APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Shahzadi	**FIRST NAME** Ilsa	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 11/16/2000	**PHONE - TYPE** (631) 275 - 3479 - Mobile	
EMAIL shahzadiilsa@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 2930 Rockaway Avenue	**CITY** Oceanside	**STATE** NY	**ZIP** 11572
DATE IN	**DATE OUT** current	**MONTHLY RENT** $2,500.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Registered Nurse	**EMPLOYER/COMPANY** NYC Health + Hospitals / Bellevue		
SUPERVISOR Ljiljana Tabares	**SUPERVISOR PHONE** (212) 562 - 1393	**SALARY** $106,301.00/Yr.	**START DATE**
EMPLOYER ADDRESS 462 1st Ave.	**CITY** New York	**STATE** NY	**ZIP** 10016

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 2930 Rockaway Avenue, Oceanside, NY 11572 - US	

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Ilsa Shahzadi*

Signed by Ilsa Shahzadi
Sun Sep 8 2024 08:14:15 PM EDT
Key: A9B5071C; IP Address: 108.41.194.19

Ilsa Shahzadi *(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**
Ilsa Shahzadi	XXXXXXXXXXXX4358	15043473	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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APPLICANT INFORMATION			
LAST NAME Shah	**FIRST NAME** Syed	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 7/19/1965	**PHONE - TYPE** (631) 624 - 7004 - Mobile	
EMAIL syashah@hotmail.com			

CURRENT ADDRESS			
STREET ADDRESS 3 Clematis Court	**CITY** Lake Grove	**STATE** NY	**ZIP** 11755
DATE IN	**DATE OUT** current	**MONTHLY RENT** $0.00 / Yr.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Physician	**EMPLOYER/COMPANY** Stony Brook Medicine		
SUPERVISOR Dr. Peter Igarashi	**SUPERVISOR PHONE** (631) 638 - 2141	**SALARY** $765,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 101 Nicolls Rd	**CITY** Stony Brook	**STATE** NY	**ZIP** 11794

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 3 Clematis Court, Lake Grove, NY 11755 - US	

APPLICATION CONSENT

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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.

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☒ *Application consent was digitally accepted by Syed Shah (Guarantor)*

Signed by Syed Shah
Sun Sep 8 2024 08:24:07 PM EDT
Key: 8EC957D8; IP Address: 108.41.194.19

Syed Shah *(Guarantor)* *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**
Syed Shah	XXXXXXXXXXXX8396	15043486	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Qureshi	**FIRST NAME** Faiza	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 1/23/1972	**PHONE - TYPE** (631) 235 - 0488 - Mobile	
EMAIL faizaqureshi1@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 3 Clematis Court	**CITY** Lake Grove	**STATE** NY	**ZIP** 11755
DATE IN	**DATE OUT** current	**MONTHLY RENT** $0.00 / Yr.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Director of Quality and Regulatory Compliance	**EMPLOYER/COMPANY** Stony Brook Medicine/Eastern Long Island		
SUPERVISOR Suzanne Marriott	**SUPERVISOR PHONE** (631) 444 - 7904	**SALARY** $145,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 201 Manor Pl	**CITY** Greenport	**STATE** NY	**ZIP** 11944

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 3 Clematis Court, Lake Grove, NY 11755 - US	

APPLICATION CONSENT

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

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

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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.

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☒ *Application consent was digitally accepted by Faiza Qureshi (Guarantor)*

Signed by Faiza Qureshi
Sun Sep 8 2024 08:35:18 PM EDT
Key: A217E92D; IP Address: 146.75.252.1

Faiza Qureshi *(Guarantor)* *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
Faiza Qureshi	XXXXXXXXXXXX8396	15043501	$21.50

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

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

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Rental Report for Ilsa Shahzadi

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Ilsa Shahzadi: 770

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
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	
Bad Check	None ever	Pass/Fail	
Criminal Other	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	
Alcohol	-	Not Considered	N/A
Drug Manufacture Distribution	-	Not Considered	N/A
Drug Marijuana Use	-	Not Considered	N/A
Drug Meth Manufacture	-	Not Considered	N/A
Drug Use	-	Not Considered	N/A
Wildlife	-	Not Considered	N/A
Is not a registered sex offender		Pass/Fail	

NOTIFICATION(S)

APPLICANT: Address is a Hotel/Motel (Equifax)
The address listed on the application is a hotel or motel. You should verify the information entered thoroughly before proceeding.

SPECIAL CONDITION: income to rent ratio
On-Site.com identified an income to rent ratio that failed on this report; the property's screening criteria is set to automatically Decline.

Credit Quick Summary	
Total annual income (reported by Applicant)	$106,301.00
Total combined annual income to rent ratio	20.84 (based on rent of $5,100.00)
Total number of accounts	3
Accounts with no late payments	3 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$2,209.00 ($0.00 past due)
Outstanding revolving debt	$2,209.00 (9% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Ilsa Shahzadi	ILSA SHAHZADI
SSN:	***-**-****	***-**-****
Birth Date:	11/**/2000	11/**/2000

Addresses	From Application	From Equifax
	2930 Rockaway Avenue Oceanside, NY 11572 - US	2930 ROCKAWAY AVE. 318 OCEANSIDE, NY 11572 (Applicant) Reported 9/2024 3 CLEMATIS CT. LAKE GROVE, NY 11755 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	Registered Nurse NYC Health + Hospitals / Bellevue $106,301.00/Yr. Total annual Income: $106,301.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Ilsa Shahzadi	Multistate Search	9/15/2017 - 9/15/2024	9/15/2024	9/15/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Ilsa Shahzadi	9/15/2024	9/15/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Ilsa Shahzadi	9/15/2024	9/15/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	770	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)	725	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information 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	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	3/2021	7/2024					$2,147.00

Monthly Payment	High Credit	Type	Comments
$41.00	$2,147.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTORI (Applicant)	9/2024	8/2024					$62.00

Monthly Payment	High Credit	Type	Comments
$30.00	$62.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FORD MOTOR CREDIT CO (Applicant)	6/2021	5/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$22,528.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

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Rental Report for Syed Shah (Guarantor)

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Syed Shah (Guarantor): 874

		Importance	Result
AI Score		Pass/Fail	
Total annual income to rent ratio exceeds 80.0		Pass/Fail	
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
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	
Bad Check	None ever	Pass/Fail	
Criminal Other	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	
Alcohol	-	Not Considered	N/A
Drug Manufacture Distribution	-	Not Considered	N/A
Drug Marijuana Use	-	Not Considered	N/A
Drug Meth Manufacture	-	Not Considered	N/A
Drug Use	-	Not Considered	N/A
Wildlife	-	Not Considered	N/A
Is not a registered sex offender		Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$765,000.00
Total combined annual income to rent ratio	148.69 (based on rent of $6,120.00)
Total number of accounts	24
Accounts with no late payments	24 (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	$13,229.00 ($0.00 past due)
Outstanding revolving debt	$13,229.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Syed Shah (Guarantor)	SYED YOUNUS ALI SYED Y-A SHAH SYED YOUNUS-ALI SHAH SYED YA SHAH
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1965	7/**/1965

Addresses	From Application	From Equifax
	3 Clematis Court Lake Grove, NY 11755 - US	3 CLEMATIS CT. LAKE GROVE, NY 11755 (Applicant) Reported 9/2024 704 TOWNEHOUSE DR. CORAM, NY 11727 (Applicant) Reported 1/2023 15038 UNION TPKE FLUSHING, NY 11367 (Applicant) Reported 1/2011 45 PIEDMONT DR. 42B PORT JEFFERSON STA, NY 11776 (Applicant) Reported 1/2011 9010 150TH ST. 4K JAMAICA, NY 11435 (Applicant) Reported 1/2011

Employment	From Application	From Equifax
Applicant:	Physician Stony Brook Medicine $765,000.00/Yr. Total annual Income: $765,000.00	DOCTOR STONY BROOK DEPT OF

Criminal and Other Public Records				
Requested For Syed Shah (Guarantor)	**Location Searched** Multistate Search	**Period Searched** 9/15/2017 - 9/15/2024	**Requested** 9/15/2024	**Returned** 9/15/2024
Results *No Records Found*				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Syed Shah (Guarantor)	9/15/2024	9/15/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Syed Shah	9/15/2024	9/15/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	874	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)	822	Total of all balances on bankcard or revolving accounts is too high Your largest credit limit on open bankcard or revolving accounts is too low The balances on your accounts are too high compared to loan amounts Too many of your open bankcard or revolving accounts have a balance

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: CITICARDS CBNA (Joint)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
2/2013	6/2024					$9,119.00

Monthly Payment	High Credit	Type	Comments
$91.00	$16,808.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name: CITICARDS CBNA (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
4/2005	6/2024					$3,568.00

Monthly Payment	High Credit	Type	Comments
$101.00	$16,531.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	10/2006	7/2024					$412.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$29.00	$3,130.00	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
COMENITYCAPITAL/AA (Applicant)	5/2016	8/2024					$130.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$40.00	$29,355.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WFBNA HOME LENDING (Joint)	3/2012	9/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$390,000.00	MORTGAGE	FANNIE MAE ACCOUNT Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIBANK (Joint)	5/2014	6/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$75,112.00	OVERDRAFT/RESERVE	VARIABLE/ADJUSTABLE RATE 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
9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18		11/17	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TEACHERS FEDERAL CRE (Applicant)	5/2017	11/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$50,285.00	INSTALLMENT	FIXED RATE 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
1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	1/2019	4/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$42,356.00	INSTALLMENT	FIXED RATE 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
5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TEACHERS FEDERAL CRE (Applicant)	2/2014	11/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$41,944.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	12/2020	12/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$26,004.00	INSTALLMENT	FIXED RATE 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
2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FORD MOTOR CREDIT CO (Applicant)	6/2021	5/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$22,528.00	INSTALLMENT	FIXED RATE 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
BMW FINANCIAL SERVIC (Applicant)	12/2021	12/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$13,148.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0
2/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	1/2022	10/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$13,143.00	INSTALLMENT	FIXED RATE 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
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
SYNCB/LOWES (Joint)	5/2021	5/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,803.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PC RICHARDS (Applicant)	6/2005	5/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,693.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	2/2013	5/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,109.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD RCS/RAYMOUR & FLA (Applicant)	1/2015	11/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,739.00	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
2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Joint)	7/2012	1/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,249.00	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
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
BESTBUY/CBNA (Applicant)	5/2023	11/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,616.00	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
5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Joint)	10/2006						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,016.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/KAYJEWE (Joint)	7/2016	11/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$936.00	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
1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Joint)	5/2021	12/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$584.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK USA/TARGET C (Applicant)	8/2014	8/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$67.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIBANK NA (Joint)	1/1997	8/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	OVERDRAFT/RESERVE	FIXED RATE 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	

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 Faiza Qureshi (Guarantor)

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Faiza Qureshi (Guarantor): 924

		Importance	Result
AI Score		Pass/Fail	👍
Total annual income to rent ratio exceeds 80.0		Pass/Fail	👍
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
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	
Bad Check	None ever	Pass/Fail	
Criminal Other	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	
Alcohol	-	Not Considered	N/A
Drug Manufacture Distribution	-	Not Considered	N/A
Drug Marijuana Use	-	Not Considered	N/A
Drug Meth Manufacture	-	Not Considered	N/A
Drug Use	-	Not Considered	N/A
Wildlife	-	Not Considered	N/A
Is not a registered sex offender		Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$145,000.00
Total combined annual income to rent ratio	148.69 (based on rent of $6,120.00)
Total number of accounts	12
Accounts with no late payments	10 (0 unpaid past due)
Accounts paid 30-59 days past due	2 (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	$9,760.00 ($0.00 past due)
Outstanding revolving debt	$9,760.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	1

Identity	From Application	From Equifax
Name:	Faiza Qureshi (Guarantor)	FAIZA QURESHI
SSN:	***-**-****	***-**-****
Birth Date:	1/**/1972	1/**/1972

Addresses	From Application	From Equifax
	3 Clematis Court Lake Grove, NY 11755 - US	3 CLEMATIS CT. LAKE GROVE, NY 11755 (Applicant) Reported 9/2024 45 PIEDMONT DR. PORT JEFFERSON STA, NY 11776 (Applicant) Reported 7/2010 9010 150TH ST. 4K JAMAICA, NY 11435 (Applicant) Reported 7/2010 704 TOWNEHOUSE DR. CORAM, NY 11727 (Applicant) Reported 7/2010

Employment	From Application	From Equifax
Applicant:	Director of Quality and Regulatory Compliance Stony Brook Medicine/Eastern Long Island $145,000.00/Yr. Total annual Income: $145,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Faiza Qureshi (Guarantor)	Multistate Search	9/15/2017 - 9/15/2024	9/15/2024	9/15/2024

Results

No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Faiza Qureshi (Guarantor)	9/15/2024	9/15/2024

Results

No Records Found

Restricted Person Search

Requested For	Requested	Returned
Faiza Qureshi	9/15/2024	9/15/2024

Results
No Records Found

Rental History Records

From Equifax

There are no rental history records on file with Equifax

From RealPage

Landlord	On-Time Payments	Late Payments	Late Fees	Rent	Current Balance
IRON PIER APARTMENTS (Applicant)	7	1	$50.00	$2,400.00	$0.00

Tenant
FAIZA QURESHI

NSF Checks	Proper Notice
	No

Lease Dates	Deposit Returned	Re-rent	Landlord Phone #
9/1/2022–8/31/2023	Yes	NA	(315) 663-2458

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	924	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)	778	You have too many delinquent or derogatory accounts Balances on bankcard or revolving accounts too high compared to credit limits The worst payment status on your accounts is delinquent or derogatory Lack of sufficient credit history on bankcard or revolving accounts

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Joint)	2/2013	6/2024					$9,119.00

Monthly Payment	High Credit	Type	Comments
$91.00	$16,808.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TEACHERS FEDERAL CRE (Applicant)	2/2019	7/2024	1	0	0		$641.00

Monthly Payment	High Credit	Type	Comments
$20.00	$8,080.00	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
WFBNA HOME LENDING (Joint)	3/2012	9/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$390,000.00	MORTGAGE	FANNIE MAE ACCOUNT Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Joint)	5/2021	5/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$6,803.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Joint)	10/2011	2/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$607.00	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
12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Joint)	5/2021	12/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$584.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Joint)	2/2021	1/2024	1	0	0		$0.00

Monthly Payment	High Credit	Type	Comments
	$230.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	2	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
MACYS/DSNB (Applicant)	12/2019	10/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$200.00	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
COMENITY BANK/ANNTYL (Joint)	1/2015	12/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/TALBOT (Joint)	11/2012						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIBANK NA (Joint)	1/1997	8/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	OVERDRAFTRESERVE	/FIXED RATE 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
CITICARDS CBNA (Applicant)	4/2005	8/2023					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$16,531.00	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
10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21	

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.

