Transfer authorized on 07/05 Cash App*Shanty G 800-9691940 CA S464188054607259 Card 7694		1,124.00	
7/8		Money Transfer authorized on 07/06 Apple Cash Sent MO 1Infiniteloop CA S464189151887724 Card 7694		1,550.00	
7/8		Non-WF ATM Withdrawal authorized on 07/07 Banco Reservas R.D 010R Stdom Dr Dom 304189707110897 ATM ID Drbr0P9 Card 7694		174.81	
7/8		Non-Wells Fargo ATM Transaction Fee		5.00	
7/8		Zelle to Heredia Tito on 07/08 Ref #Rp0Sdr9Dvg		800.00	
7/8	<	Business to Business ACH Debit - State Farm Ro 27 Cpc-Client 17 S 1379456917 John Heredia		1,525.53	
7/8		E-Zpass Rebill Ezp Rebill 240707 4822531 John *Heredia		3.18	
7/8		E-Zpass Rebill Ezp Rebill 240705 4239760 John *Heredia		9.11	
7/8		E-Zpass Rebill Ezp Rebill 240706 4541217 John *Heredia		18.22	35,134.38
7/9		Apple Cash Bank Xfer John Heredia John Heredia	300.00		
7/9		Money Transfer authorized on 07/09 From Heredia, John CA S584191437282047 Card 7694	2,500.00		
7/9		Zelle From Omar Wildman on 07/09 Ref # Bachh8C07Aqa	750.00		
7/9		Money Transfer authorized on 07/08 Cash App*Osmar 800-9691940 CA S584190633094060 Card 7694		975.00	
7/9		Money Transfer authorized on 07/08 Cash App*Aisha Her 800-9691940 CA S464191050006184 Card 7694		553.00	
7/9		Zelle to Heredia Tito on 07/09 Ref #Rp0Sdt63V5		1,000.00	
7/9		E-Zpass Rebill Ezp Rebill 240708 5140902 John *Heredia		47.65	36,108.73
7/10		WT Seq#20401 Minaya Enterprise LLC /Org= Srf# Ow00004696078930 Trn#240710020401 Rfb# Ow00004696078930	2,000.00		
7/10		Money Transfer authorized on 07/10 From Heredia, John CA S384192421525254 Card 7694	5,000.00		
7/10		Money Transfer authorized on 07/10 From Heredia, John CA S384192570616909 Card 7694	944.34		
7/10		Zelle From Edward Marte on 07/10 Ref # Bbt244400196	1,150.00		
7/10		Wire Trans Svc Charge - Sequence: 240710020401 Srf# Ow00004696078930 Trn#240710020401 Rfb# Ow00004696078930		15.00	
7/10		Money Transfer authorized on 07/08 Apple Cash Sent MO 1Infiniteloop CA S384190616197090 Card 7694		641.00	
7/10		Money Transfer authorized on 07/08 Apple Cash Sent MO 1Infiniteloop CA S304191046845964 Card 7694		900.00	
7/10		Money Transfer authorized on 07/09 Cash App*Let S Fly 800-9691940 CA S584191729623855 Card 7694		750.00	
7/10		Purchase authorized on 07/09 Gooddog* Roughstoc Httpswww.Good NY S464191730847938 Card 7694		3,274.00	
7/10		Zelle to Mike Landlord on 07/10 Ref #Rp0Sdx8Hcm		1,590.00	
7/10		Zelle to Mechanic Marvin on 07/10 Ref #Rp0Sdxdzjp		490.00	
7/10		E-Zpass Rebill Ezp Rebill 240709 5469207 John *Heredia		29.26	37,513.81
7/11		Zelle From Alexis A Heredia on 07/11 Ref # Jpm99AK4V69M	500.00		
7/11		Mobile Deposit : Ref Number :512110547212	1,000.00		
7/11		Apple Cash Bank Xfer John Heredia John Heredia	935.00		
7/11		Zelle From Benjamin A Farias on 07/11 Ref # Jpm99AK5E8T5	10.00		
7/11		Zelle to Heredia Tito on 07/11 Ref #Rp0Sdypx8D		290.00	
7/11		Withdrawal Made In A Branch/Store		8,200.00	
7/11		Zelle to Barber Andy on 07/11 Ref #Rp0Sdzwjh7		100.00	31,368.81
7/12		Money Transfer authorized on 07/12 From Heredia, John CA S464194550734428 Card 7694	345.00		
7/12		Zelle From Marco Gutierrez on 07/12 Ref # Jpm99AK71No8	275.00		

WELLS FARGO

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/12		Zelle From Francyne Villavicencio on 07/12 Ref # Jpm99AK8Ff7L	1.00		
7/12		Purchase authorized on 07/10 Jetblue 279215 8005382583 NY S584192660011421 Card 7694		71.85	
7/12		Money Transfer authorized on 07/10 Apple Cash Sent MO 1Infiniteloop CA S384192778161704 Card 7694		720.00	
7/12		Money Transfer authorized on 07/10 Apple Cash Sent MO 1Infiniteloop CA S384192811395560 Card 7694		350.00	
7/12		Purchase authorized on 07/10 Jetblue 279215 8005382583 NY S384192844050552 Card 7694		335.95	
7/12		Purchase authorized on 07/10 Jetblue 279215 8005382583 NY S384192844050552 Card 7694		335.95	30,176.06
7/15		Zelle From Darren Faust on 07/13 Ref # Bacynsuhb7JJ	140.00		
7/15		Apple Cash Bank Xfer John Heredia John Heredia	625.00		
7/15		WT Seq#35432 Minaya Enterprise LLC /Org= Srf# Ow00004707918580 Trn#240715035432 Rfb# Ow00004707918580	9,000.00		
7/15		WT Seq#41446 Minaya Enterprise LLC /Org= Srf# Ow00004714172514 Trn#240715041446 Rfb# Ow00004714172514	9,500.00		
7/15		Apple Cash Bank Xfer John Heredia John Heredia	1,655.01		
7/15		Zelle From Get One Convenience More Corp. on 07/15 Ref # Jpm99Akd2Qp1	1,875.00		
7/15		Wire Trans Svc Charge - Sequence: 240715035432 Srf# Ow00004707918580 Trn#240715035432 Rfb# Ow00004707918580		15.00	
7/15		Wire Trans Svc Charge - Sequence: 240715041446 Srf# Ow00004714172514 Trn#240715041446 Rfb# Ow00004714172514		15.00	
7/15		Money Transfer authorized on 07/11 Apple Cash Sent MO 1Infiniteloop CA S304193709659197 Card 7694		1,800.00	
7/15		ATM Withdrawal authorized on 07/13 276 Bowery NEW York NY 0009511 ATM ID 0396I Card 7694		1,000.00	
7/15		Purchase authorized on 07/13 LA Familia Wholesa Mount Vernon NY S304195746687137 Card 7694		1,896.00	
7/15		Purchase authorized on 07/13 Carneval Brooklyn NY S384196083691577 Card 7694		190.31	
7/15		Purchase authorized on 07/13 Abba Bar Brooklyn NY S304196121492827 Card 7694		202.15	
7/15		Purchase authorized on 07/13 Dubai Organic 1 CO Brooklyn NY S584196124289005 Card 7694		8.00	
7/15		Zelle to Heredia Tito on 07/15 Ref #Rp0SF9Cgkz		2,100.00	
7/15		Zelle to Heredia Tito on 07/15 Ref #Rp0SF9Chsw		140.00	
7/15		Zelle to Heredia Amada on 07/15 Ref #Rp0SF9Ckd4		1,000.00	
7/15		Zelle to Marte Edward on 07/15 Ref #Rp0SF9Mtk3 NA		186.00	
7/15		Withdrawal Made In A Branch/Store		6,300.00	
7/15		Zelle to Eddy on 07/15 Ref #Rp0Sfbhpgf		570.00	
7/15		E-Zpass Rebill Ezp Rebill 240712 6191364 John *Heredia		27.33	
7/15		E-Zpass Rebill Ezp Rebill 240713 6777656 John *Heredia		18.22	
7/15		E-Zpass Rebill Ezp Rebill 240714 7018488 John *Heredia		18.22	37,484.84
7/16		Zelle From Lisbeth P Jimenez on 07/15 Ref # Jpm99Akdtmrm	1,500.00		
7/16		Apple Cash Bank Xfer John Heredia John Heredia	980.00		
7/16		Money Transfer authorized on 07/16 From Heredia, John CA S464198467829425 Card 7694	7,500.00		
7/16		Zelle From Edward Marte on 07/16 Ref # Bbt245513172	110.00		
7/16		Purchase authorized on 07/14 Tst* Bohemian Hall Queens NY S304196777587689 Card 7694		45.00	
7/16		Purchase authorized on 07/14 Tst* Bohemian Hall Queens NY S384196805052383 Card 7694		132.30	
7/16		Purchase authorized on 07/14 Tst* Bohemian Hall Queens NY S304197124799864 Card 7694		54.98	
7/16		Purchase authorized on 07/15 Uber Eats Help.Uber.Com CA S584197528974364 Card 7694		24.92	