NEW YORK STATE USA

DRIVER LICENSE

NOT FOR FEDERAL PURPOSES

Mark J.F. Schroeder
Commissioner of Motor Vehicles

ID 736 229 899

Class D

SHAHZADI
ILSA

3 CLEMATIS CT
LAKE GROVE, NY 11755

Sex F Height 5'-01" Eyes BRO

DOB 11/16/2000

Expires 11/16/2029

E NONE

R NONE

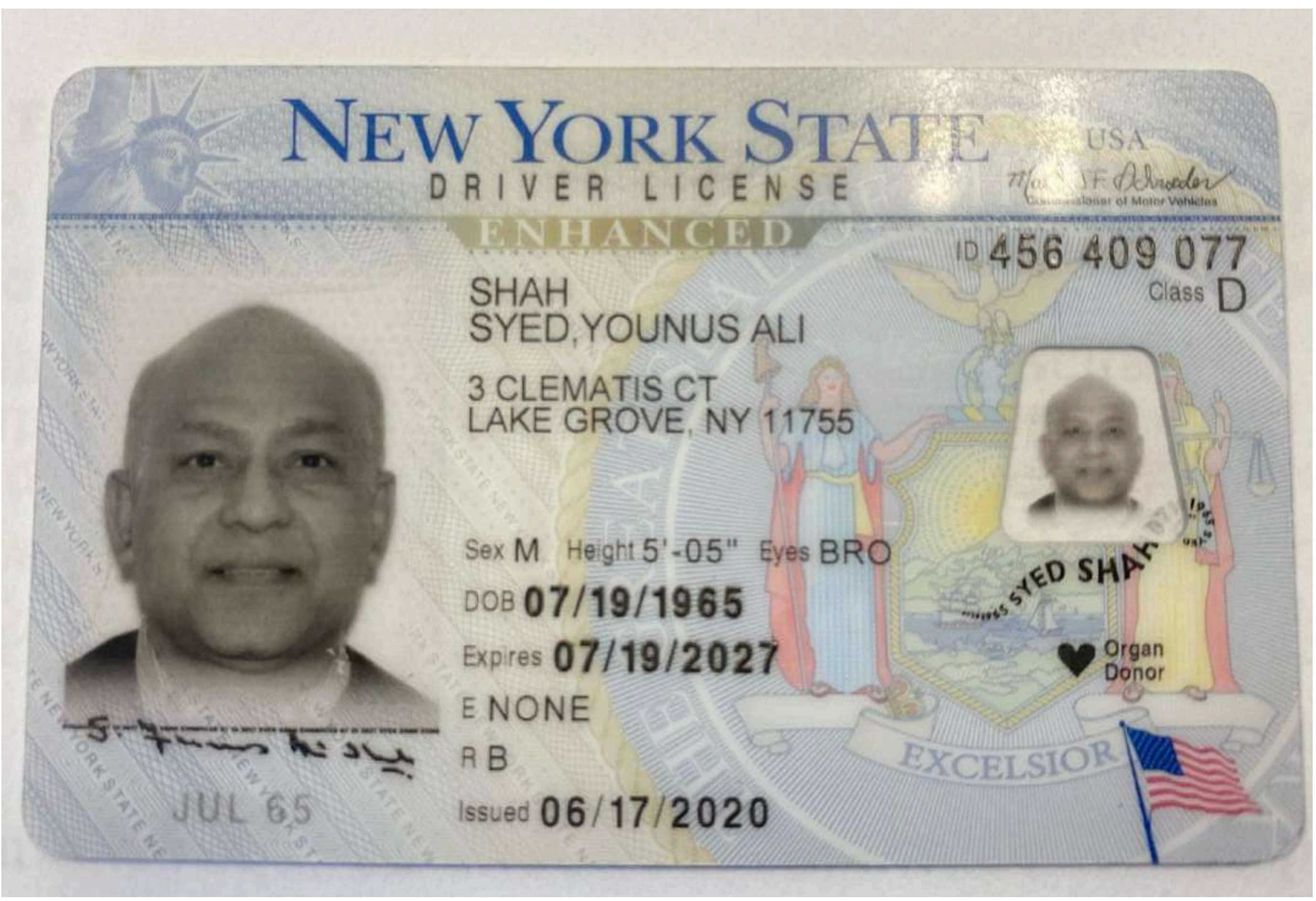
Issued 10/17/2021

NOV 00

ILSA SHAHZA

EXCELSIOR

Organ Donor



NEW YORK STATE USA

DRIVER LICENSE

ENHANCED

Mark J.F. Schroeder
Commissioner of Motor Vehicles

ID 456 409 077

Class D

SHAH
SYED,YOUNUS ALI

3 CLEMATIS CT
LAKE GROVE, NY 11755

Sex M Height 5'-05" Eyes BRO

DOB 07/19/1965

Expires 07/19/2027

E NONE

R B

Issued 06/17/2020

JUL 65

SYED SHAH

EXCELSIOR

Organ Donor


NEW YORK STATE USA
DRIVER LICENSE
ID 934 381 287
Class D
QURESHI
FAIZA
3 CLEMATIS CT
LAKE GROVE, NY 11755
DOB 01/23/1972
Issued 01/17/2023
Expires 01/23/2031
E NONE
R NONE
Sex F Height 5'-01" Eyes BRO
Organ Donor
JAN 72
EXCELSIOR
JAN 72

NYC HEALTH + HOSPITALS

Division of Human Resources

August 20, 2024

ILSA SHAHZADI
2930 ROCKAWAY AVENUE
OCEANSIDE, NY 11572

Dear ILSA SHAHZADI:

NYC Health + Hospitals/BELLEVUE is pleased to extend you a **preliminary** job offer as a **Staff Nurse** in the BH PEDIATRIC INPATIENT 21S Department, earning a base salary of $106,301.00 per Annual. You may be eligible to receive additional compensation, upon validation, based on the details provided in the attached Summary of Compensation.

This offer of employment is contingent upon satisfactory background clearance and a pre-employment physical examination, as well as compliance with the NYC Health + Hospitals' Terms and Conditions of Appointment & Employment (included in your onboarding package). **You will receive a final offer letter and a mutually agreeable start date once you successfully complete the onboarding and background process**.

You will receive a separate email from Human Resources with information regarding your onboarding and medical appointment with Occupational Health Services. Once you complete the documents included in your onboarding package, upload them to your applicant profile.

In addition, we wanted to inform you that NYC Health + Hospitals offers a **Nurse Residency Program** for recent RN graduates with less than one (1) year of clinical experience. The program is designed to foster a supportive transition to professional clinical practice. Please click the following link to access the brochure for more details: https://ess.nychhc.org/forms.html

We look forward to meeting with you to finalize the onboarding process.

Sincerely,

LJILJANA TABARES
Onboarding Specialist
tabaresl@nychhc.org

Cc: Personnel Record

NYC HEALTH+ HOSPITALS

Staff Nurse – Summary of Compensation

Full-Time Base Salary: $100,750

<u>Opportunities for additional compensation are outlined below</u>:

Experience Differential
- Maximum of 10 years credit for equivalent outside RN experience
- Maximum of 30 years for internal paid experience
- Compensation ranges from $987 for 1 year to a maximum of $18,672 for 30 years

Education Differential
- Baccalaureate in an allied health field - $900
- Master in an allied health field - $1,200
- Baccalaureate of Science in Nursing - $1,800
- Master of Science in Nursing - $2,000
- Doctor of Ed., Doctor of Nursing - $2,500
- Practice or PhD in Nursing - $2,500

Premium Certification Differential*
- Behavioral Health - $3,000
- Surgical Services - $3,000
- Critical Care - $3,000
- Emergency - $3,000
- Med-Surge/Dialysis - $2,000
- Certified Correctional - $2,000

(Employees are eligible for 1 premium certification and an additional non-premium certification, at a rate of $1,878)

Tuition Reimbursement
As a Staff Nurse you may be eligible for tuition reimbursement through NYSNA's Tuition and Continuing Education Fund (TCEF). Details regarding the TCEF benefit is available on the union's website at the following link: https://www.nysna.org/.

StaffCo
OF BROOKLYN

Eastern Long Island Hospital PEO
201 Manor Place, Greenport, N.Y. 11944
Human Resources Department Phone: (631) 477-5184; Fax: (631) 477-5822

January 2, 2023

Faiza Qureshi
Email: faizaqureshi1@gmail.com

Dear Faiza,

Congratulations!!! Stony Brook Eastern Long Island Hospital is pleased to extend to you an offer of employment for the role of Director of Quality & Regulatory Compliance in the Nursing Administration Department.[1] This offer of employment is conditional and based on the successful completion of the pre-employment process which includes, but is not limited to verification of employment eligibility and satisfactory results of background screening and drug testing. Your tentative start date is scheduled for **Monday, February 12, 2024**.

As the full-time (FTE 1.0) Director of Quality & Regulatory Compliance, your base compensation is $145,000.00 per annum which is equivalent to $74.36 per hour and is subject to appropriate tax withholdings, payable in accordance with SB-ELIH normal payroll cycle. Under the FLSA rules and guidelines, this position is classified as exempt and not eligible for over-time. Employees are expected to record their hours in accordance with SB-ELIH time keeping practices.

Additionally, you are eligible for the following benefits: medical, dental and life insurance. Furthermore, you are invited to enroll in the StaffCo of Brooklyn's/Eastern Long Island Hospital Professional Employer Organization ("ELIH PEO") 403(b) retirement and profit sharing plan (currently - 5% employer contribution with 1% matching for 2% employee contribution, in accordance with the plan). The employer contribution is only applicable if you meet the plan's eligibility. Your position will accrue four (4) weeks' vacation, four (4) personal days and twelve (12) sick days per calendar year.

This is merely an offer of employment and should not be construed in any way as a contract of employment. The terms and conditions of employment are in accordance with ELIH PEO policies.[2] Following the initial probationary period of six (6) months, performance reviews are conducted annually for this at-will positon.

Enclosed, please review and complete the background check forms. As part of the onboarding process, you must also contact Employee Health Services, at (631) 477-5329, to schedule your pre-employment physical.

Once again, congratulations. If you have any questions or concerns, please do not hesitate to contact Human Resources at (631) 477-5217. Otherwise, please acknowledge the acceptance of the job offer as well as the terms and conditions of employment, by signing below.

Sincerely,

Lindsay Crawford

Lindsay Crawford
Assistant Director for Human Resources

I accept the offer of employment and agree to the terms and conditions outlined in this offer.

FAIZA QURESHI
Print Name

Faiza Qureshi
Signature

01/02/2024
Date

---

[1] Your assignment to the Nursing Administration Department is for budgetary purposes only. [2] ELIH PEO policies are inclusive of Stony Brook University Hospital policies.

Bank Letter for Dr. Syed Shah.doc Open with

Stony Brook Medicine

School of Medicine
Department of Anesthesiology
Health Science Center L4-060
Stony Brook, NY 11794-8480

9/9/2024

RE: Syed Younus Shah, MD

Dear Sir or Madam,

Please accept this letter as verification of the employment of Dr. Syed Younus Shah.

Dr. Shah is a member of the faculty in the Renaissance School of Medicine, SUNY Stony Brook University and maintains the rank of Associate Professor and Interim Chair for the Department of Anesthesiology. He an Attending Anesthesiologist and the Director of the Ambulatory Surgery Center at Stony Brook University Hospital.

His current total base annual compensation is $772,083. He receives annual base compensation from New York State in the amount of $114,626 and he receives an annual base compensation from Stony Brook Anaesthesiology, UFPC in the amount of $657,457.

Please do not hesitate to contact my office at (631) 444-2976 should you have any questions with regards to Dr. Shah's employment status with the Department of Anesthesiology at Stony Brook University.