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Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/16		Purchase authorized on 07/15 Uber Trip Help.Uber.Com CA S304197546550054 Card 7694		62.80	
7/16		Purchase authorized on 07/15 Brooklyn Harvest Brooklyn NY S384197577762975 Card 7694		34.04	
7/16		Money Transfer authorized on 07/15 Cash App*Osmar 800-9691940 CA S304197608714124 Card 7694		1,200.00	
7/16		Purchase authorized on 07/15 Ctwon Farmers Mark Ridgewood NY S584197670707646 Card 7694		45.59	
7/16		Purchase authorized on 07/15 IN *Ac Studios Gro 510-5891339 CA S584197702680512 Card 7694		1,470.50	
7/16		Purchase authorized on 07/15 IN *Ac Studios Gro 510-5891339 CA S384197703058859 Card 7694		900.00	
7/16		Money Transfer authorized on 07/15 Cash App*Jason Pol 800-9691940 CA S584197787303260 Card 7694		2,795.00	
7/16		Purchase authorized on 07/15 Bowery Meat Compan NEW York NY S304198004584281 Card 7694		226.00	
7/16		Zelle to Diego Taxi on 07/16 Ref #Rp0Sfctd7B		77.00	
7/16		Lendbuzz Funding Auto Loan 163139_2250044 John Paul Heredia		3,341.65	37,165.06
7/17		Money Transfer authorized on 07/17 From Heredia, John CA S384199397161188 Card 7694	1,250.00		
7/17		Money Transfer authorized on 07/17 From Heredia, John CA S304199470442644 Card 7694	4,232.89		
7/17		Mobile Deposit : Ref Number :809170199276	1,000.00		
7/17		Zelle From Jose Martinez on 07/17 Ref # Bacd0R16Yuau	60.00		
7/17		Apple Cash Bank Xfer John Heredia John Heredia	626.05		
7/17		Zelle From Minaya Enterprise LLC on 07/17 Ref # Pp0Sfg4WD9 Event	1,500.00		
7/17		Zelle From Mecca Gerena on 07/17 Ref # Baccs79Hka0A	1,400.00		
7/17		Money Transfer authorized on 07/15 Apple Cash Sent MO 1Infiniteloop CA S304197538253339 Card 7694		225.00	
7/17		Money Transfer authorized on 07/15 Apple Cash Sent MO 1Infiniteloop CA S464197597338351 Card 7694		350.00	
7/17		Money Transfer authorized on 07/15 Apple Cash Sent MO 1Infiniteloop CA S384197597891662 Card 7694		60.00	
7/17		Purchase authorized on 07/16 Farfetch 203-5100670 CA S304198580428996 Card 7694		324.45	
7/17		Cash eWithdrawal IN Branch 07/17/2024 14:41 PM 12746 W Jefferson Blvd Playa Vista CA 7694		6,100.00	
7/17		E-Zpass Rebill Ezp Rebill 240716 7820488 John *Heredia		27.33	40,147.22
7/18		Apple Cash Bank Xfer John Heredia John Heredia	2,600.00		
7/18		Apple Cash Bank Xfer John Heredia John Heredia	2,980.00		
7/18		WT Seq#21390 Minaya Enterprise LLC /Org= Srf# Ow00004726366173 Trn#240718021390 Rfb# Ow00004726366173	9,750.00		
7/18		Zelle From Adriano Jaquez Peralta on 07/18 Ref # Ctiapxfemgns	125.00		
7/18		Zelle From Freshsolekickz L.L.C. on 07/18 Ref # Jpm99Akht5Cv	700.00		
7/18		Wire Trans Svc Charge - Sequence: 240718021390 Srf# Ow00004726366173 Trn#240718021390 Rfb# Ow00004726366173		15.00	
7/18		ATM Withdrawal authorized on 07/18 1801 S Lacienega St Los Angeles CA 0000513 ATM ID 8457T Card 7694		1,000.00	
7/18		Cash eWithdrawal IN Branch 07/18/2024 16:13 PM 1247 E Huntington Dr Duarte CA 7694		2,100.00	
7/18		E-Zpass Rebill Ezp Rebill 240717 8262543 John *Heredia		3.89	53,183.33
7/19		Zelle From Edward Marte on 07/18 Ref # Bbt245908913	100.00		
7/19		Money Transfer authorized on 07/19 From Heredia, John CA S304201523997287 Card 7694	1,500.00		
7/19		WT Seq#98201 Minaya Enterprise LLC /Org= Srf# Ow00004732741674 Trn#240719098201 Rfb# Ow00004732741674	5,000.00		
7/19		Zelle From Minaya Enterprise LLC on 07/19 Ref # Pp0Sfkhvqz	1,500.00		
7/19		Zelle From Edward Marte on 07/19 Ref # Bbt246060267	335.00		