Yours truly,

John Rohan, Administrator
Department of Anesthesiology

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	040
2AX	006676	ANS000	01156	0000310095	1

Earnings Statement

STONY BROOK ANAESTHESIOLOGY, UFPC
P.O. BOX 1554
STONY BROOK, NY 11790-0988

Period Beginning: 07/19/2024
Period Ending: 08/01/2024
Pay Date: 08/01/2024

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 1,$800 Additional Tax
NY: 1

SYED SHAH
3 CLEMATIS COURT
LAKE GROVE, NY 11755

Earnings	rate	salary/hours	this period	year to date
Regular	25286.81		25,286.81	
Life Insurance			89.31	1,339.65
Ltd Premium			108.75	1,631.25
	Gross Pay		**$25,484.87**	407,559.86

Important Notes

631-444-1492

BASIS OF PAY: SALARY

Deductions	**Statutory**	this period	year to date
	Federal Income Tax	-6 ,894.30	110,239.48
	Medicare Tax	-369 .53	5,909.62
	Medicare Surtax	-229 .37	1,868.04
	NY State Income Tax	-1 ,797.79	28,750.08
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
	Other		
	Irrevocable Con	-769 .23*	12,307.68
	Life Insurance	-89 .31	1,339.65
	Ltd Premium	-108 .75	1,631.25
	Net Pay	**$15,226.59**	
	Check Full	-15 ,226.59	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $24,715.64

STONY BROOK ANAESTHESIOLOGY , UFPC
P.O. BOX 1554
STONY BROOK , NY 11790-0988

Advice number: **00000310095**
Pay date: 08/01/2024

THIS IS NOT A CHECK

Deposited to the account of	account number	transit ABA	amount
SYED SHAH	xxxx1954	xxxx xxxx	$15,226.59

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	040
2AX	006676	ANS000	01156	0000330060	1

Earnings Statement

STONY BROOK ANAESTHESIOLOGY, UFPC
P.O. BOX 1554
STONY BROOK, NY 11790-0988

Period Beginning: 08/02/2024
Period Ending: 08/15/2024
Pay Date: 08/15/2024

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 1,$800 Additional Tax
NY: 1

SYED SHAH
3 CLEMATIS COURT
LAKE GROVE, NY 11755

Earnings	rate	salary/hours	this period	year to date
Regular	25286.81		25,286.81	
Life Insurance			89.31	1,428.96
Ltd Premium			108.75	1,740.00
	Gross Pay		**$25,484.87**	433,044.73

Important Notes
631-444-1492

BASIS OF PAY: SALARY

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-6,894.30	117,133.78
	Medicare Tax	-369.53	6,279.15
	Medicare Surtax	-229.36	2,097.40
	NY State Income Tax	-1,797.79	30,547.87
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
	Other		
	Irrevocable Con	-769.23*	13,076.91
	Life Insurance	-89.31	1,428.96
	Ltd Premium	-108.75	1,740.00
	Net Pay	**$15,226.60**	
	Check Full	-15,226.60	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $24,715.64

STONY BROOK ANAESTHESIOLOGY, UFPC
P.O. BOX 1554
STONY BROOK, NY 11790-0988

Advice number: **00000330060**
Pay date: 08/15/2024

Deposited to the account of	account number	transit ABA	amount
SYED SHAH	xxxx1954	xxxx xxxx	$15,226.60

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	040
2AX	006676	ANS000	01156	0000350062	1

Earnings Statement

STONY BROOK ANAESTHESIOLOGY, UFPC
P.O. BOX 1554
STONY BROOK, NY 11790-0988

Period Beginning: 08/16/2024
Period Ending: 08/29/2024
Pay Date: 08/29/2024

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 1,$800 Additional Tax
NY: 1

SYED SHAH
3 CLEMATIS COURT
LAKE GROVE, NY 11755

Earnings	rate	salary/hours	this period	year to date
Regular	25286.81		25,286.81	
Life Insurance				1,428.96
Ltd Premium				1,740.00
Gross Pay			**$25,286.81**	458,331.54

Important Notes
631-444-1492

BASIS OF PAY: SALARY

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-6,824.98	123,958.76
	Medicare Tax	-366.66	6,645.81
	Medicare Surtax	-227.58	2,324.98
	NY State Income Tax	-1,783.23	32,331.10
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
	Other		
	Irrevocable Con	-769.23*	13,846.14
	Life Insurance		1,428.96
	Ltd Premium		1,740.00
	Net Pay	**$15,315.13**	
	Check Full	-15,315.13	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $24,517.58

STONY BROOK ANAESTHESIOLOGY, UFPC
P.O. BOX 1554
STONY BROOK, NY 11790-0988

Advice number: **00000350062**
Pay date: 08/29/2024

Deposited to the account of	**account number**	**transit ABA**	**amount**
SYED SHAH	xxxx1954	xxxx xxxx	$15,315.13

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SF4	010966	000601		0000310015	1

Earnings Statement

STAFFCO OF BROOKLYN, LLC
DBA ELIH PEO
201 MANOR PLACE
GREENPORT, NY 11944

Period Beginning: 07/14/2024
Period Ending: 07/27/2024
Pay Date: 08/01/2024

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Standard Withholding Table,$250 Extra Withholding

FAIZA QURESHI
3 CLEMATIS COURT
LAKE GROVE NY 11755

Earnings	rate	hours	this period	year to date
Straight T Shf1	74.3600	64.00	4,759.04	59,971.34
Holshf1				2,230.80
Gross Pay			**$4,759.04**	62,202.14

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-669 .37	9,210.74
	Social Security Tax	-295 .06	3,856.53
	Medicare Tax	-69 .01	901.93
	NY State Income Tax	-351 .77	4,586.51
	Other		
	Family Leave $	-17 .75	211.19
	Net Pay	**$3,356.08**	
	Checking 3	-3 ,356.08	
	Net Check	**$0.00**	

Your federal taxable wages this period are $4,759.04

Other Benefits and Information	this period	total to date
Current Accrual	2.60	
Current Accrual	3.47	
Current Accrual	5.77	
Holiday Bal	1.20	
Personal Bal	15.00	
Sick Balance	41.64	
Vacation Bal	69.24	
Totl Hrs Worked	64.00	
Fli Ytd		211.19

Important Notes

YOUR COMPANY TELEPHONE IS 631 477 1000

BASIS OF PAY: HOURLY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Married
Exemptions/Allowances:
NY: 0,$100 Additional Tax

STAFFCO OF BROOKLYN, LLC
DBA ELIH PEO
201 MANOR PLACE
GREENPORT, NY 11944

Advice number: **00000310015**
Pay date: 08/01/2024

Deposited to the account of	account number	transit ABA	amount
FAIZA QURESHI	xxxxxxxxxx5500	xxxx xxxx	$3,356.08

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SF4	010966	000601		0000330014	1

Earnings Statement

STAFFCO OF BROOKLYN, LLC
DBA ELIH PEO
201 MANOR PLACE
GREENPORT, NY 11944

Period Beginning: 07/28/2024
Period Ending: 08/10/2024
Pay Date: 08/15/2024

FAIZA QURESHI
3 CLEMATIS COURT
LAKE GROVE NY 11755

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Standard Withholding Table,$250 Extra Withholding

Earnings

	rate	hours	this period	year to date
Straight T Shf1	74.3600	75.00	5,577.00	65,548.34
Holshf1				2,230.80
Gross Pay			**$5,577.00**	67,779.14

Deductions

Statutory	this period	year to date
Federal Income Tax	-849.32	10,060.06
Social Security Tax	-345.78	4,202.31
Medicare Tax	-80.87	982.80
NY State Income Tax	-410.42	4,996.93
Other		
Family Leave $	-20.80	231.99
Net Pay	**$3,869.81**	
Checking 3	-3,869.81	
Net Check	**$0.00**	

Your federal taxable wages this period are $5,577.00

Other Benefits and Information

	this period	total to date
Current Accrual	2.60	
Current Accrual	3.47	
Current Accrual	5.77	
Holiday Bal	3.80	
Personal Bal	15.00	
Sick Balance	45.11	
Vacation Bal	75.01	
Totl Hrs Worked	75.00	
Fli Ytd		231.99

Important Notes

YOUR COMPANY TELEPHONE IS 631 477 1000

BASIS OF PAY: HOURLY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Married
Exemptions/Allowances:
NY: 0,$100 Additional Tax

STAFFCO OF BROOKLYN, LLC
DBA ELIH PEO
201 MANOR PLACE
GREENPORT, NY 11944

Advice number: **00000330014**
Pay date: 08/15/2024

Deposited to the account of	account number	transit ABA	amount
FAIZA QURESHI	xxxxxxxxxx5500	xxxx xxxx	$3,869.81

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SF4	010966	000601		0000350014	1

Earnings Statement

STAFFCO OF BROOKLYN, LLC
DBA ELIH PEO
201 MANOR PLACE
GREENPORT, NY 11944

Period Beginning: 08/11/2024
Period Ending: 08/24/2024
Pay Date: 08/29/2024

FAIZA QURESHI
3 CLEMATIS COURT
LAKE GROVE NY 11755

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Standard Withholding Table,$250 Extra Withholding

Earnings

Earnings	rate	hours	this period	year to date
Straight T Shf1	74.3600	60.00	4,461.60	70,009.94
Vac Shift1	74.3600	15.00	1,115.40	1,115.40
Holshf1				2,230.80
Gross Pay			**$5,577.00**	73,356.14

Deductions

Statutory	this period	year to date
Federal Income Tax	-849.32	10,909.38
Social Security Tax	-345.77	4,548.08
Medicare Tax	-80.86	1,063.66
NY State Income Tax	-410.42	5,407.35
Other		
Family Leave $	-20.80	252.79
Net Pay	**$3,869.83**	
Checking 3	-3,869.83	
Net Check	**$0.00**	

Your federal taxable wages this period are $5,577.00

Other Benefits and Information

Other Benefits and Information	this period	total to date
Current Accrual	2.60	
Current Accrual	3.47	
Current Accrual	5.77	
Holiday Bal	6.40	
Personal Bal	15.00	
Sick Balance	48.58	
Vacation Bal	65.78	
Totl Hrs Worked	60.00	
Fli Ytd		252.79

Important Notes

YOUR COMPANY TELEPHONE IS 631 477 1000

BASIS OF PAY: HOURLY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Married
Exemptions/Allowances:
NY: 0,$100 Additional Tax

STAFFCO OF BROOKLYN, LLC
DBA ELIH PEO
201 MANOR PLACE
GREENPORT, NY 11944

Advice number: **00000350014**
Pay date: 08/29/2024

Deposited to the account of	account number	transit ABA	amount
FAIZA QURESHI	xxxxxxxxxx5500	xxxx xxxx	$3,869.83

NON-NEGOTIABLE

2023 W-2 and EARNINGS SUMMARY

ADP

W-2 Wage and Tax Statement 2023 — Employee Reference Copy

Copy C for employee's records. OMB No. 1545-0008

d Control number	Dept.	Corp.	Employer use only
006676 LONG/2AX	ANS000	A	68

c Employer's name, address, and ZIP code
STONY BROOK
ANAESTHESIOLOGY UFPC
PO BOX 1554
STONY BROOK NY 11790-0988

Batch #00397

e/f Employee's name, address, and ZIP code
SYED SHAH
3 CLEMATIS COURT
LAKE GROVE,NY 11755

b Employer's FED ID number 11-2553515	a Employee's SSA number XXX-XX-1078
1 Wages, tips, other comp. 644326.05	2 Federal income tax withheld 179587.86
3 Social security wages 160200.00	4 Social security tax withheld 9932.40
5 Medicare wages and tips 664326.03	6 Medicare tax withheld 13811.66
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other 399.43 NY PFL 2610.00 LTDPR	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay
15 State NY Employer's state ID no. 11-2553515	16 State wages, tips, etc. 644326.05
17 State income tax 48288.06	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

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

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

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NY. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	664,326.03	664,326.03	664,326.03	664,326.03
Less Misc. Non Taxable Comp.	19,999.98	N/A	N/A	19,999.98
Wages Over Limit	N/A	504,126.03	N/A	N/A
Reported W-2 Wages	**644,326.05**	**160,200.00**	**664,326.03**	**644,326.05**

Note - Fringe benefits include : Employer Paid LTD $2,610.00

2. Employee Name and Address.

SYED SHAH
3 CLEMATIS COURT
LAKE GROVE, NY 11755

Fold and Detach Here

Federal Filing Copy — W-2 Wage and Tax Statement 2023

1 Wages, tips, other comp. 644326.05	2 Federal income tax withheld 179587.86
3 Social security wages 160200.00	4 Social security tax withheld 9932.40
5 Medicare wages and tips 664326.03	6 Medicare tax withheld 13811.66
d Control number 006676 LONG/2AX Dept. ANS000	Corp. A Employer use only 68

c Employer's name, address, and ZIP code
STONY BROOK
ANAESTHESIOLOGY UFPC
PO BOX 1554
STONY BROOK NY 11790-0988

b Employer's FED ID number 11-2553515	a Employee's SSA number XXX-XX-1078
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other 399.43 NY PFL 2610.00 LTDPR	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
SYED SHAH
3 CLEMATIS COURT
LAKE GROVE,NY 11755

15 State NY Employer's state ID no. 11-2553515	16 State wages, tips, etc. 644326.05
17 State income tax 48288.06	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

Copy B to be filed with employee's Federal Income Tax Return. OMB No. 1545-0008

FOLD AND DETACH HERE

NY.State Reference Copy — W-2 Wage and Tax Statement 2023

1 Wages, tips, other comp. 644326.05	2 Federal income tax withheld 179587.86
3 Social security wages 160200.00	4 Social security tax withheld 9932.40
5 Medicare wages and tips 664326.03	6 Medicare tax withheld 13811.66
d Control number 006676 LONG/2AX Dept. ANS000	Corp. A Employer use only 68

c Employer's name, address, and ZIP code
STONY BROOK
ANAESTHESIOLOGY UFPC
PO BOX 1554
STONY BROOK NY 11790-0988

b Employer's FED ID number 11-2553515	a Employee's SSA number XXX-XX-1078
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other 399.43 NY PFL 2610.00 LTDPR	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
SYED SHAH
3 CLEMATIS COURT
LAKE GROVE,NY 11755

15 State NY Employer's state ID no. 11-2553515	16 State wages, tips, etc. 644326.05
17 State income tax 48288.06	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