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Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/19		Zelle From Karla Acosta on 07/19 Ref # Cofvw8Uoj31Y	95.00		
7/19		Apple Cash Bank Xfer John Heredia John Heredia	475.00		
7/19		Zelle From Marco Gutierrez on 07/19 Ref # Jpm99Akknf5Y	1,000.00		
7/19		Zelle From Ab Twins Grocery Inc on 07/19 Ref # Bacpzu55Gx7N Music Time	2,749.00		
7/19		Zelle From Edward Marte on 07/19 Ref # Bbt246139229	100.00		
7/19		Zelle From Shawaiz R Ahmad on 07/19 Ref # Jpm99Aklag11	195.00		
7/19		Zelle From Omar Wildman on 07/19 Ref # Bachm1E9C8M7	750.00		
7/19		Wire Trans Svc Charge - Sequence: 240719098201 Srf# Ow00004732741674 Trn#240719098201 Rfb# Ow00004732741674		15.00	
7/19		ATM Withdrawal authorized on 07/19 1600 Vine St Los Angeles CA 0001084 ATM ID 9818Y Card 7694		1,175.00	
7/19		E-Zpass Rebill Ezp Rebill 240718 8623783 John *Heredia		36.44	65,755.89
7/22		Zelle From Mauriah Stanley on 07/20 Ref # Mntdmsjbprkj	2,000.00		
7/22		Zelle From Marco Gutierrez on 07/21 Ref # Jpm99Aknrwes	125.00		
7/22		Zelle From Darren A Faust on 07/21 Ref # Jpm99Aknuv52	140.00		
7/22		Zelle From Steven Martinez on 07/21 Ref # Ctix9Aemforj	120.00		
7/22		Zelle From Aisha Skarlett Heredia Cepeda on 07/21 Ref # Bacs22M9KS8Z	50.00		
7/22		Money Transfer authorized on 07/22 From Heredia, John CA S384204394248173 Card 7694	500.00		
7/22		Mobile Deposit : Ref Number :112220333809	1,000.00		
7/22		Zelle From Marco Gutierrez on 07/22 Ref # Jpm99Akqa6Eo	75.00		
7/22		Purchase authorized on 07/17 Marathon Car Renta Los Angeles CA S384199750292857 Card 7694		221.18	
7/22		Money Transfer authorized on 07/19 Cash App*Bentley 800-9691940 CA S464202048837858 Card 7694		7,150.00	
7/22		Money Transfer authorized on 07/19 Cash App*Jude 800-9691940 CA S304202082842962 Card 7694		384.00	
7/22		Zelle to Victor Taxi on 07/19 Ref #Rp0Sflz5Pw		45.00	
7/22		Purchase authorized on 07/20 Tst* Arriba Sunnyside NY S384202257629286 Card 7694		17.00	
7/22		Purchase authorized on 07/20 Uber Trip Help.Uber.Com CA S584202495890735 Card 7694		24.50	
7/22		Purchase authorized on 07/20 Conoco - Salerno S Brooklyn NY S464202568874144 Card 7694		30.00	
7/22		Purchase authorized on 07/20 Wcs Adm Bronx Zoo Bronx NY S304202595469161 Card 7694		360.60	
7/22		Purchase authorized on 07/20 Tst* Jake's Steakh The Bronx NY S384202770555730 Card 7694		510.00	
7/22		Zelle to Marte Edward on 07/21 Ref #Rp0Sfpbt4D		100.00	
7/22		Purchase authorized on 07/21 Alexander Wang NEW York NY S584203719430120 Card 7694		865.56	
7/22		Purchase authorized on 07/21 Alexander Wang NEW York NY S304203720166359 Card 7694		865.56	
7/22		Purchase authorized on 07/21 Prada NY Broadway NEW York NY S464203773718519 Card 7694		898.22	
7/22		Zelle to Angelo on 07/22 Ref #Rp0Sfqfr8M		350.00	
7/22		Zelle to Heredia Amada on 07/22 Ref #Rp0Sfqkxw5		199.00	
7/22		Zelle to Heredia Amada on 07/22 Ref #Rp0Sfqkzdv		260.00	
7/22		Zelle to Heredia Tito on 07/22 Ref #Rp0Sfql66F		2,043.00	
7/22		Zelle to Heredia Tito on 07/22 Ref #Rp0Sfqlbbd		200.00	
7/22		Purchase authorized on 07/22 Majestic Jewelry Brooklyn NY P464204601831171 Card 7694		21.78	
7/22		Zelle to Ronald on 07/22 Ref #Rp0Sfqtt3D		200.00	
7/22		Cash eWithdrawal IN Branch 07/22/2024 13:16 PM 437 Madison Ave NEW York NY 7694		6,100.00	
7/22		E-Zpass Rebill Ezp Rebill 240719 8967497 John *Heredia		29.89	
7/22		E-Zpass Rebill Ezp Rebill 240721 9522397 John *Heredia		35.11	48,855.49
7/23		Money Transfer authorized on 07/23 From Heredia, John CA S464205423370130 Card 7694	809.59		
7/23		Money Transfer authorized on 07/23 From Heredia, John CA S304205433005417 Card 7694	1,500.00		

WELLS FARGO

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/23		Zelle From Minaya Enterprise LLC on 07/23 Ref # Pp0Sfs7Pjt	3,000.00		
7/23		WT Seq131287 Minaya Enterprise LLC /Org= Srf# Ow00004746871531 Trn#240723131287 Rfb# Ow00004746871531	4,000.00		
7/23		Wire Trans Svc Charge - Sequence: 240723131287 Srf# Ow00004746871531 Trn#240723131287 Rfb# Ow00004746871531		15.00	
7/23		Purchase authorized on 07/21 LA Familia Wholesa Mount Vernon NY S584204049985766 Card 7694		1,224.97	
7/23		Money Transfer authorized on 07/21 Apple Cash Sent MO 1Infiniteloop CA S584204136544875 Card 7694		200.00	
7/23		Money Transfer authorized on 07/22 Cash App*Randi 800-9691940 CA S464204573563502 Card 7694		60.00	
7/23		Purchase authorized on 07/22 Uniqlo USA LLC NEW York NY S464204799621295 Card 7694		89.80	
7/23		Purchase authorized on 07/22 Bowery Meat Compan NEW York NY S464205120589326 Card 7694		990.00	
7/23		Zelle to Marte Edward on 07/23 Ref #Rp0Sfrplxn		626.00	
7/23		Cash eWithdrawal IN Branch 07/23/2024 13:31 PM 866 3Rd Ave NEW York NY 7694		7,200.00	
7/23		Purchase authorized on 07/23 Shell Service Station Brooklyn NY P304206000519693 Card 7694		25.00	47,734.31
7/24		Zelle From Marcs Deli Grocery Corp. on 07/24 Ref # Jpm99Aksu3Yf	2,000.00		
7/24		Zelle From Jean Ruiz on 07/24 Ref # Cti5Zinimcv1	500.00		
7/24		Money Transfer authorized on 07/22 Apple Cash Sent MO 1Infiniteloop CA S304204541693180 Card 7694		100.00	
7/24		Money Transfer authorized on 07/22 Apple Cash Sent MO 1Infiniteloop CA S384204684617487 Card 7694		900.00	
7/24		Purchase authorized on 07/22 Ic Barclay Hotel F NEW York NY S464204753924186 Card 7694		32.21	
7/24		Purchase authorized on 07/22 Gardenia Terrace L NEW York NY S464205199502867 Card 7694		180.00	
7/24		Cash eWithdrawal IN Branch 07/24/2024 12:11 PM 138 Clinton St NEW York NY 7694		5,800.00	
7/24		Zelle to Jus on 07/24 Ref #Rp0Sftmk3D		450.00	
7/24		Zelle to Marte Edward on 07/24 Ref #Rp0Sftmmgn		450.00	42,322.10
7/25		Apple Cash Bank Xfer John Heredia John Heredia	414.57		
7/25		Money Transfer authorized on 07/25 From Heredia, John CA S464207439675538 Card 7694	8,825.88		
7/25		WT Seq133406 Minaya Enterprise LLC /Org= Srf# Ow00004753024192 Trn#240725133406 Rfb# Ow00004753024192	7,000.00		
7/25		Zelle From Minaya Enterprise LLC on 07/25 Ref # Pp0Sfvstvw	2,000.00		
7/25		Zelle From Adriano Jaquez Peralta on 07/25 Ref # Ctivlbym159S	125.00		
7/25		Zelle From Edward Marte on 07/25 Ref # Bbt247138112	59.00		
7/25		Zelle From Edward Marte on 07/25 Ref # Bbt247140560	25.00		
7/25		Wire Trans Svc Charge - Sequence: 240725133406 Srf# Ow00004753024192 Trn#240725133406 Rfb# Ow00004753024192		15.00	
7/25		Purchase authorized on 07/22 Karizma Lounge NEW York NY S584205242937897 Card 7694		154.65	
7/25		Purchase authorized on 07/23 Pergola NEW York NY S464206145387469 Card 7694		575.00	
7/25		Purchase authorized on 07/25 The Gift Shop Hilton Ke London Gbr S464207356134357 Card 7694		37.72	
7/25		Purchase authorized on 07/25 The Gift Shop Hilton Ke London Gbr S584207687971747 Card 7694		19.33	
7/25		Purchase authorized on 07/25 The Gift Shop Hilton Ke London Gbr S584207718993299 Card 7694		6.47	
7/25		E-Zpass Rebill Ezp Rebill 240724 0194361 John *Heredia		17.27	
7/25		Cash App Emrld Cons 240725 T3T7270Q9Cq8Mz8 Emrld Consulting		25.00	