Copy 2 to be filed with employee's State Income Tax Return. OMB No. 1545-0008

FOLD AND DETACH HERE

NY.State Filing Copy — W-2 Wage and Tax Statement 2023

1 Wages, tips, other comp. 644326.05	2 Federal income tax withheld 179587.86
3 Social security wages 160200.00	4 Social security tax withheld 9932.40
5 Medicare wages and tips 664326.03	6 Medicare tax withheld 13811.66
d Control number 006676 LONG/2AX Dept. ANS000	Corp. A Employer use only 68

c Employer's name, address, and ZIP code
STONY BROOK
ANAESTHESIOLOGY UFPC
PO BOX 1554
STONY BROOK NY 11790-0988

b Employer's FED ID number 11-2553515	a Employee's SSA number XXX-XX-1078
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other 399.43 NY PFL 2610.00 LTDPR	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
SYED SHAH
3 CLEMATIS COURT
LAKE GROVE,NY 11755

15 State NY Employer's state ID no. 11-2553515	16 State wages, tips, etc. 644326.05
17 State income tax 48288.06	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

Copy 2 to be filed with employee's State Income Tax Return. OMB No. 1545-0008

Copy 2 To be filed with Employee's STATE, CITY or LOCAL tax return
2023
FORM **W-2 Wage and Tax Statement**

D. CONTROL NUMBER	This information is being furnished to the Internal Revenue Service	OMB NO. 1545 - 0008	
B. EMPLOYER IDENTIFICATION NUMBER (EIN) 11-3555766	A. EMPLOYEE'S SOCIAL SECURITY NUMBER [redacted]-6306		
C. EMPLOYER'S NAME, ADDRESS, AND ZIP CODE CHS SERVICES INC 992 N VILLAGE AVENUE ROCKVILLE, NY 11570			
1. WAGES, TIPS, OTHER COMPENSATION 65308.46	2. FEDERAL INCOME TAX WITHHELD 13135.98		
3. SOCIAL SECURITY WAGES 70477.66	4. SOCIAL SECURITY TAX WITHHELD 4369.61		
5. MEDICARE WAGES AND TIPS 70477.66	6. MEDICARE TAX WITHHELD 1021.93		
7. SOCIAL SECURITY TIPS	8. ALLOCATED TIPS		
9.	10. DEPENDENT CARE BENEFITS		
E. EMPLOYEE'S FIRST NAME AND INITIAL / LAST NAME / SUFF. FAIZA QURESHI 3 CLEMATIS CT LAKE GROVE, NY 11755	11. NONQUALIFIED PLANS	12. a-d See instructions for box 12 E 5169.20 C 83.49	
F. EMPLOYEE'S ADDRESS AND ZIP CODE	14. OTHER NYDIS 16.80 NYPFL 318.88	13. Statutory Employee ☐ Retirement Plan ☒ Third-Party Sick Pay ☐	

15. STATE	EMPLOYER'S STATE I.D. NO.	16. STATE WAGES, TIPS, ETC.	17. STATE INCOME TAX	18. LOCAL WAGES, TIPS, ETC.	19. LOCAL INCOME TAX	20. LOCALITY NAME
NY	113555766	65308.46	3487.54			

Dept. of the Treasury - Internal Revenue Service

Copy 2 To be filed with Employee's STATE, CITY or LOCAL tax return
2023
FORM **W-2 Wage and Tax Statement**

D. CONTROL NUMBER	This information is being furnished to the Internal Revenue Service	OMB NO. 1545 - 0008	
B. EMPLOYER IDENTIFICATION NUMBER (EIN) 11-3555766	A. EMPLOYEE'S SOCIAL SECURITY NUMBER [redacted]-6306		
C. EMPLOYER'S NAME, ADDRESS, AND ZIP CODE CHS SERVICES INC 992 N VILLAGE AVENUE ROCKVILLE, NY 11570			
1. WAGES, TIPS, OTHER COMPENSATION 65308.46	2. FEDERAL INCOME TAX WITHHELD 13135.98		
3. SOCIAL SECURITY WAGES 70477.66	4. SOCIAL SECURITY TAX WITHHELD 4369.61		
5. MEDICARE WAGES AND TIPS 70477.66	6. MEDICARE TAX WITHHELD 1021.93		
7. SOCIAL SECURITY TIPS	8. ALLOCATED TIPS		
9.	10. DEPENDENT CARE BENEFITS		
E. EMPLOYEE'S FIRST NAME AND INITIAL / LAST NAME / SUFF. FAIZA QURESHI 3 CLEMATIS CT LAKE GROVE, NY 11755	11. NONQUALIFIED PLANS	12. a-d See instructions for box 12 E 5169.20 C 83.49	
F. EMPLOYEE'S ADDRESS AND ZIP CODE	14. OTHER NYDIS 16.80 NYPFL 318.88	13. Statutory Employee ☐ Retirement Plan ☒ Third-Party Sick Pay ☐	

15. STATE	EMPLOYER'S STATE I.D. NO.	16. STATE WAGES, TIPS, ETC.	17. STATE INCOME TAX	18. LOCAL WAGES, TIPS, ETC.	19. LOCAL INCOME TAX	20. LOCALITY NAME
NY	113555766	65308.46	3497.54			

Dept. of the Treasury - Internal Revenue Service

Copy B To be filed with Employee's FEDERAL tax return
2023
FORM **W-2 Wage and Tax Statement**

CATHOLIC HEALTH PAYROLL
3 HUNTINGTON QUADRANGLE

2023 W-2 and EARNINGS SUMMARY

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

d Control number	Dept.	Corp.	Employer use only
001087 CLIF/CYG	ANS000		T 871

c Employer's name, address, and ZIP code
STAFFCO OF BROOKLYN LLC
450 CLARKSON AVENUE BOX
BROOKLYN NY 11203

Batch #02992

e/f Employee's name, address, and ZIP code
FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755

b Employer's FED ID number 27-4504501	a Employee's SSA number XXX-XX-6306
1 Wages, tips, other comp. 40207.22	2 Federal income tax withheld 7670.75
3 Social security wages 50207.22	4 Social security tax withheld 3112.85
5 Medicare wages and tips 50207.22	6 Medicare tax withheld 728.00
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 E 10000.00
14 Other 12.00 SDI 228.58 NY PFL	12b 12c 12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
15 State NY Employer's state ID no. 27-4504501	16 State wages, tips, etc. 40207.22
17 State income tax 1987.06	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

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

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

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NY. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	50,247.12	50,247.12	50,247.12	50,247.12
Less 403(b) (E-Box 12)	10,000.00	N/A	N/A	10,000.00
Less Other Cafe 125	39.90	39.90	39.90	39.90
Reported W-2 Wages	**40,207.22**	**50,207.22**	**50,207.22**	**40,207.22**

Note - Fringe benefits include : Employer Paid LTD $15.12

2. Employee Name and Address.

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755

Fold and Detach Here

Federal Filing Copy

1 Wages, tips, other comp. 40207.22	2 Federal income tax withheld 7670.75
3 Social security wages 50207.22	4 Social security tax withheld 3112.85
5 Medicare wages and tips 50207.22	6 Medicare tax withheld 728.00
d Control number 001087 CLIF/CYG Dept. ANS000	Corp. Employer use only T 871

c Employer's name, address, and ZIP code
STAFFCO OF BROOKLYN LLC
450 CLARKSON AVENUE BOX
BROOKLYN NY 11203

b Employer's FED ID number 27-4504501	a Employee's SSA number XXX-XX-6306
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 E 10000.00
14 Other 12.00 SDI 228.58 NY PFL	12b 12c 12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code
FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755

15 State NY Employer's state ID no. 27-4504501	16 State wages, tips, etc. 40207.22
17 State income tax 1987.06	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

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

NY.State Reference Copy

1 Wages, tips, other comp. 40207.22	2 Federal income tax withheld 7670.75
3 Social security wages 50207.22	4 Social security tax withheld 3112.85
5 Medicare wages and tips 50207.22	6 Medicare tax withheld 728.00
d Control number 001087 CLIF/CYG Dept. ANS000	Corp. Employer use only T 871

c Employer's name, address, and ZIP code
STAFFCO OF BROOKLYN LLC
450 CLARKSON AVENUE BOX
BROOKLYN NY 11203

b Employer's FED ID number 27-4504501	a Employee's SSA number XXX-XX-6306
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a E 10000.00
14 Other 12.00 SDI 228.58 NY PFL	12b 12c 12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code
FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755

15 State NY Employer's state ID no. 27-4504501	16 State wages, tips, etc. 40207.22
17 State income tax 1987.06	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

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

FOLD AND DETACH HERE

NY.State Filing Copy

1 Wages, tips, other comp. 40207.22	2 Federal income tax withheld 7670.75
3 Social security wages 50207.22	4 Social security tax withheld 3112.85
5 Medicare wages and tips 50207.22	6 Medicare tax withheld 728.00
d Control number 001087 CLIF/CYG Dept. ANS000	Corp. Employer use only T 871

c Employer's name, address, and ZIP code
STAFFCO OF BROOKLYN LLC
450 CLARKSON AVENUE BOX
BROOKLYN NY 11203

b Employer's FED ID number 27-4504501	a Employee's SSA number XXX-XX-6306
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a E 10000.00
14 Other 12.00 SDI 228.58 NY PFL	12b 12c 12d
	13 Stat emp. / Ret. plan X / 3rd party sick

e/f Employee's name, address and ZIP code
FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755

15 State NY Employer's state ID no. 27-4504501	16 State wages, tips, etc. 40207.22
17 State income tax 1987.06	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

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

L _ _! S14EZ1056 L _ _!

Form W-2 Wage and Tax Statement 2023	7 Social security tips	1 Wages, tips, other compensation 42,414.59	2 Federal income tax withheld 2,884.67
c Employer's name, address, and ZIP code STATE OF NEW YORK 110 STATE STREET ALBANY NY 12207	8 Allocated tips	3 Social security wages 102,414.59	4 Social security tax withheld 6,349.70
		5 Medicare wages 102,414.59	6 Medicare tax withheld 1,485.01
	10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box12 E 30,000.00
e Employee's name, address, and ZIP code SYED SHAH 3 CLEMATIS COURT LAKE GROVE NY 11755	13 Statutory employee / Retirement plan X / Third-party sick pay	14 Other NYSPFL 399.43	12b DD 30,025.58
	b Employer identification number (EIN) 14 – 6013200		12c G 30,000.00
	a Employee's social security number XXX-XX-1078		12d

15 State	Employer's state ID number	16 State wages	17 State income tax	18 Local wages	19 Local income tax	20 Locality name
NY	146013200	42,414.59	1,731.07			

Copy B-To Be Filed With Employee's FEDERAL Tax Return

This information is being furnished to the Internal Revenue Service. OMB No.1545-0008

Dept. of the Treasury - IRS Visit the IRS website at www.irs.gov/efile.

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

Form W-2 Wage and Tax Statement 2023	7 Social security tips	1 Wages, tips, other compensation 42,414.59	2 Federal income tax withheld 2,884.67
c Employer's name, address, and ZIP code STATE OF NEW YORK 110 STATE STREET ALBANY NY 12207	8 Allocated tips	3 Social security wages 102,414.59	4 Social security tax withheld 6,349.70
		5 Medicare wages 102,414.59	6 Medicare tax withheld 1,485.01
	10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box12 E 30,000.00
e Employee's name, address, and ZIP code SYED SHAH 3 CLEMATIS COURT LAKE GROVE NY 11755	13 Statutory employee / Retirement plan X / Third-party sick pay	14 Other NYSPFL 399.43	12b DD 30,025.58
	b Employer identification number (EIN) 14 – 6013200		12c G 30,000.00
	a Employee's social security number XXX-XX-1078		12d

15 State	Employer's state ID number	16 State wages	17 State income tax	18 Local wages	19 Local income tax	20 Locality name
NY	146013200	42,414.59	1,731.07			

Copy C-For EMPLOYEE'S RECORDS (See Notice to Employee **on the back of Copy B.)**

OMB No.1545-0008

Dept. of the Treasury - IRS Visit the IRS website at www.irs.gov/efile.

Form W-2 Wage and Tax Statement 2023	7 Social security tips	1 Wages, tips, other compensation 42,414.59	2 Federal income tax withheld 2,884.67
c Employer's name, address, and ZIP code STATE OF NEW YORK 110 STATE STREET ALBANY NY 12207	8 Allocated tips	3 Social security wages 102,414.59	4. Social security tax withheld 6,349.70
		5 Medicare wages 102,414.59	6 Medicare tax withheld 1,485.01
	10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box12 E 30,000.00
e Employee's name, address, and ZIP code SYED SHAH 3 CLEMATIS COURT LAKE GROVE NY 11755	13 Statutory employee / Retirement plan X / Third-party sick pay	14 Other NYSPFL 399.43	12b DD 30,025.58
	b Employer identification number (EIN) 14 – 6013200		12c G 30,000.00
	a Employee's social security number XXX-XX-1078		12d

15 State	Employer's state ID number	16 State wages	17 State income tax	18 Local wages	19 Local income tax	20 Locality name
NY	146013200	42,414.59	1,731.07			

Copy 2-To Be Filed With Employee's State, City, or Local Income Tax Return

OMB No.1545-0008

Dept. of the Treasury - IRS

FROM:
SUNY@Stonybrook

PRESORTED

Internal Revenue Service
United States Department of the Treasury

This Product Contains Sensitive Taxpayer Data

Request Date: 09-11-2024
Response Date: 09-11-2024
Tracking Number: 106555412973

Account Transcript

FORM NUMBER: 1040 TAX PERIOD: Dec. 31, 2022

TAXPAYER IDENTIFICATION NUMBER: XXX-XX-1078
SPOUSE TAXPAYER IDENTIFICATION NUMBER: XXX-XX-6306

SYE Y SHA & FAIZ QURE
3 CLEM

--- ANY MINUS SIGN SHOWN BELOW SIGNIFIES A CREDIT AMOUNT ---

ACCOUNT BALANCE: 0.00
ACCRUED INTEREST: 0.00 AS OF: Jul. 01, 2024
ACCRUED PENALTY: 0.00 AS OF: Jul. 01, 2024

ACCOUNT BALANCE PLUS ACCRUALS (this is not a payoff amount): 0.00

** INFORMATION FROM THE RETURN OR AS ADJUSTED **

EXEMPTIONS: 04
FILING STATUS: Married Filing Joint
ADJUSTED GROSS INCOME: 570,100.00
TAXABLE INCOME: 544,200.00
TAX PER RETURN: 141,773.00
SE TAXABLE INCOME TAXPAYER: 0.00
SE TAXABLE INCOME SPOUSE: 0.00
TOTAL SELF EMPLOYMENT TAX: 0.00

RETURN DUE DATE OR RETURN RECEIVED DATE (WHICHEVER IS LATER) Oct. 11, 2023
PROCESSING DATE Nov. 06, 2023

TRANSACTIONS

CODE	EXPLANATION OF TRANSACTION	CYCLE	DATE	AMOUNT
150	Tax return filed 16221-684-27406-3	20234201	11-06-2023	$141,773.00
806	W-2 or 1099 withholding		04-15-2023	-$135,970.00
460	Extension of time to file tax return ext. Date 10-15-2023		04-15-2023	$0.00

766	Credit to your account	04-15-2023	-$6,227.00
846	Refund issued	10-19-2023	$424.00

June 24 - June 30, 2024
Citigold Account 25381954

CITIGOLD SERVICES
PO Box 6201
Sioux Falls, SD 57117-6201
Citigold Dedicated Servicing: 888-248-4465
For banking, call your Relationship Manager:
Jeremy Thompson, 210-677-3660*
For investments, call your Financial Advisor:
Cassandra Truesdale Gutierrez, 210-357-4192*
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

SYED YOUNUS-ALI SHAH MD
FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

Effective May 7, 2024, the Certificate of Deposit (CD) terms within your corresponding agreement are updated to reiterate that you agree to leave your funds in the CD account for the first six days after account opening or renewal. Please refer to your corresponding agreement for more information.

Your Citigold simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	141,185.23	140,208.23
Citigold Relationship Total	**$141,185.23**	**$140,208.23**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	5.51
Citigold Relationship Total	**$0.00**	**$5.51**

* To ensure quality service, calls are randomly monitored and may be recorded.

Bank Loans Utilized	Last Period	This Period
Checking Plus Line of Credit	0.00	0.00
Total	**$0.00**	**$0.00**

Bank Interest Expense Summary	This Period	This Year
Checking Plus Line of Credit	0.00	0.00
Total	**$0.00**	**$0.00**

Messages From Citigold

Effective June 27, 2024, the following sentence is added as a second paragraph to the Wire Transfer Fee Chart introduction within Appendix 1: Fee Schedule section of the Consumer Deposit Account Agreement: Please note, fees and charges may apply for wire transfers initiated from a consumer account through CitiBusiness® Online. Please refer to the fees and charges displayed on CitiBusiness® Online at the time of the transaction.

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4465(TTY: We accept 711 or other Relay Service).

You are Citigold for June 2024

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
June 2024	$110,000 - $179,999	Citigold

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking	25381954	None	$3.00	N/A	No Fee - Citigold Waiver
Total		None	$3.00		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 25381954

Date	Description	Amount Subtracted	Amount Added	Balance
06/24/24	Opening Balance			141,185.23
06/24/24	Reimagine Product Conversion: from Int Checking to Reg Chec			141,185.23
06/24/24	Non-Citibank ATM Fee Refund		6.00	141,191.23
06/24/24	Cash Withdrawal 05:48p #6265 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	100.00		141,091.23
06/24/24	Cash Withdrawal 06/22 11:42a #6265 Non Citi ATM TEACHERS FCU SOUTH SETAUKENYUS051	103.00		140,988.23
06/24/24	Cash Withdrawal 06/22 11:09a #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	180.00		140,808.23
06/24/24	Cash Withdrawal 06/23 07:20p #3840 Citibank ATM 684 MIDDLE CTRY RD, SELDN, NY	600.00		140,208.23
	Total Subtracted/Added	983.00	6.00	
06/30/24	Closing Balance			140,208.23

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection

As of	Source of Coverage	Amount
06/30/24	Checking Plus Line of Credit	$5,000.00

Safety Check transfers: No more than $99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

ThankYou® Summary

ThankYou® Points Summary	
Points earned with checking account and eligible linked products and services	0
Go to thankyou.com to review your current point balance and redeem for rewards	

Summary includes only points awarded for your Citibank checking account relationship for this activity this statement period and does not reflect any bonus points received through promotional offers. In certain circumstances, there may be a delay between display of Points on checking statement and corresponding credit of points to your ThankYou Member Account. Points are not available for redemption until they appear in your ThankYou Member Account. Please refer to the ThankYou Rewards Terms and Conditions for important details about earning points with your Citibank checking account and how to redeem them.

Checking Plus Line of Credit

Checking Plus Activity	**Checking Plus Line of Credit 25381954**	**Credit Line:**	**5,000.00**	**Previous Balance:**	**0.00**
		Available Credit:	**5,000.00**	**New Balance:**	**0.00**

Your statement continues in the "Checking Plus" section of the "Important Disclosures" page of this statement.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

APY and Interest Rate:

For current interest rates and annual percentage yields, please visitCiti.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.
You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Billing Rights Summary - *What To Do If You Think You Find A Mistake On Your Statement.*
If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.
You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility					
	Account Fees		**Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply**		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

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July 1 - July 31, 2024
Citigold Account 25381954

CITIGOLD SERVICES
PO Box 6201
Sioux Falls, SD 57117-6201

Citigold Dedicated Servicing: 888-248-4465
For banking, call your Relationship Manager:
Ana Rocha, 305-420-4416*
For investments, call your Financial Advisor: 877-357-3399*
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

SYED YOUNUS-ALI SHAH MD
FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

6-27-24 amendments to your applicable customer agreement include various updates to the Promotional Rate Feature for new Citi Savings accounts section along with a new subparagraph under Deposit Minimum Balance. Please visit www.citi.com/accountagreementsandnotices for more information.

Your Citigold simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	140,208.23	142,031.56
Citigold Relationship Total	**$140,208.23**	**$142,031.56**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	5.51
Citigold Relationship Total	**$0.00**	**$5.51**

* To ensure quality service, calls are randomly monitored and may be recorded.

Bank Loans Utilized	Last Period	This Period
Checking Plus Line of Credit	0.00	0.00
Total	**$0.00**	**$0.00**

Bank Interest Expense Summary	This Period	This Year
Checking Plus Line of Credit	0.00	0.00
Total	**$0.00**	**$0.00**

Messages From Citigold

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4465(TTY: We accept 711 or other Relay Service).

You are Citigold for July 2024

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
June 2024	$110,000 - $179,999	Citigold
July 2024	$110,000 - $179,999	Citigold

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking	25381954	None	$16.50	N/A	No Fee - Citigold Waiver
Total		None	$16.50		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 25381954

Date	Description	Amount Subtracted	Amount Added	Balance
07/01/24	Opening Balance			140,208.23
07/01/24	Non-Citibank ATM Fee Refund		3.00	140,211.23
07/01/24	Zelle Debit PAY ID:CTIwuflJhrey ORG ID:TDP NAME:SHAHZADI ADE	300.00		139,911.23
07/01/24	Transfer to Checking 06/29 03:59p #3840 ONLINE Reference # 000257	3,500.00		136,411.23
07/01/24	Cash Withdrawal 06/29 12:30p #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	100.00		136,311.23
07/01/24	Cash Withdrawal 06/30 12:06p #3840 Citibank ATM 18 E MAIN ST, SMITHTOWN, NY	140.00		136,171.23
07/01/24	Bill Payment CITI CARDS 011174 CBOL	208.91		135,962.32
07/01/24	Bill Payment SCWA 011175 CBOL	233.57		135,728.75
07/01/24	Bill Payment COSTCO ANYWHERE CARD US 011173 CBOL	15,619.92		120,108.83
07/02/24	Debit Card Purchase 07/01 03:27a #3840 VZWRLSS*APOCC VISN 800-922-0204 FL 24183 Phones, Cable & Utilities	213.81		119,895.02
07/03/24	ACH Electronic Credit NEW YORK STATE DIR DEP		949.35	120,844.37
07/03/24	ACH Electronic Credit STONYBROOK ANAES DIRECT DEP		15,226.60	136,070.97
07/03/24	Cash Withdrawal 04:47p #6265 Citibank ATM 4800 NESCONSET, PT JFRSN, NY	100.00		135,970.97
07/03/24	Cash Withdrawal 02:39p #3840 ATM 101 NICHOLLS ROAD STONY BROOK NYUS051	200.00		135,770.97
07/03/24	Check # 4681	150.00		135,620.97
07/05/24	Cash Withdrawal 12:54p #3840 Non Citi ATM P717177 NATIONAL HARBMDUS051	204.50		135,416.47
07/05/24	Cash Withdrawal 11:13a #3840 Non Citi ATM GAYLORD NATIONAL OXON HILL MDUS051	204.50		135,211.97
07/05/24	Cash Withdrawal 11:16a #3840 Non Citi ATM GAYLORD NATIONAL OXON HILL MDUS051	204.50		135,007.47
07/05/24	Check # 4682	50.00		134,957.47
07/08/24	Debit PIN Purchase WHOLEFDS SPF #10 6426 SSPRINGFIELD VAUS05154	24.24		134,933.23
07/09/24	Check # 4767	50.00		134,883.23
07/09/24	Check # 4780	50.00		134,833.23
07/09/24	Check # 4683	70.00		134,763.23
07/09/24	Check # 4775	100.00		134,663.23
07/12/24	Zelle Debit PAY ID:CTIA8oqilVdl ORG ID:CTZ NAME:SAMINA AKHTA	85.00		134,578.23
07/15/24	Zelle Debit PAY ID:CTIgnBjQZxoj ORG ID:BAC NAME:ELVIA GUTIER	200.00		134,378.23
07/15/24	Cash Withdrawal 07/13 10:18a #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	100.00		134,278.23
07/17/24	ACH Electronic Credit NEW YORK STATE DIR DEP		954.94	135,233.17
07/17/24	ACH Electronic Debit USLIFE INSURANCE INS_PAYMT	143.85		135,089.32
07/17/24	Bill Payment AAA ADVANTAGE NORTHEAST 011179 CBOL	55.00		135,034.32
07/17/24	Bill Payment NATIONAL GRID-LONG ISLAND GAS 011177 CBOL	111.04		134,923.28

Checking Continued

Checking Activity Continued

Regular Checking 25381954

Date	Description	Amount Subtracted	Amount Added	Balance
07/17/24	Bill Payment VERIZON COMMUNICATIONS 011178 CBOL	182.71		134,740.57
07/17/24	Bill Payment PSEG - LI 011176 CBOL	519.49		134,221.08
07/18/24	ACH Electronic Credit STONYBROOK ANAES DIRECT DEP		15,226.60	149,447.68
07/18/24	Zelle Debit PAY ID:CTIwbfWtB6al ORG ID:JPM NAME:SHALEHA KHAL	250.00		149,197.68
07/19/24	Cash Withdrawal 08:09p #3840 Citibank ATM 255 N BWAY, HICKSVILLE, NY	200.00		148,997.68
07/22/24	Zelle Debit PAY ID:CTIsU4uuk0hV ORG ID:CTZ NAME:SAMINA AKHTA	56.00		148,941.68
07/22/24	Zelle Debit PAY ID:CTIscPLbguGv ORG ID:TDP NAME:SHAHZADI ADE	300.00		148,641.68
07/22/24	Transfer to Checking 07/21 10:33a #3840 ONLINE Reference # 000141	300.00		148,341.68
07/22/24	Cash Withdrawal 07/21 11:53a #3840 ATM 944 PORTION RD RONKONKOMA NYUS051	100.00		148,241.68
07/22/24	Cash Withdrawal 07/20 10:08a #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	400.00		147,841.68
07/23/24	Debit Card Purchase 07/21 02:01p #3840 136 Polo Factory Store Riverhead NY 24204 Specialty Retail stores	175.42		147,666.26
07/24/24	Cash Withdrawal 02:51p #3840 ATM 101 NICHOLLS ROAD STONY BROOK NYUS051	100.00		147,566.26
07/24/24	Cash Withdrawal 11:36a #6265 Non Citi ATM TEACHERS FCU SOUTH SETAUKENYUS051	103.00		147,463.26
07/29/24	Zelle Debit PAY ID:CTIBGkdvSbaa ORG ID:CTZ NAME:SAMINA AKHTA	107.00		147,356.26
07/29/24	Cash Withdrawal 07/27 01:09p #3840 ATM 3000 MIDDLE COUNTRY NESCONSET NYUS051	100.00		147,256.26
07/29/24	Bill Payment CITI CARDS 011180 CBOL	210.60		147,045.66
07/29/24	Bill Payment COSTCO ANYWHERE CARD US 011181 CBOL	7,002.49		140,043.17
07/30/24	Cash Withdrawal 03:12p #3840 ATM 101 NICHOLLS ROAD STONY BROOK NYUS051	140.00		139,903.17
07/31/24	ACH Electronic Credit NEW YORK STATE DIR DEP		2,128.39	142,031.56
	Total Subtracted/Added	32,665.55	34,488.88	
07/31/24	Closing Balance			142,031.56

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
4681	07/03	150.00	4682	07/05	50.00	4683	07/09	70.00	4767*	07/09	50.00
4775*	07/09	100.00	4780*	07/09	50.00						

* indicates gap in check number sequence   Number Checks Paid: 6   Totaling: $470.00

Checking Continued

Overdraft Protection

As of	Source of Coverage	Amount
07/31/24	Checking Plus Line of Credit	$5,000.00

Safety Check transfers: No more than $99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

ThankYou® Summary

ThankYou® Points Summary	
Points earned with checking account and eligible linked products and services	0
Go to thankyou.com to review your current point balance and redeem for rewards	

Summary includes only points awarded for your Citibank checking account relationship for this activity this statement period and does not reflect any bonus points received through promotional offers. In certain circumstances, there may be a delay between display of Points on checking statement and corresponding credit of points to your ThankYou Member Account. Points are not available for redemption until they appear in your ThankYou Member Account. Please refer to the ThankYou Rewards Terms and Conditions for important details about earning points with your Citibank checking account and how to redeem them.