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/25		E-Zpass Rebill Ezp Rebill 240724 0472126 John *Heredia		29.43	
7/25	<	Business to Business ACH Debit - State Farm Ro 27 Cpc-Client 17 S 1390635017 John Heredia		524.86	59,366.82
7/26		Money Transfer authorized on 07/26 From Heredia, John CA S464208370489522 Card 7694	4,195.51		
7/26		Zelle From Randolph Raboy on 07/26 Ref # Jpm99Akx2AR8	250.00		
7/26		Zelle From Minaya Enterprise LLC on 07/26 Ref # Pp0Sfxfpnj	2,000.00		
7/26		WT Seq175774 Minaya Enterprise LLC /Org= Srf# Ow00004757356656 Trn#240726175774 Rfb# Ow00004757356656	5,100.00		
7/26		Zelle From Edward Marte on 07/26 Ref # Bbt247372318	20.00		
7/26		Zelle From Edwin Cabrera on 07/26 Ref # Key06Bd18Dpl	350.00		
7/26		Wire Trans Svc Charge - Sequence: 240726175774 Srf# Ow00004757356656 Trn#240726175774 Rfb# Ow00004757356656		15.00	
7/26		Purchase Intl authorized on 07/25 Casa Mofongo London Gbr S384207439721374 Card 7694		49.11	
7/26		International Purchase Transaction Fee		1.47	
7/26		Purchase Intl authorized on 07/25 Adda Hotels Reeds Crescen Gbr S384207476816861 Card 7694		816.60	
7/26		International Purchase Transaction Fee		24.49	
7/26		Purchase Intl authorized on 07/25 Triumph London Gbr S464207789805370 Card 7694		71.10	
7/26		International Purchase Transaction Fee		2.13	
7/26		Purchase Intl authorized on 07/25 Triumph London Gbr S464207813002098 Card 7694		17.44	
7/26		International Purchase Transaction Fee		0.52	
7/26		Purchase Intl authorized on 07/25 Ls Prince Pharmacy London Gbr S464207848975700 Card 7694		12.92	
7/26		International Purchase Transaction Fee		0.38	
7/26		Purchase Intl authorized on 07/25 Ls Prince Pharmacy London Gbr S464207850154167 Card 7694		6.46	
7/26		International Purchase Transaction Fee		0.19	70,264.52
7/29		Zelle From Adriano Jaquez Peralta on 07/27 Ref # Ctiyvljvmsgl	350.00		
7/29		Zelle From Edward Marte on 07/28 Ref # Bbt247712127	26.00		
7/29		Apple Cash Bank Xfer John Heredia John Heredia	2,011.00		
7/29		Mobile Deposit : Ref Number :308290031897	1,000.00		
7/29		Mobile Deposit : Ref Number :509290052115	500.00		
7/29		Zelle From Minaya Enterprise LLC on 07/29 Ref # Pp0Sg2Jfbq	2,000.00		
7/29		WT Seq135560 Minaya Enterprise LLC /Org= Srf# Ow00004766110624 Trn#240729135560 Rfb# Ow00004766110624	7,000.00		
7/29		Zelle From Edward Marte on 07/29 Ref # Bbt247892183	40.00		
7/29		Wire Trans Svc Charge - Sequence: 240729135560 Srf# Ow00004766110624 Trn#240729135560 Rfb# Ow00004766110624		15.00	
7/29		Purchase authorized on 07/21 Epson *Store 800-873-7766 CA S464203684701896 Card 7694		276.53	
7/29		Purchase Intl authorized on 07/25 Hilton Hotels London W11 Gbr S464207662645894 Card 7694		6.55	
7/29		International Purchase Transaction Fee		0.19	
7/29		Money Transfer authorized on 07/25 Apple Cash Sent MO 1Infiniteloop CA S584207723783878 Card 7694		85.00	
7/29		Purchase Intl authorized on 07/25 Ranoush Juice High London Gbr S464207852372536 Card 7694		10.98	
7/29		International Purchase Transaction Fee		0.32	
7/29		Purchase Intl authorized on 07/25 Ranoush Juice High London Gbr S464207852593411 Card 7694		2.58	
7/29		International Purchase Transaction Fee		0.07	
7/29		Money Transfer authorized on 07/25 Apple Cash Sent MO 1Infiniteloop CA S384207860380344 Card 7694		1,642.00	
7/29		Purchase Intl authorized on 07/26 Hilton Hotels London W11 Gbr S464208522733546 Card 7694		67.58	
7/29		International Purchase Transaction Fee		2.02	

WELLS FARGO

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/29		Purchase Intl authorized on 07/26 Sucre London Gbr S464208788909661 Card 7694		81.38	
7/29		International Purchase Transaction Fee		2.44	
7/29		Purchase Intl authorized on 07/27 Adda Hotels Reeds Crescen Gbr S464210056162555 Card 7694		23.77	
7/29		International Purchase Transaction Fee		0.71	
7/29		Purchase Intl authorized on 07/27 Uber *Eats Help.Uber.Com Gbr S304210088552895 Card 7694		38.53	
7/29		International Purchase Transaction Fee		1.15	
7/29		Purchase Intl authorized on 07/28 Hilton Kensington London Gbr S464210446462102 Card 7694		166.23	
7/29		International Purchase Transaction Fee		4.98	
7/29		Zelle to Adrian on 07/28 Ref #Rp0Sfzjlr5		10.00	
7/29		Purchase Intl authorized on 07/28 Trafalgar SF Conne Greenwich Gbr S464210745343623 Card 7694		28.52	
7/29		International Purchase Transaction Fee		0.85	
7/29		Zelle to Heredia Amada on 07/29 Ref #Rp0Sg2D8Pp		1,235.00	
7/29		Purchase authorized on 07/29 The Gift Shop Hilton Ke London Gbr S584211661453480 Card 7694		9.84	
7/29		Zelle to Marte Edward on 07/29 Ref #Rp0Sg2P8M3		981.00	
7/29		E-Zpass Rebill Ezp Rebill 240726 0923023 John *Heredia		43.38	
7/29		E-Zpass Rebill Ezp Rebill 240726 1127363 John *Heredia		10.83	
7/29		E-Zpass Rebill Ezp Rebill 240727 1366285 John *Heredia		27.33	78,416.76
7/30		Money Transfer authorized on 07/30 From Heredia, John CA S464212480337545 Card 7694	2,604.55		
7/30		Zelle From Edwin Cabrera on 07/30 Ref # Key0Zbq1Zd3W	980.00		
7/30		Zelle From Get One Convenience More Corp. on 07/30 Ref # Jpm99AL41P5L	1,000.00		
7/30		Zelle From Edward Marte on 07/30 Ref # Bbt248043998	15.00		
7/30		Zelle From Omar Wildman on 07/30 Ref # Baccaxxc9Qp7	750.00		
7/30		Purchase Intl authorized on 07/28 Hilton Hotels London W11 Gbr S464210605537987 Card 7694		61.47	
7/30		International Purchase Transaction Fee		1.84	
7/30		Purchase authorized on 07/28 Jetblue 279215 8005382583 NY S304211076659835 Card 7694		330.60	
7/30		Money Transfer authorized on 07/29 Cash App*Emrld Con 800-9691940 CA S464211570385700 Card 7694		800.00	
7/30		Zelle to Adrian on 07/30 Ref #Rp0Sg3Jc2D		215.00	
7/30		Cash eWithdrawal IN Branch 07/30/2024 13:42 PM 666 3Rd Ave NEW York NY 7694		7,100.00	
7/30		Cash App Emrld Cons 240730 T3Es8P44Rdn26Q6 Emrld Consulting		23.11	
7/30		Cash App Emrld Cons 240730 T3Yt1V062K03C4E Emrld Consulting		30.00	
7/30		D&A Services Payment 240729 9268503 John P Heredia		235.00	74,969.29
7/31		Money Transfer authorized on 07/31 From Heredia, John CA S584213412150351 Card 7694	2,356.93		
7/31		Apple Cash Bank Xfer John Heredia John Heredia	95.06		
7/31		Zelle From Emmanuel Isaiah Everett on 07/31 Ref # Dfs09Bz1Tdgn	140.00		
7/31		Zelle From Ronald Baez on 07/31 Ref # Tdp0Iol7B8Yc Gracias Rent Is Due	240.00		
7/31		Zelle From Joshua R Macabu on 07/31 Ref # Jpm99AL74Wpq	1,000.00		
7/31		Wire Trans Svc Charge - Sequence: 240731150197 Srf# Ow00004772565137 Trn#240731150197 Rfb# Ow00004772565137		25.00	
7/31		Money Transfer authorized on 07/29 Apple Cash Sent MO 1Infiniteloop CA S384211484681614 Card 7694		190.38	
7/31		Money Transfer authorized on 07/29 Apple Cash Sent MO 1Infiniteloop CA S384211591212270 Card 7694		1,540.00	
7/31		Purchase Intl authorized on 07/29 Uber *Eats Help.Uber.Com Gbr S304211845744677 Card 7694		31.79	
7/31		International Purchase Transaction Fee		0.95	

WELLS FARGO

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/31		Money Transfer authorized on 07/29 Apple Cash Sent MO 1Infiniteloop CA S384212098389364 Card 7694		1,401.93	
7/31		Purchase Intl authorized on 07/30 Uber *Trip Help.Uber.Com Gbr S304212274511212 Card 7694		64.43	
7/31		International Purchase Transaction Fee		1.93	
7/31		Purchase authorized on 07/30 Uber Trip Help.Uber.Com CA S304213044305382 Card 7694		35.62	
7/31		WT Fed#07475 Bank of America, N /Ftr/Bnf=Capital Flight NY LLC Srf# Ow00004772565137 Trn#240731150197 Rfb# Ow00004772565137		7,000.00	
7/31		Cash eWithdrawal IN Branch 07/31/2024 13:27 PM 138 Clinton St NEW York NY 7694		6,150.00	
7/31		Zelle to Jus on 07/31 Ref #Rp0Sg4Ltbc		300.00	
7/31		E-Zpass Rebill Ezp Rebill 240730 2184696 John *Heredia		38.54	62,020.71
Ending balance on 7/31					**62,020.71**
Totals			**$184,661.38**	**$142,628.97**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< ***Business to Business ACH:*** *If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.*

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/01/2024 - 07/31/2024	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following each fee period		
• Average ledger balance	$1,000.00	$46,741.00 ☑
• Minimum daily balance	$500.00	$24,750.83 ☑

C1/C1

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	5,000	0	0.0030	0.00
Transactions	85	100	0	0.50	0.00
Total service charges					**$0.00**

IMPORTANT ACCOUNT INFORMATION

Effective September 1, 2024, we are making changes to certain ATM and debit card fees.
1. We will no longer charge a fee for a balance inquiry at non-Wells Fargo ATMs. This $2.50 fee is going away.
2. We will no longer charge a fee for a funds transfer at non-Wells Fargo ATMs. This $2.50 fee is also going away.
3. The fee for a cash withdrawal transaction at non-Wells Fargo ATMs in the U.S. will increase from $2.50 to $3.00. U.S. includes the 50 states and the District of Columbia, as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

We base your account fees on the type of account you have and the services you use, so these fees may not be applicable to all customers. Other applicable fees for use of your card, and details about certain fee waivers and reimbursements, are described in the Wells Fargo Fee and Information Schedule applicable to your account.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

This notice re-establishes that Wells Fargo has the right to conduct setoff for overdrawn deposit account balances, where applicable, and in accordance with your governing Deposit Account Agreement. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit wellsfargo.com/online-banking/consumer-account-fees/ or wellsfargo.com/biz/fee-information/.

Other Wells Fargo Benefits

June 15 is World Elder Abuse Awareness Day, and now is a great time to learn how to help protect yourself and your loved ones from the rising risks of scams. Download a guide at wellsfargo.com/protectelders.

WELLS FARGO

Important Information You Should Know

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:** Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **In case of errors or questions about other transactions (that are not electronic transfers):** Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- **If your account has a negative balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

- To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance shown on your statement . . . . $ ______

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

$ ______
$ ______
$ ______
+ $ ______

. . . . **TOTAL** $ ______

CALCULATE THE SUBTOTAL

(Add Parts A and B)

. . . . **TOTAL** $ ______

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above . . . . - $ ______

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)

This amount should be the same as the current balance shown in your check register . . . . $ ______

Number	Items Outstanding	Amount
	Total amount $	

Initiate Business Checking SM

WELLS FARGO

John Herida
6076 60TH ST
FLUSHING NY 11378-3533

Questions?

Available by phone Mon-Sat 7:00am-11:00pm Eastern Time, Sun 9:00am-10:00pm Eastern Time:
We accept all relay calls, including 711

1-800-CALL-WELLS (1-800-225-5935)

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (348)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking	☑
Online Statements	☑
Business Bill Pay	☑
Business Spending Report	☑
Overdraft Protection	☐

Other Wells Fargo Benefits

Does your family have a security phrase?
Scammers can impersonate a loved one in trouble and ask you to send money quickly. A secret family code word or phrase can help to verify that it's really them. Share one with your family and remember to carefully verify all unexpected requests for money.

Statement period activity summary

Beginning balance on 8/1	$62,020.71
Deposits/Credits	57,190.26
Withdrawals/Debits	- 113,936.47
Ending balance on 8/31	**$5,274.50**

Account number: **5739503405**
John Herida

NEW York account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 026012881

For Wire Transfers use
Routing Number (RTN): 121000248

WELLS FARGO

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/1		Money Transfer authorized on 08/01 From Heredia, John CA S384214403935975 Card 7694	2,073.05		
8/1		Money Transfer authorized on 08/01 From Heredia, John CA S304214456931169 Card 7694	428.02		
8/1		Zelle From Marco Gutierrez on 08/01 Ref # Jpm99AL8Liul	1,000.00		
8/1		Zelle From Adalgisa Antigua on 08/01 Ref # Jpm99AL9Pb8R	100.00		
8/1		Zelle From Yeislin Machado Matheus on 08/01 Ref # Bach36Oj7U78	400.00		
8/1		Purchase Intl authorized on 07/29 Hilton Hotels London W11 Gbr S464212201266612 Card 7694		25.72	
8/1		International Purchase Transaction Fee		0.77	
8/1		Purchase authorized on 07/30 Uber Trip Help.Uber.Com CA S584213085888248 Card 7694		35.18	
8/1		Purchase authorized on 07/30 Bar Primi Bowery NEW York NY S304213084415481 Card 7694		180.00	
8/1		Purchase authorized on 07/30 Gardenia Terrace L NEW York NY S304213182845265 Card 7694		210.00	
8/1		Purchase authorized on 07/30 Uber Trip Help.Uber.Com CA S384213184513424 Card 7694		35.62	
8/1		Purchase authorized on 07/30 Uber Eats Help.Uber.Com CA S384213217881447 Card 7694		69.73	
8/1		Purchase authorized on 07/31 Uber Trip Help.Uber.Com CA S584213425653997 Card 7694		50.32	
8/1		Zelle to Marte Edward on 07/31 Ref #Rp0Sg52B8J		43.00	
8/1		Purchase authorized on 08/01 Brooklyn Harves Brooklyn NY P000000185150405 Card 7694		48.02	
8/1		Cash eWithdrawal IN Branch 08/01/2024 12:58 PM 437 Madison Ave NEW York NY 7694		6,700.00	
8/1		Zelle to Mike Landlord on 08/01 Ref #Rp0Sg5Tyz3		3,620.00	
8/1	<	Business to Business ACH Debit - Con Ed of NY Cecony 240731 46857250008 Heredia,John		916.16	54,087.26
8/2		Zelle From Freshsolekickz L.L.C. on 08/01 Ref # Jpm99Ala2L2G	500.00		
8/2		Zelle From Marco Gutierrez on 08/02 Ref # Jpm99Albow2F	200.00		
8/2		Zelle From Kobie Clouden on 08/02 Ref # Bacaogti7Up2	200.00		
8/2		Zelle From Jean Ruiz on 08/02 Ref # Ctitvp2Y2Zmk	300.00		
8/2		Zelle From Express Deli on 08/02 Ref # Bacbg0Mnbfjc	1,000.00		
8/2		Purchase authorized on 07/31 Pergola NEW York NY S384214215656814 Card 7694		300.00	
8/2		Purchase authorized on 08/01 64th St Auto Part Maspeth NY S304214631673740 Card 7694		936.00	
8/2		Cash eWithdrawal IN Branch 08/02/2024 10:01 Am 437 Madison Ave NEW York NY 7694		4,300.00	
8/2		E-Zpass Rebill Ezp Rebill 240731 2468451 John *Heredia		31.22	50,720.04
8/5		Zelle From Edward Marte on 08/02 Ref # Bbt248844225	100.00		
8/5		Zelle From Capital Flight NY LLC on 08/04 Ref # Bacmx9A3Paky Consulting	985.00		
8/5		Mobile Deposit : Ref Number :716050563802	1,000.00		
8/5		Mobile Deposit : Ref Number :816050564335	2,200.00		
8/5		Zelle From Alexis A Heredia on 08/05 Ref # Jpm99Ali5Zrr	900.00		
8/5		Money Transfer authorized on 08/01 Apple Cash Sent MO 1Infiniteloop CA S384214760164692 Card 7694		1,315.00	
8/5		Money Transfer authorized on 08/01 Apple Cash Sent MO 1Infiniteloop CA S464214761715474 Card 7694		1,800.00	
8/5		Purchase authorized on 08/01 Prkng&Cameratix SE 212-639-9675 NY S384214849945464 Card 7694		6.90	