Checking Plus Line of Credit

Checking Plus Activity	**Checking Plus Line of Credit 25381954**	**Credit Line:**	**5,000.00**	**Previous Balance:**	**0.00**
		Available Credit:	**5,000.00**	**New Balance:**	**0.00**

Your statement continues in the "Checking Plus" section of the "Important Disclosures" page of this statement.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

APY and Interest Rate:

For current interest rates and annual percentage yields, please visitCiti.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Billing Rights Summary - *What To Do If You Think You Find A Mistake On Your Statement.*

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.
You will continue to receive your regular monthly credit card statement(s).

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility

	Account Fees		**Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply**		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

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August 1 - August 31, 2024
Citigold Account 25381954

CITIGOLD SERVICES
PO Box 6201
Sioux Falls, SD 57117-6201
Citigold Dedicated Servicing: 888-248-4465
For banking, call your Relationship Manager:
Ana Rocha, 305-420-4416*
For investments, call your Financial Advisor: 877-357-3399*
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

SYED YOUNUS-ALI SHAH MD
FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

Effective immediately Citi's wire transfer service for wires between accounts in the U.S. and Russia in RUB will be discontinued. Effective 9/21/24, wires between accounts in the U.S. and Russia in USD and EUR will be discontinued.

Your Citigold simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	142,031.56	164,413.28
Citigold Relationship Total	**$142,031.56**	**$164,413.28**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	5.51
Citigold Relationship Total	**$0.00**	**$5.51**

* To ensure quality service, calls are randomly monitored and may be recorded.

Bank Loans Utilized	Last Period	This Period
Checking Plus Line of Credit	0.00	0.00
Total	**$0.00**	**$0.00**

Bank Interest Expense Summary	This Period	This Year
Checking Plus Line of Credit	0.00	0.00
Total	**$0.00**	**$0.00**

Messages From Citigold

IMPORTANT CHANGES TO YOUR CHECKING PLUS LINE OF CREDIT ACCOUNT TERMS
We are making the following changes to your Checking Plus Agreement. These changes take effect immediately.
We are deleting the Section of your Agreement titled "Penalty (Default) Pricing".
You can disregard all references to Penalty Pricing in your Checking Plus Agreement.
This amends your Checking Plus Agreement. Please keep this information for future reference.

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4465(TTY: We accept 711 or other Relay Service).

You are Citigold for August 2024

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
June 2024	$110,000 - $179,999	Citigold
July 2024	$110,000 - $179,999	Citigold
August 2024	$110,000 - $179,999	Citigold

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking	25381954	None	$6.00	N/A	No Fee - Citigold Waiver
Total		None	$6.00		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 25381954

Date	Description	Amount Subtracted	Amount Added	Balance
08/01/24	Opening Balance			142,031.56
08/01/24	Non-Citibank ATM Fee Refund		16.50	142,048.06
08/01/24	ACH Electronic Credit STONYBROOK ANAES DIRECT DEP		15,226.59	157,274.65
08/02/24	Zelle Debit PAY ID:CTIvpGLIA6B3 ORG ID:CTZ NAME:SAMINA AKHTA	65.00		157,209.65
08/02/24	Zelle Debit PAY ID:CTIcra4fVOPH ORG ID:BAC NAME:ELVIA GUTIER	200.00		157,009.65
08/02/24	Zelle Debit PAY ID:CTIbwwnsA1cc ORG ID:TDP NAME:SHAHZADI ADE	300.00		156,709.65
08/02/24	Transfer to Checking 08:41a #3840 ONLINE Reference # 000912	3,500.00		153,209.65
08/02/24	Cash Withdrawal 02:40p #3840 ATM 101 NICHOLLS ROAD STONY BROOK NYUS051	140.00		153,069.65
08/02/24	Debit Card Purchase 08/01 03:17a #3840 VZWRLSS*APOCC VISN 800-922-0204 FL 24214 Phones, Cable & Utilities	213.95		152,855.70
08/02/24	Check # 4685	150.00		152,705.70
08/08/24	Cash Withdrawal 02:09p #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	150.00		152,555.70
08/12/24	Cash Withdrawal 08/10 02:26p #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	120.00		152,435.70
08/12/24	Check # 4686	150.00		152,285.70
08/13/24	Zelle Debit PAY ID:CTI5Gpnq8mE9 ORG ID:BAC NAME:ELVIA GUTIER	200.00		152,085.70
08/13/24	Zelle Debit PAY ID:CTIfmjaj6VN1 ORG ID:JPM NAME:AWL 4 HIM CO	3,000.00		149,085.70
08/13/24	Cash Withdrawal 05:52p #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	160.00		148,925.70
08/14/24	ACH Electronic Credit NEW YORK STATE DIR DEP		1,011.22	149,936.92
08/14/24	Zelle Debit PAY ID:CTIGv5xjtyq7 ORG ID:CTZ NAME:SAMINA AKHTA	65.00		149,871.92
08/14/24	Cash Withdrawal 05:45p #6265 Non Citi ATM TEACHERS FCU SOUTH SETAUKENYUS051	103.00		149,768.92
08/15/24	ACH Electronic Credit STONYBROOK ANAES DIRECT DEP		15,226.60	164,995.52
08/16/24	ACH Electronic Debit USLIFE INSURANCE INS_PAYMT	143.85		164,851.67
08/16/24	Bill Payment AAA ADVANTAGE NORTHEAST 011182 CBOL	155.96		164,695.71
08/16/24	Bill Payment VERIZON COMMUNICATIONS 011183 CBOL	182.71		164,513.00
08/16/24	Bill Payment PSEG - LI 011184 CBOL	556.84		163,956.16
08/19/24	Debit PIN Purchase MACY'S 013 2 SMITHLAKE GROVE NYUS05153	50.00		163,906.16
08/19/24	Bill Payment 20240818 MACYS YOUNUS 011185 CBOL	462.00		163,444.16
08/20/24	Cash Withdrawal 05:59p #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	500.00		162,944.16
08/22/24	Zelle Debit PAY ID:CTItZeOvqezx ORG ID:TDP NAME:SHAHZADI ADE	300.00		162,644.16
08/22/24	Transfer to Checking 09:49a #3840 ONLINE Reference # 000169	3,500.00		159,144.16
08/22/24	Cash Withdrawal 10:27a #6265 Non Citi ATM TEACHERS FCU SOUTH SETAUKENYUS051	103.00		159,041.16
08/22/24	Cash Withdrawal 11:23a #3840 Citibank ATM 131 ALEXANDER, LAKE GROVE, NY	1,500.00		157,541.16

Checking Continued

Checking Activity Continued

Regular Checking 25381954

Date	Description	Amount Subtracted	Amount Added	Balance
08/23/24	Zelle Debit PAY ID:CTIYqRlbFQ0d ORG ID:CTZ NAME:SAMINA AKHTA	60.00		157,481.16
08/23/24	Zelle Debit PAY ID:CTIdbnS1ayjZ ORG ID:TDP NAME:SHAHZADI ADE	150.00		157,331.16
08/23/24	Bill Payment NATIONAL GRID-LONG ISLAND GAS 011186 CBOL	100.21		157,230.95
08/23/24	Bill Payment COSTCO ANYWHERE CARD US 011187 CBOL	9,119.03		148,111.92
08/27/24	Check # 4689	25.00		148,086.92
08/28/24	ACH Electronic Credit NEW YORK STATE DIR DEP		1,011.23	149,098.15
08/29/24	ACH Electronic Credit STONYBROOK ANAES DIRECT DEP		15,315.13	164,413.28
	Total Subtracted/Added	25,425.55	47,807.27	
08/31/24	Closing Balance			164,413.28

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection

As of	Source of Coverage	Amount
08/31/24	Checking Plus Line of Credit	$5,000.00

Safety Check transfers: No more than $99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

ThankYou® Summary

ThankYou® Points Summary	
Points earned with checking account and eligible linked products and services	0
Go to thankyou.com to review your current point balance and redeem for rewards	

Summary includes only points awarded for your Citibank checking account relationship for this activity this statement period and does not reflect any bonus points received through promotional offers. In certain circumstances, there may be a delay between display of Points on checking statement and corresponding credit of points to your ThankYou Member Account. Points are not available for redemption until they appear in your ThankYou Member Account. Please refer to the ThankYou Rewards Terms and Conditions for important details about earning points with your Citibank checking account and how to redeem them.

Checking Plus Line of Credit

Checking Plus Activity	**Checking Plus Line of Credit 25381954**	**Credit Line:**	**5,000.00**	**Previous Balance:**	**0.00**
		Available Credit:	**5,000.00**	**New Balance:**	**0.00**

Your statement continues in the "Checking Plus" section of the "Important Disclosures" page of this statement.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS
The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT
FDIC Insurance:
Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.
APY and Interest Rate:
For current interest rates and annual percentage yields, please visitCiti.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT
Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS
In Case of Errors or Questions about Your Electronic Fund Transfers:
If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.
Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.
The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:
Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES
Checking Plus Line of Credit - Fixed Rate and Variable Rate
Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003.** For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.
Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.
Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.
You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.
Billing Rights Summary - *What To Do If You Think You Find A Mistake On Your Statement.*
If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

Citibank is an Equal Housing Lender.

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility

	Account Fees		**Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply**		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

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TEACHERS federal credit union
Smart For All

Summary of Account Activity

Account Ending in	9208
Previous Balance	$1,105.17
Payments	$6,958.75
Other Credits	$50.20
Purchases & Debits	$6,433.00
Purchases	$6,433.00
Balance Transfers	$0.00
Cash Advances	$0.00
Fees Charged	$33.87
Interest Charged	$0.00
New Balance	$563.09
Statement Closing Date	**06/25/2024**
Days in Billing Cycle	31
Credit Limit	$10,000.00
Available Credit	$9,436.00
Cash Limit	$2,000.00
Available Cash	$2,000.00

Questions? View your account information online at www.teachersfcu.org or call our Customer Service Center toll free at 1-855-462-5880 or 1-301-945-3582.

Send Billing Inquiries and Correspondence to:
P.O. Box 2087, Omaha, NE 68103-2087

Mail Payments to:
P. O. Box 2711, Omaha, NE 68103-2711.

Payment Information

New Balance	$563.09
Payment Due Date	07/22/2024
Minimum Payment Due	$20.00

Late Payment Warning:
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to $32.00.

Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this account and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the Minimum Payment	3 years	$642.00

If you would like information about credit counseling services, call 1-800-550-1961

NEW YORK RESIDENTS MAY CONTACT THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES BY TELEPHONE (800-342-3736) OR VISIT ITS WEBSITE (https://www.dfs.ny.gov/consumers/credit_debt) FOR FREE INFORMATION ON COMPARATIVE CREDIT CARD RATE, FEES, AND GRACE PERIODS.

Account Summary

Type of Balance	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charge	Promo End Date
Purchases	9.84%	$0.00	$0.00	
Cash Advance	9.84%	$0.00	$0.00	
Balance Transfer	9.84%	$0.00	$0.00	
Convenience Check	9.84%	$0.00	$0.00	

TEAR OFF THIS PAYMENT STUB AND MAIL WITH YOUR CHECK OR MONEY ORDER TO THE ADDRESS BELOW.

Teachers Federal Credit Union
P.O. Box 9005
Smithtown, NY 11787-9005

VISA

Account Ending In	9208
Payment Due Date	07/22/2024
New Balance	$563.09
Minimum Payment Due	$20.00

Make Check Payable To: $

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

Teachers Federal Credit Union
P. O. Box 2711
Omaha, NE 68103-2711

40369510214655820000000200000000563094

Important Information
See your Credit Card Agreement and Disclosure. Your Credit Card Agreement and Disclosure contains all the terms of your account.

Lost or Stolen Cards: Please notify us immediately if your card is lost or stolen. You may telephone our Customer Service Center at 1-855-462-5880 or 1-301-945-3582 to report the loss, theft, or possible unauthorized use of the card. You may be liable for the unauthorized use of the card, but you will not be liable for unauthorized use that occurs after you notify us verbally or in writing of the loss, theft or possible unauthorized use of your card.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at the address indicated on the front of this statement after the phrase "Send Inquiries To" as soon as possible. You must contact us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Payments: Payments received at the location specified on the front of the statement after the phrase "Make Check Payable To" will be credited as of the date of receipt to the account specified on the payment coupon. Payments received at locations other than the address specified or payments that do not form to the requirements set forth on or with the periodic statement may be subject to delay in crediting, but shall be credited within five days of receipt. By sending a check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain its image in our records. If you have questions please call the customer service number on the front of this billing statement.