WELLS FARGO

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/5		Purchase authorized on 08/01 Dof Parkingandcame 212-639-9675 NY S304214849948919 Card 7694		345.00	
8/5		Purchase authorized on 08/01 Nike.Com AP Nike.Com OR S584214855272925 Card 7694		161.14	
8/5		Purchase authorized on 08/01 Oven Grill & Chill Astoria NY S584215229687864 Card 7694		226.73	
8/5		Purchase authorized on 08/02 The Passport Fairy Httpswww.Inst FL S304215606695208 Card 7694		152.90	
8/5		Purchase authorized on 08/02 Uber Trip Help.Uber.Com CA S464215759965990 Card 7694		12.39	
8/5		Purchase authorized on 08/02 Uber Trip Help.Uber.Com CA S384215780690899 Card 7694		39.90	
8/5		Zelle to Osmar on 08/03 Ref #Rp0Sg7Spyn		1,165.00	
8/5		Zelle to Heredia Amada on 08/03 Ref #Rp0Sg7Tkb4		1,422.00	
8/5		Non-WF ATM Withdrawal authorized on 08/03 2906 W 12th St Brooklyn NY 464216672170782 ATM ID Hg19747 Card 7694		43.49	
8/5		Non-Wells Fargo ATM Transaction Fee		2.50	
8/5		Purchase authorized on 08/03 Wcs Adm NEW York A Brooklyn NY S384216681904275 Card 7694		88.85	
8/5		Purchase authorized on 08/03 Uber Eats Help.Uber.Com CA S304216802388514 Card 7694		26.01	
8/5		Purchase authorized on 08/03 Uber Eats Help.Uber.Com CA S584217049805380 Card 7694		26.22	
8/5		Purchase authorized on 08/03 Uber Eats Help.Uber.Com CA S464217087498369 Card 7694		34.36	
8/5		Zelle to Jus on 08/03 Ref #Rp0Sg8Jdwz		800.00	
8/5		Purchase authorized on 08/04 Uber Trip Help.Uber.Com CA S464217536126945 Card 7694		5.44	
8/5		Zelle to Marte Edward on 08/05 Ref #Rp0Sg9Gcn7		1,849.00	
8/5		Cash eWithdrawal IN Branch 08/05/2024 14:03 PM 666 3Rd Ave NEW York NY 7694		7,200.00	
8/5		Ngrid38 Ngrid38 080524 3211551006308 John Heredia		61.05	
8/5		E-Zpass Rebill Ezp Rebill 240804 4022769 John *Heredia		16.05	
8/5		E-Zpass Rebill Ezp Rebill 240803 3751372 John *Heredia		42.05	
8/5		E-Zpass Rebill Ezp Rebill 240802 3402387 John *Heredia		65.04	38,998.02
8/6		Money Transfer authorized on 08/06 From Heredia, John CA S464219425091598 Card 7694	2,111.45		
8/6		Zelle From Minaya Enterprise LLC on 08/06 Ref # Pp0Sgbyln7	3,500.00		
8/6		Purchase authorized on 08/04 Uber Eats Help.Uber.Com CA S584217849707379 Card 7694		21.07	
8/6		Purchase authorized on 08/04 Uber Eats Help.Uber.Com CA S304218008605464 Card 7694		21.39	
8/6		Purchase authorized on 08/05 Bowery Meat Compan NEW York NY S584219090186569 Card 7694		720.00	
8/6		Zelle to Jus on 08/06 Ref #Rp0Sgc2Hdv		100.00	
8/6	<	Business to Business ACH Debit - State Farm Ro 27 Cpc-Client 17 S 1379456917 John Heredia		1,734.61	42,012.40
8/7		Zelle From Ramos Brianna on 08/07 Ref # Pp0Xy8Whkw	3,200.00		
8/7		Mobile Deposit : Ref Number :614070445823	700.00		
8/7		Zelle From Omar Wildman on 08/07 Ref # Bacio95Cqh6x	850.00		
8/7		Zelle From Evergreen Convenience LLC on 08/07 Ref # Jpm99Allhqwz Marketing	5,000.00		
8/7		Zelle From Osmar J Bayas on 08/07 Ref # Jpm99Allnu0W	21.00		
8/7		Zelle From Joshua Heredia on 08/07 Ref # Bacp274Vyqfb	21.00		
8/7		Purchase authorized on 08/05 Uber Eats Help.Uber.Com CA S464218705370318 Card 7694		20.73	
8/7		Purchase authorized on 08/05 Uber Trip Help.Uber.Com CA S384218852793539 Card 7694		40.94	
8/7		Purchase authorized on 08/05 Uber Trip Help.Uber.Com CA S464219017136875 Card 7694		30.99	
8/7		Purchase authorized on 08/05 Uber Trip Help.Uber.Com CA S464219091264712 Card 7694		16.85	
8/7		Purchase authorized on 08/05 Uber Trip Help.Uber.Com CA S304219175536324 Card 7694		35.09	