How We Calculate Interest Charges: We use the Average Daily Balance Method to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-855-462-5880.

Balance Subject To Interest Rate: Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

Interest: Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will begin charging interest on Balance Transfers, Cash Advances, and Convenience Checks as of the later of the Transaction Date or the first day of the billing period in which the transaction is posted to your account. If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will not impose interest charges on New Purchases. New Purchases are Purchases that first appear on the next billing statement. Interest will continue to accrue each day on purchases that appeared on previous billing statements until you pay the New Balance in full and will be billed in the next billing cycle.

Balance Transfers, Cash Advances, and Convenience Checks: Balance Transfers, Cash Advances, and Convenience Checks accrue interest at the standard purchase rate unless we tell you otherwise.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Credit Balances: If your account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your account is open. We will send you a refund of any remaining balance of $1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on the front of this billing statement.

Important Information

THANK YOU FOR CHOOSING TEACHERS FEDERAL CREDIT UNION FOR YOUR CREDIT CARD NEEDS.

Payments and Credits

Post Date	Tran Date		Reference Number	
Payments				**$ Amount**
FAIZA QURESHI			**XXXX XXXX XXXX 9208**	**$6,958.75-**
06/21	06/21	Payment Branch Thank You Hauppauge Ny	7482025HX00XVAQ21	$6,958.75-
Credits				**$ Amount**
FAIZA QURESHI			**XXXX XXXX XXXX 9208**	**$50.20-**
06/01	06/01	Loft 1603 Smith Haven Ma Lake Gro Credit	7443106HALHGE7G1J	$50.20-

Purchases and Debits

Post Date	Tran Date		Reference Number	
FAIZA QURESHI			**XXXX XXXX XXXX 9208** **Total Activity**	**$6,433.00**
05/26	05/26	Ulta #55 Lake Grove Ny	2413829H42M0PZQKN	$147.49
05/26	05/26	Windsor Fashions #180 Lake Grove Ny	2469216H4306DAGWL	$32.67
05/26	05/26	Stop & Shop 0544 Lk Ronkonkoma Ny	2469216H4307A3B7Q	$17.72
05/26	05/26	Primark Smith Haven Lake Grove Ny	2471705H43SEJA16M	$48.87
05/27	05/27	Fancy Lady Nails Spa Stony Brook Ny	2441289H40T50V32S	$35.00
05/28	05/28	Indushospital Foihus.Org Nj	2449216H5000N3ST1	$262.00
05/29	05/29	Loft Ecommerce 800-342-5266 Ny	2443106H62DZRDM96	$67.93
05/29	05/29	Med*Stony Brook Intrnst Stony Brook Ny	2469216H732HELP8A	$25.00
06/01	06/01	Soma Intimates #5048 Lake Grove Ny	2413746HBHEZ5DHM4	$62.78
06/04	06/04	Tst* Maman - Soho New York Ny	2413746HQ8R2K0YLA	$6.26
06/04	06/04	Aritzia Soho New York Ny	2469216HD2Y8SXNZB	$201.36
06/06	06/06	Tcf-Usa Www.Tcfusa.Or Tx	2449216HE0011QPBK	$250.00
06/09	06/09	Target 00033183 Selden Ny	2416407HH2LRFLQZW	$30.38
06/09	06/09	Chipotle Online Https://Prod. Ca	2443106HJ01SA0J3Q	$27.26
06/09	06/09	Dunkin #343191 Q35 Centereach Ny	2494300HJRQEQJSED	$4.88
06/10	06/10	Amazon Mar* 114-917071 Httpsamazon.C Wa	2401134HJ001H8V2Q	$14.11
06/10	06/10	Amzn Mktp Us*Q03go5943 Amzn.Com/Bill Wa	2469216HJ32FFQZW9	$31.49
06/12	06/12	Rosa's Pizza Huntington Ny	2442629HM0VZQBB01	$5.18
06/12	06/12	Trader Joe S #556 Lake Grove Ny	2413746HMEJQ414AB	$10.85
06/14	06/14	Blue Bean Cafe Llc Smithtown Ny	2411641HP03F6RMY5	$17.92
06/14	06/14	Target 00011916 South Setauke Ny	2416407HN2LRGMFXB	$10.85
06/14	06/14	Copenhagen Northport Ny	2419304HP000ANQ8M	$4.25
06/14	06/14	Stop & Shop 0553 South Setauck Ny	2469216HP35ZKLAVP	$16.49
06/14	06/14	Barito Port Jefferso Ny	2480197HP03TN5S51	$60.84
06/15	06/15	Sonder Www.Sonder.Co Ca Euro Currncy 2062.66 X 1.07469965	2449216HP000LQ96R	$2,216.74
06/17	06/17	Sq *Gelatoville 9th Ave L New York Ny	2469216HS2YSDHYMG	$35.00
06/17	06/17	Tst* Friedmans - Hells New York Ny	2469216HS2Z4DBGKZ	$159.80
06/17	06/17	Hy Attractions Manager Manhattan Ny	2469216HT2YB0NK3M	$217.75
06/17	06/17	Sq *Central Park Boat Ren New York Ny	2469216HT2YLQM1BQ	$27.22
06/17	06/17	Sq *Nashrin Matin New York Ny	2469216HT2YMKK0NE	$8.67
06/18	06/18	Tst* Le Pain Quotidien - New York Ny	2413746HS0120TS7H	$25.05
06/18	06/18	Bkg*Hotel At Booking.C (888)850-3958nl Euro Currncy 1503.67 X 1.07399894	7414361HV001X7SJA	$1,614.94
06/18	06/18	Mta*Lirr Etix Ticket 718-217-5477 Ny	2469216HS2Z1V2YTL	$30.50
06/18	06/18	Carmellimo.Com 212-6666666 Ny	2494381HVS66D3VPB	$140.50
06/19	06/19	Google *Google Storage 855-836-3987 Ca	2469216HV2ZYN6N81	$2.16
06/20	06/20	Aspca Donations Recurrin 800-628-0028 Ny	2443106HWHGYD4HN2	$25.00
06/22	06/22	Ulta #569 Huntington St Ny	2413829HZ01X1F10G	$38.01
06/22	06/22	Brooks Brothers 06136 Huntington St Ny	2443106HZ05F5QBAR	$128.23
06/23	06/23	Untuckit Llc New York Huntington St Ny	2479338HY033PMZ50	$109.85
06/24	06/24	Indushospital Foihus.Org Nj	2449216J0000K4YLR	$262.00

Fees Charged

Post Date	Tran Date		
06/15	06/15	Foreign Currency Fee	$17.73
06/18	06/18	Foreign Currency Fee	$16.14
		Total Fees For This Period	**$33.87**

2024 Total Year-To-Date

Total Fees charged in 2024	$50.32
Total Interest charged in 2024	$0.00

Important Messages

We are pleased to issue checks for your Teachers Federal Credit Union credit card account. These checks can be used just like your personal checks to make purchases or to pay off higher rate cards or you can write a check to yourself for instant cash. The checks will then be applied to your visa credit card account. See reverse side for terms and conditions regarding these checks.

Teachers Federal Credit Union Terms	
APR for Check Transactions	You will be charged the APR for Convenience Checks, currently 9.84%.
Use by Date	You must use these checks by 12/31/24. Transactions that post to your account after this date will be declined.
Fee	$5.00 or 3% (whichever is greater).
Paying Interest	We will begin charging interest on the posting date.

7390

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839
Account Ending In 9208

TEACHERS federal credit union
Smart For All

7390

Date ____________
76-1411/1049

Pay to the Order of: ______________________ $

______________________ Dollars

P.O. Box 9005
Smithtown, NY 11787-9005

Valid Thru: 12/31/24

For ______________________ ______________________ MP

⑆104914115⑆ 9109009 ⑈ 7390

7391

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839
Account Ending In 9208

TEACHERS federal credit union
Smart For All

7391

Date ____________
76-1411/1049

Pay to the Order of: ______________________ $

______________________ Dollars

P.O. Box 9005
Smithtown, NY 11787-9005

Valid Thru: 12/31/24

For ______________________ ______________________ MP

⑆104914115⑆ 9109009 ⑈ 7391

Check cash advances (i.e., credit card access checks) and balance transfers are processed as cash advances according to the terms of your credit card agreement and are subject to credit availability. The transactions date for each check cash advance or balance transfer made by check is the date you or the person whom the check is made payable first deposits or cashes the check. There is no grace period for Cash advance transactions; Finance charges accrue from the transaction date. The average cash advance balance method (Including new cash advances) as described in your credit card agreement and on your periodic statement is used to compute your cash advance balance.

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTUTUTION USE

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTUTUTION USE

Summary of Account Activity

Account Ending in	9208
Previous Balance	$563.09
Payments	$3,628.96
Other Credits	$135.95
Purchases & Debits	$5,351.23
Purchases	$5,351.23
Balance Transfers	$0.00
Cash Advances	$0.00
Fees Charged	$16.62
Interest Charged	$0.00
New Balance	$2,166.03
Statement Closing Date	**07/25/2024**
Days in Billing Cycle	30
Credit Limit	$12,000.00
Available Credit	$9,833.00
Cash Limit	$2,400.00
Available Cash	$2,400.00

Questions? View your account information online at www.teachersfcu.org or call our Customer Service Center toll free at 1-855-462-5880 or 1-301-945-3582.

Send Billing Inquiries and Correspondence to:
P.O. Box 2087, Omaha, NE 68103-2087

Mail Payments to:
P. O. Box 2711, Omaha, NE 68103-2711.

Payment Information

New Balance	$2,166.03
Payment Due Date	08/22/2024
Minimum Payment Due	$44.00

Late Payment Warning:
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to $32.00.

Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this account and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the Minimum Payment	11 years	$3,246.00
$70.00	3 years	$2,508.00 (Savings = $738.00)

If you would like information about credit counseling services, call 1-800-550-1961

NEW YORK RESIDENTS MAY CONTACT THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES BY TELEPHONE (800-342-3736) OR VISIT ITS WEBSITE (https://www.dfs.ny.gov/consumers/credit_debt) FOR FREE INFORMATION ON COMPARATIVE CREDIT CARD RATE, FEES, AND GRACE PERIODS.

Account Summary

Type of Balance	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charge	Promo End Date
Purchases	9.84%	$0.00	$0.00	
Cash Advance	9.84%	$0.00	$0.00	
Balance Transfer	9.84%	$0.00	$0.00	
Convenience Check	9.84%	$0.00	$0.00	

TEAR OFF THIS PAYMENT STUB AND MAIL WITH YOUR CHECK OR MONEY ORDER TO THE ADDRESS BELOW.

Teachers Federal Credit Union
P.O. Box 9005
Smithtown, NY 11787-9005

VISA

Account Ending In	9208
Payment Due Date	08/22/2024
New Balance	$2,166.03
Minimum Payment Due	$44.00

Make Check Payable To: $

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

Teachers Federal Credit Union
P. O. Box 2711
Omaha, NE 68103-2711

4036951021465582000000004400000002166039

Important Information
See your Credit Card Agreement and Disclosure. Your Credit Card Agreement and Disclosure contains all the terms of your account.

Lost or Stolen Cards: Please notify us immediately if your card is lost or stolen. You may telephone our Customer Service Center at 1-855-462-5880 or 1-301-945-3582 to report the loss, theft, or possible unauthorized use of the card. You may be liable for the unauthorized use of the card, but you will not be liable for unauthorized use that occurs after you notify us verbally or in writing of the loss, theft or possible unauthorized use of your card.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at the address indicated on the front of this statement after the phrase "Send Inquiries To" as soon as possible. You must contact us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Payments: Payments received at the location specified on the front of the statement after the phrase "Make Check Payable To" will be credited as of the date of receipt to the account specified on the payment coupon. Payments received at locations other than the address specified or payments that do not form to the requirements set forth on or with the periodic statement may be subject to delay in crediting, but shall be credited within five days of receipt. By sending a check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain its image in our records. If you have questions please call the customer service number on the front of this billing statement.

How We Calculate Interest Charges: We use the Average Daily Balance Method to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-855-462-5880.

Balance Subject To Interest Rate: Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

Interest: Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will begin charging interest on Balance Transfers, Cash Advances, and Convenience Checks as of the later of the Transaction Date or the first day of the billing period in which the transaction is posted to your account. If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will not impose interest charges on New Purchases. New Purchases are Purchases that first appear on the next billing statement. Interest will continue to accrue each day on purchases that appeared on previous billing statements until you pay the New Balance in full and will be billed in the next billing cycle.

Balance Transfers, Cash Advances, and Convenience Checks: Balance Transfers, Cash Advances, and Convenience Checks accrue interest at the standard purchase rate unless we tell you otherwise.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Credit Balances: If your account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your account is open. We will send you a refund of any remaining balance of $1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on the front of this billing statement.

Important Information

THANK YOU FOR CHOOSING TEACHERS FEDERAL CREDIT UNION FOR YOUR CREDIT CARD NEEDS.

WE ARE PLEASED TO INFORM YOU THAT WE HAVE INCREASED YOUR CREDIT LINE. CREDIT LINES ARE REVIEWED PERIODICALLY AND ADJUSTED BASED ON CARDHOLDERS CURRENT CREDIT STANDING.