WELLS FARGO

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/7		Purchase authorized on 08/06 Uber Trip* Trip WWW.Uber.Com CA S584219413204497 Card 7694		53.62	
8/7		Purchase authorized on 08/06 Uber Trip Help.Uber.Com CA S384219817285356 Card 7694		40.41	
8/7		Purchase authorized on 08/06 Uber Eats Help.Uber.Com CA S304220083611434 Card 7694		88.62	
8/7		Cash eWithdrawal IN Branch 08/07/2024 13:17 PM 666 3Rd Ave NEW York NY 7694		7,350.00	
8/7		E-Zpass Rebill Ezp Rebill 240806 4760286 John *Heredia		24.49	44,102.66
8/8		Purchase authorized on 08/05 Ipic Fulton Market NEW York NY S584219102406260 Card 7694		32.12	
8/8		Purchase authorized on 08/05 Ipic Fulton Market NEW York NY S384219105182324 Card 7694		75.00	
8/8		Purchase authorized on 08/05 Ipic Fulton Market NEW York NY S304219154363850 Card 7694		50.00	
8/8		Purchase authorized on 08/06 Uber Trip Help.Uber.Com CA S584219842102483 Card 7694		13.94	
8/8		Purchase authorized on 08/06 Uber Trip Help.Uber.Com CA S584220105027026 Card 7694		35.93	
8/8		Purchase authorized on 08/07 Uber Trip Help.Uber.Com CA S304220565066006 Card 7694		57.34	
8/8		E-Zpass Rebill Ezp Rebill 240807 5101391 John *Heredia		54.21	43,784.12
8/9		Zelle From Adriano Jaquez Peralta on 08/09 Ref # Bacwfwrxmccz	125.00		
8/9		Zelle From Ramos Brianna on 08/09 Ref # Pp0Xyd5QM4	2,500.00		
8/9		Zelle From Minaya Enterprise LLC on 08/09 Ref # Pp0Sgfh9V3	2,000.00		
8/9		Cash eWithdrawal IN Branch 08/09/2024 10:07 Am 666 3Rd Ave NEW York NY 7694		7,150.00	
8/9		E-Zpass Rebill Ezp Rebill 240808 5433822 John *Heredia		76.32	41,182.80
8/12		Zelle From Edward Marte on 08/10 Ref # Bbt250269147	40.00		
8/12		Zelle From Minaya Enterprise LLC on 08/10 Ref # Pp0Sggmpqs	2,000.00		
8/12		Zelle From Ramos Brianna on 08/11 Ref # Pp0Xyhslj3	3,400.00		
8/12		Zelle From Fernandez Kerald on 08/11 Ref # Pp0Xyj5Hxg	30.00		
8/12		Zelle From Get One Convenience More Corp. on 08/12 Ref # Jpm99Alv28Rx	1,150.00		
8/12		Zelle From Kobie Clouden on 08/12 Ref # Baccwxld3C8L	200.00		
8/12		Money Transfer authorized on 08/11 Cash App*Emrld Con 800-9691940 CA S584224715382441 Card 7694		250.00	
8/12		Zelle to Vintage on 08/11 Ref #Rp0Sghdxbz		45.00	
8/12		Purchase authorized on 08/11 Uniqlo USA LLC Uni NEW York NY S304224744085639 Card 7694		139.40	
8/12		Purchase authorized on 08/11 Margiela Store Cro NEW York NY S304224757873717 Card 7694		729.46	
8/12		Zelle to Marte Edward on 08/11 Ref #Rp0Sghjbz9		1,248.00	
8/12		Money Transfer authorized on 08/11 Cash App*Emrld Con 800-9691940 CA S384225054007716 Card 7694		200.00	
8/12		Money Transfer authorized on 08/11 Cash App*Emrld Con 800-9691940 CA S384225107521382 Card 7694		200.00	
8/12		Zelle to Marte Edward on 08/12 Ref #Rp0Sghwzqw		988.00	
8/12		Zelle to Heredia Tito on 08/12 Ref #Rp0Sghzbnf		1,500.00	
8/12		Zelle to Pullas Boy on 08/12 Ref #Pp0Sgj57Y2		8,750.00	
8/12		E-Zpass Rebill Ezp Rebill 240809 5772247 John *Heredia		38.16	
8/12		E-Zpass Rebill Ezp Rebill 240811 6318811 John *Heredia		38.54	
8/12		E-Zpass Rebill Ezp Rebill 240810 6050772 John *Heredia		43.38	33,832.86
8/13		Money Transfer authorized on 08/12 Cash App*Emrld Con 800-9691940 CA S464225254289582 Card 7694		200.00	
8/13		Purchase authorized on 08/12 Tst*Coppelia NEW York NY S584225254830623 Card 7694		202.14	
8/13		Purchase authorized on 08/12 64th St Auto Part Maspeth NY S464225677810821 Card 7694		52.00	
8/13		Cash eWithdrawal IN Branch 08/13/2024 12:47 PM 666 3Rd Ave NEW York NY 7694		6,450.00	
8/13		E-Zpass Rebill Ezp Rebill 240812 6648712 John *Heredia		16.89	26,911.83
8/14		Zelle From Edward Marte on 08/14 Ref # Bbt250950194	18.00		

WELLS FARGO

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/14		Zelle From Edward Marte on 08/14 Ref # Bbt250986014	38.00		
8/14		Zelle From Edward Marte on 08/14 Ref # Bbt250994742	70.00		
8/14		Money Transfer authorized on 08/12 Apple Cash Sent MO 1Infiniteloop CA S464225619466690 Card 7694		1,180.00	
8/14		Money Transfer authorized on 08/12 Apple Cash Sent MO 1Infiniteloop CA S584225621925734 Card 7694		960.96	
8/14		Money Transfer authorized on 08/12 Apple Cash Sent MO 1Infiniteloop CA S384225634165184 Card 7694		1,342.00	
8/14		Zelle to Amino on 08/14 Ref #Rp0Sgkcxwm Order #558832		249.34	
8/14		Cash eWithdrawal IN Branch 08/14/2024 13:46 PM 666 3Rd Ave NEW York NY 7225		5,900.00	
8/14		E-Zpass Rebill Ezp Rebill 240813 6983739 John *Heredia		30.77	17,374.76
8/15		Mobile Deposit : Ref Number :711150803213	1,100.00		
8/15		Zelle From Adriano Jaquez Peralta on 08/15 Ref # Bacxy77I13x0	600.00		
8/15		Zelle From Marco Gutierrez on 08/15 Ref # Jpm99Am0B65B	800.00		
8/15		Zelle From Freshsolekickz L.L.C. on 08/15 Ref # Jpm99Am0G9Si	500.00		
8/15		Zelle From Shawaiz R Ahmad on 08/15 Ref # Jpm99Am0Zcvc	225.00		
8/15		Zelle From Capital Flight NY LLC on 08/15 Ref # Bacaovcs9Gmy Food	650.00		
8/15		Zelle From Omar Wildman on 08/15 Ref # Bacamllo462H	350.00		
8/15		Cash eWithdrawal IN Branch 08/15/2024 13:52 PM 666 3Rd Ave NEW York NY 7225		7,100.00	
8/15		E-Zpass Rebill Ezp Rebill 240814 7304880 John *Heredia		61.11	14,438.65
8/16		Purchase Return authorized on 08/15 Farfetch 203-5100670 CA S304198580428996 Card 7225	324.45		
8/16		Zelle From Marco Gutierrez on 08/16 Ref # Jpm99Am2Ek0A	600.00		
8/16		Zelle to Patricio on 08/16 Ref #Rp0Sgm8Zch		2,795.00	
8/16		E-Zpass Rebill Ezp Rebill 240815 7678974 John *Heredia		29.05	
8/16		Lendbuzz Funding Auto Loan 163139_2374950 John Paul Heredia		3,341.65	9,197.40
8/19		Zelle From Irma Fermin on 08/17 Ref # Bacot97Twyh8	140.00		
8/19		Zelle From Benjamin A Farias on 08/17 Ref # Jpm99Am5Yw7N	50.00		
8/19		Zelle From Fernandez Kerald on 08/18 Ref # Pp0Xyx5468	30.00		
8/19		Mobile Deposit : Ref Number :910190482548	2,200.00		
8/19		Zelle From Herman Herrera on 08/19 Ref # Jpm99Am8SM34	1,100.00		
8/19		Zelle From Edward Marte on 08/19 Ref # Bbt252021428	75.00		
8/19		Zelle to Heredia Tito on 08/18 Ref #Rp0Sgp59Gf		2,100.00	
8/19		Zelle to Marte Edward on 08/19 Ref #Rp0Sgpkll6		1,600.00	
8/19		Cash App Emrld Cons 240817 T3Gbh5x0Dfetyrg Emrld Consulting		25.00	
8/19		E-Zpass Rebill Ezp Rebill 240816 8046627 John *Heredia		0.83	
8/19		E-Zpass Rebill Ezp Rebill 240817 8374072 John *Heredia		20.82	9,045.75
8/20		Purchase authorized on 08/19 Delta Air 006226 800-2211212 CA S464232539169251 Card 7225		1,739.60	
8/20		Purchase authorized on 08/19 Delta Air 006226 800-2211212 CA S464232539169251 Card 7225		1,739.60	
8/20		Purchase authorized on 08/19 Uber Trip Help.Uber.Com CA S464232551509559 Card 7225		31.40	
8/20		Purchase authorized on 08/19 Uber Trip Help.Uber.Com CA S384232618934236 Card 7225		14.25	5,520.90
8/21		Money Transfer authorized on 08/19 Apple Cash Sent MO 1Infiniteloop CA S584232577273917 Card 7225		239.99	
8/21		Purchase authorized on 08/20 Jfk Buffwildwings Jamaica NY S304233685863913 Card 7225		67.02	
8/21		Zelle to Jus on 08/20 Ref #Rp0Sgqtyxk		75.00	
8/21		Zelle to Marte Edward on 08/21 Ref #Rp0Sgrdm6Z		1,416.00	
8/21		E-Zpass Rebill Ezp Rebill 240820 9360270 John *Heredia		7.78	3,715.11
8/22		Zelle From Minaya Enterprise LLC on 08/22 Ref # Pp0Sgrt2Gy	2,500.00		
8/22		E-Zpass Rebill Ezp Rebill 240821 9697387 John *Heredia		10.96	6,204.15
8/23		Zelle From Adriano Jaquez Peralta on 08/23 Ref # Bacy0Kbmrknt	125.00		
8/23		E-Zpass Rebill Ezp Rebill 240822 0029242 John *Heredia		6.94	6,322.21
8/26		Mobile Deposit : Ref Number :512240888288	1,200.00		

Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/26		Mobile Deposit : Ref Number :412240887890	1,350.00		
8/26		Mobile Deposit Adjustment		1,200.00	
8/26		Money Transfer authorized on 08/25 Paypal *Tazzzzzzz VISA Direct CA S384239083257467 Card 7225		88.53	
8/26		Zelle to Marte Edward on 08/26 Ref #Rp0Sgvmybf		1,056.00	
8/26		Zelle to Heredia Tito on 08/26 Ref #Rp0Sgvpnll		2,100.00	
8/26		E-Zpass Rebill Ezp Rebill 240824 0623228 John *Heredia		6.94	4,420.74
8/27	<	Business to Business ACH Debit - State Farm Ro 27 Cpc-Client 17 S 1390635017 John Heredia		524.86	3,895.88
8/28		Mobile Deposit : Ref Number :013280447499	1,350.00		
8/28		E-Zpass Rebill Ezp Rebill 240827 1524571 John *Heredia		13.88	
8/28		D&A Services Payment 240827 9268503 John P Heredia		235.00	4,997.00
8/29		Zelle From Adriano Jaquez Peralta on 08/29 Ref # Bacym1ME8H0L	125.00		
8/29		Zelle From Freshsolekickz L.L.C. on 08/29 Ref # Jpm99Amqkv9A	500.00		
8/29		Money Transfer authorized on 08/29 From John Heredia NY S464242852916022 Card 7225	1,735.29		
8/29		Zelle to Ronald on 08/29 Ref #Rp0Sgxm83H		300.00	
8/29		Money Transfer authorized on 08/29 Venmo *Ryan Agabao VISA Direct NY S584243003929567 Card 7225		600.00	
8/29		E-Zpass Rebill Ezp Rebill 240828 1872396 John *Heredia		3.89	6,453.40
8/30		Zelle From Marco Gutierrez on 08/30 Ref # Jpm99Amt779V	1,200.00		
8/30		Purchase authorized on 08/29 Uber *Trip Help.Uber.Com CA S584243116549095 Card 7225		13.99	
8/30		Purchase authorized on 08/29 Ion Charging 197-36654962 NJ S464243154582620 Card 7225		10.89	
8/30		Purchase authorized on 08/30 Lotusonyx Studios Inc. Brooklyn NY P000000782189446 Card 7225		216.00	
8/30		Non-WF ATM Withdrawal authorized on 08/30 56-13 Metropolitan Ave. Ridgewood NY 464243783370566 ATM ID P302254 Card 7225		201.80	
8/30		Non-Wells Fargo ATM Transaction Fee		2.50	
8/30		Zelle to Mark Accountant on 08/30 Ref #Rp0Sgylsff		975.00	
8/30		Zelle to Marte Edward on 08/30 Ref #Rp0Sgymtk6		100.00	
8/30		Cash App Emrld Cons 240830 T3Af5777F2Ytrqq Emrld Consulting		25.00	
8/30	<	Business to Business ACH Debit - Con Ed of NY Cecony 240829 46857250008 Heredia,John		833.72	5,274.50
Ending balance on 8/31					**5,274.50**
Totals			**$57,190.26**	**$113,936.47**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:** *If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.*

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2024 - 08/31/2024	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following each fee period		
• Average ledger balance	$1,000.00	$22,342.00 ÷
• Minimum daily balance	$500.00	$3,715.11 ÷

Monthly service fee summary (continued)

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.
C1/C1

Account transaction fees summary

Service charge description	*Units used*	*Units included*	*Excess units*	*Service charge per excess units ($)*	*Total service charge ($)*
Cash Deposited ($)	0	5,000	0	0.0030	0.00
Transactions	70	100	0	0.50	0.00
Total service charges					**$0.00**

IMPORTANT ACCOUNT INFORMATION

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

This notice re-establishes that Wells Fargo has the right to conduct setoff for overdrawn deposit account balances, where applicable, and in accordance with your governing Deposit Account Agreement. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit wellsfargo.com/online-banking/consumer-account-fees/ or wellsfargo.com/biz/fee-information/.

Important Information You Should Know

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:** Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **In case of errors or questions about other transactions (that are not electronic transfers):** Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- **If your account has a negative balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

- To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance shown on your statement . . . . $ ________

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.
$ ________
$ ________
$ ________
+ $ ________

. . . . **TOTAL** $ ________

CALCULATE THE SUBTOTAL

(Add Parts A and B)

. . . . **TOTAL** $ ________

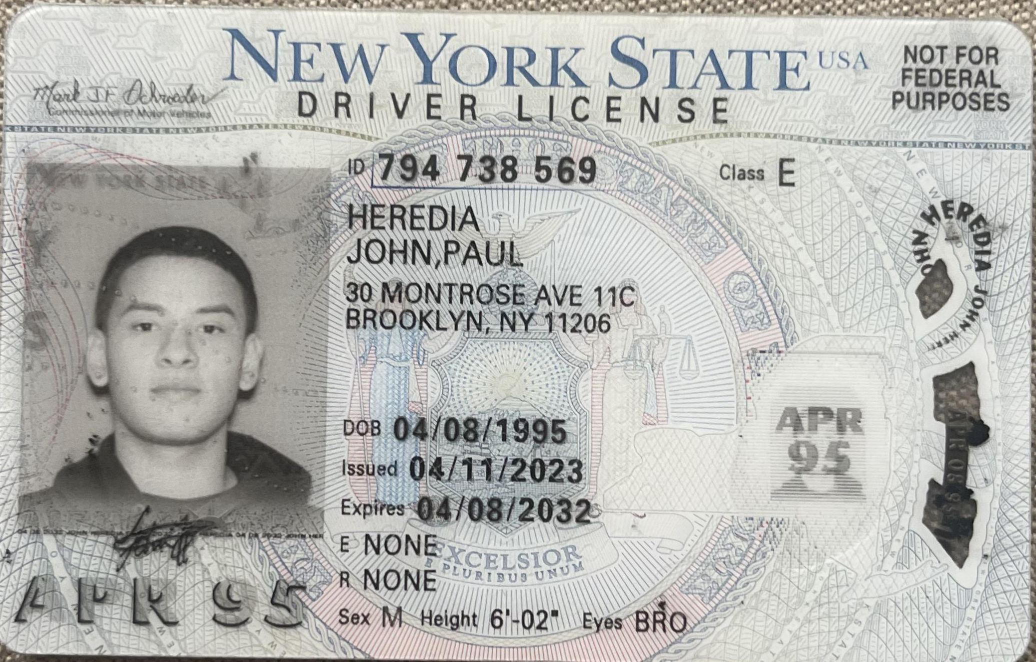
SUBTRACT

C. The total outstanding checks and withdrawals from the chart above . . . . - $ ________

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)
This amount should be the same as the current balance shown in your check register . . . . $ ________

Number	Items Outstanding	Amount
	Total amount $	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(You must notify DMV within 10 days)
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