Payments and Credits

Post Date	Tran Date		Reference Number	
Payments				**$ Amount**
FAIZA QURESHI			**XXXX XXXX XXXX 9208**	**$3,628.96-**
07/21	07/21	Payment Branch Thank You Hauppauge Ny	7482025JV00XSM0ER	$3,628.96-
Credits				**$ Amount**
FAIZA QURESHI			**XXXX XXXX XXXX 9208**	**$135.95-**
07/16	07/16	Garage Garden City Ny Credit	7469216JP30HSRDRD	$52.26-
07/21	07/21	Ch-Riverhead, Ny #56 Riverhead N Credit	7473309JW05PV7XHK	$83.69-

Purchases and Debits

Post Date	Tran Date		Reference Number	
FAIZA QURESHI			**XXXX XXXX XXXX 9208** **Total Activity**	**$5,351.23**
06/30	06/30	Ulta #55 Lake Grove Ny	2413829J704Z618H4	$87.98
06/30	06/30	Sephora Smith Haven Lake Grove Ny	2469216J7304AZB2W	$107.59
07/02	07/02	Chicos #633 Lake Grove Ny	2413746J90120ALZA	$143.90
07/02	07/02	Soma Intimates #5048 Lake Grove Ny	2413746J90120AM1Y	$57.55
07/02	07/02	Hand And Stone Massage An Stony Brook Ny	2463269J900Z299JL	$134.95
07/03	07/03	Tiktok Shop Httpsshop.Tik Ca	2400077J90002B6DT	$35.13
07/03	07/03	Ulta #55 Lake Grove Ny	2413829JA05XZ8ES9	$53.23
07/03	07/03	Target 00011916 South Setauke Ny	2416407J92LRGXRJP	$21.05
07/03	07/03	Sephora Smith Haven Lake Grove Ny	2469216JA32N1RAN7	$56.54
07/05	07/05	Wix.Com 1124504825 Www.Wix.Com Ca	2401134JB001XSLYY	$27.25
07/05	07/05	Wix.Com 1124504787 Www.Wix.Com Ca	2401134JB001XSV1L	$39.10
07/05	07/05	Michaels Stores 5026 Stony Brook Ny	2469216JQ33WMPN60	$35.81
07/12	07/12	Porto Bello Restaurant Co Greenport Ny	2412259JL0FV11DRJ	$80.44
07/14	07/14	Development And Event Httpselih.Sto Ny	2449216JL000F2MZJ	$192.50
07/15	07/15	Fancy Lady Nails Spa Stony Brook Ny	2441289JN0VYVN0NG	$50.00
07/16	07/16	Pacsun #0092 Garden City Ny	2405523JP0X3T76DP	$27.20
07/16	07/16	Altar'd State # 216 Garden City Ny	2443106JP0JG1GGDL	$216.52
07/16	07/16	Urban Outfitters #55 Garden City Ny	2444500JP2X7AMEE8	$77.42
07/16	07/16	Free Peoples #807 Garden City Ny	2444500JP2X7AMEGV	$220.65
07/16	07/16	Www.Islandhomes.Es Inca Es Euro Currncy 22.00 X 1.09227272	7460905JN0001LD4V	$24.03
07/16	07/16	Garage Garden City Ny	2469216JP30HSRDEZ	$177.65
07/16	07/16	H&M 0042garden City Garden City Ny	2469216JP30HXDTB7	$78.45
07/16	07/16	Aritzia Roosevelt Fld Garden City Ny	2469216JP30J4LS97	$181.00
07/16	07/16	Zara Usa 351 Garden City Ny	2494144JP040DE150	$48.02
07/17	07/17	Brooks Brothers 06647 Riverhead Ny	2443106JR0K1F8Q6R	$352.29
07/17	07/17	Indushospital Foihus.Org Nj	2449216JP000SXNR1	$500.00
07/17	07/17	Ch-Riverhead, Ny #56 Riverhead Ny	2473309JR054H8QR1	$83.69
07/18	07/18	Wl *Vue*Ncsbn Exam 953-6813000 Mn	2490641JR5YR2QVD6	$7.95
07/19	07/19	Istanbul Cafe Centereach Ny	2412259JV0VZ63JET	$27.11
07/19	07/19	Target 00011916 South Setauke Ny	2416407JT2LRGNEKJ	$205.93
07/19	07/19	Google *Google One 855-836-3987 Ca	2469216JT32GVBWBH	$2.16
07/20	07/20	Ulta #55 Lake Grove Ny	2413829JV0B7QD1KB	$167.30
07/20	07/20	Target 00011916 South Setauke Ny	2416407JS2LRGRPJ8	$108.32
07/20	07/20	Aspca Donations Recurrin 800-628-0028 Ny	2443106JSHGWA5SW5	$25.00
07/20	07/20	Sephora Smith Haven Lake Grove Ny	2469216JV342BGMQL	$58.66

Transactions Continued on next page

Purchases and Debits (Continued)

Post Date	Tran Date		Reference Number	
07/24	07/24	Booking.Com Amsterdam Nl Euro Currncy 1503.68 X 1.08989944	7414361JZ002368G2	$1,638.86

Fees Charged

Post Date	Tran Date		
07/16	07/16	Foreign Currency Fee	$0.24
07/24	07/24	Foreign Currency Fee	$16.38
		Total Fees For This Period	**$16.62**

2024 Total Year-To-Date

Total Fees charged in 2024	$66.94
Total Interest charged in 2024	$0.00

Important Messages

We are pleased to issue checks for your Teachers Federal Credit Union credit card account. These checks can be used just like your personal checks to make purchases or to pay off higher rate cards or you can write a check to yourself for instant cash. The checks will then be applied to your visa credit card account. See reverse side for terms and conditions regarding these checks.

Teachers Federal Credit Union Terms	
APR for Check Transactions	You will be charged the APR for Convenience Checks, currently 9.84%.
Use by Date	You must use these checks by 01/31/25. Transactions that post to your account after this date will be declined.
Fee	$5.00 or 3% (whichever is greater).
Paying Interest	We will begin charging interest on the posting date.

9603

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839
Account Ending In 9208

TEACHERS federal credit union
Smart For All

9603

Date ....

76-1411/1049

Pay to the Order of: ______________________ $

.... Dollars

P.O. Box 9005
Smithtown, NY 11787-9005

Valid Thru: 01/31/25

For ______________________ ______________________ MP

⑆104914115⑆ 9109009 ⑈ 9603

9604

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839
Account Ending In 9208

TEACHERS federal credit union
Smart For All

9604

Date ....

76-1411/1049

Pay to the Order of: ______________________ $

.... Dollars

P.O. Box 9005
Smithtown, NY 11787-9005

Valid Thru: 01/31/25

For ______________________ ______________________ MP

⑆104914115⑆ 9109009 ⑈ 9604

Check cash advances (i.e., credit card access checks) and balance transfers are processed as cash advances according to the terms of your credit card agreement and are subject to credit availability. The transactions date for each check cash advance or balance transfer made by check is the date you or the person whom the check is made payable first deposits or cashes the check. There is no grace period for Cash advance transactions; Finance charges accrue from the transaction date. The average cash advance balance method (Including new cash advances) as described in your credit card agreement and on your periodic statement is used to compute your cash advance balance.

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TEACHERS federal credit union
Smart For All

Summary of Account Activity

Account Ending in	9208
Previous Balance	$2,166.03
Payments	$4,093.14
Other Credits	$0.00
Purchases & Debits	$2,568.08
Purchases	$2,568.08
Balance Transfers	$0.00
Cash Advances	$0.00
Fees Charged	$0.04
Interest Charged	$0.00
New Balance	$641.01
Statement Closing Date	**08/25/2024**
Days in Billing Cycle	31
Credit Limit	$12,000.00
Available Credit	$11,358.00
Cash Limit	$2,400.00
Available Cash	$2,400.00

Questions? View your account information online at www.teachersfcu.org or call our Customer Service Center toll free at 1-855-462-5880 or 1-301-945-3582.

Send Billing Inquiries and Correspondence to:
P.O. Box 2087, Omaha, NE 68103-2087

Mail Payments to:
P. O. Box 2711, Omaha, NE 68103-2711.

Payment Information

New Balance	$641.01
Payment Due Date	09/22/2024
Minimum Payment Due	$20.00

Late Payment Warning:
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to $32.00.

Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this account and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the Minimum Payment	3 years	$746.00

If you would like information about credit counseling services, call 1-800-550-1961

NEW YORK RESIDENTS MAY CONTACT THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES BY TELEPHONE (800-342-3736) OR VISIT ITS WEBSITE (https://www.dfs.ny.gov/consumers/credit_debt) FOR FREE INFORMATION ON COMPARATIVE CREDIT CARD RATE, FEES, AND GRACE PERIODS.

Account Summary

Type of Balance	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charge	Promo End Date
Purchases	9.84%	$0.00	$0.00	
Cash Advance	9.84%	$0.00	$0.00	
Balance Transfer	9.84%	$0.00	$0.00	
Convenience Check	9.84%	$0.00	$0.00	

TEAR OFF THIS PAYMENT STUB AND MAIL WITH YOUR CHECK OR MONEY ORDER TO THE ADDRESS BELOW.

Teachers Federal Credit Union
P.O. Box 9005
Smithtown, NY 11787-9005

VISA

Account Ending In	9208
Payment Due Date	09/22/2024
New Balance	$641.01
Minimum Payment Due	$20.00

Make Check Payable To: $

Teachers Federal Credit Union
P. O. Box 2711
Omaha, NE 68103-2711

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

403695102146558200000002000000000641015

Important Information
See your Credit Card Agreement and Disclosure. Your Credit Card Agreement and Disclosure contains all the terms of your account.

Lost or Stolen Cards: Please notify us immediately if your card is lost or stolen. You may telephone our Customer Service Center at 1-855-462-5880 or 1-301-945-3582 to report the loss, theft, or possible unauthorized use of the card. You may be liable for the unauthorized use of the card, but you will not be liable for unauthorized use that occurs after you notify us verbally or in writing of the loss, theft or possible unauthorized use of your card.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at the address indicated on the front of this statement after the phrase "Send Inquiries To" as soon as possible. You must contact us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Payments: Payments received at the location specified on the front of the statement after the phrase "Make Check Payable To" will be credited as of the date of receipt to the account specified on the payment coupon. Payments received at locations other than the address specified or payments that do not form to the requirements set forth on or with the periodic statement may be subject to delay in crediting, but shall be credited within five days of receipt. By sending a check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain its image in our records. If you have questions please call the customer service number on the front of this billing statement.

How We Calculate Interest Charges: We use the Average Daily Balance Method to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-855-462-5880.

Balance Subject To Interest Rate: Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

Interest: Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will begin charging interest on Balance Transfers, Cash Advances, and Convenience Checks as of the later of the Transaction Date or the first day of the billing period in which the transaction is posted to your account. If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will not impose interest charges on New Purchases. New Purchases are Purchases that first appear on the next billing statement. Interest will continue to accrue each day on purchases that appeared on previous billing statements until you pay the New Balance in full and will be billed in the next billing cycle.

Balance Transfers, Cash Advances, and Convenience Checks: Balance Transfers, Cash Advances, and Convenience Checks accrue interest at the standard purchase rate unless we tell you otherwise.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Credit Balances: If your account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your account is open. We will send you a refund of any remaining balance of $1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on the front of this billing statement.

Important Information

THANK YOU FOR CHOOSING TEACHERS FEDERAL CREDIT UNION FOR YOUR CREDIT CARD NEEDS.

Payments and Credits

Post Date	Tran Date		Reference Number	
Payments				**$ Amount**
FAIZA QURESHI		**XXXX XXXX XXXX 9208**		**$4,093.14-**
08/20	08/20	Payment Branch Thank You Hauppauge Ny	7482025KT00XSY5DY	$4,093.14-

Purchases and Debits

Post Date	Tran Date		Reference Number		
FAIZA QURESHI		**XXXX XXXX XXXX 9208**		**Total Activity**	**$2,568.08**
07/26	07/26	Sonder Www.Sonder.Co Ca Euro Currncy 5.00 X 1.08800000	2449216K0000HM1VG		$5.44
07/27	07/27	Ls Tabu 631-9827113 Ny	2449216K1000PV6GZ		$103.20
07/29	07/29	Indushospital Foihus.Org Nj	2449216K40003P7Y7		$1,046.00
08/03	08/03	Chicwish London Gb	7420847K8000T1N2X		$89.89
08/03	08/03	Wix.Com 1-415-6399034ca	2449215K8LSEG8K46		$39.10
08/06	08/06	Sq *Nesconset Pack & Ship Nesconset Ny	2469216KB2YNRGDR4		$199.04
08/15	08/15	Ulta #55 Lake Grove Ny	2413829KM0KQLT0AQ		$244.40
08/17	08/17	Massage Envy - Rocky Poin856-665-3800 Ny	2426979KPEJQ73JQD		$200.00
08/19	08/19	Google *Google One 855-836-3987 Ca	2469216KR2ZGHBQD7		$2.16
08/20	08/20	Indushospital Foihus.Org Nj	2449216KT0010NDBZ		$500.00
08/21	08/21	Aspca Donations Recurrin 800-628-0028 Ny	2443106KSHGWDX9WY		$25.00
08/22	08/22	Gloss* Salon Six Twent 185-57702098 Ny	2449216KV000TKN7M		$113.85

Fees Charged

Post Date	Tran Date		
07/26	07/26	Foreign Currency Fee	$0.04
		Total Fees For This Period	**$0.04**

2024 Total Year-To-Date

Total Fees charged in 2024	$66.98
Total Interest charged in 2024	$0.00

Important Messages

We are pleased to issue checks for your Teachers Federal Credit Union credit card account. These checks can be used just like your personal checks to make purchases or to pay off higher rate cards or you can write a check to yourself for instant cash. The checks will then be applied to your visa credit card account. See reverse side for terms and conditions regarding these checks.

Teachers Federal Credit Union Terms	
APR for Check Transactions	You will be charged the APR for Convenience Checks, currently 9.84%.
Use by Date	You must use these checks by 02/28/25. Transactions that post to your account after this date will be declined.
Fee	$5.00 or 3% (whichever is greater).
Paying Interest	We will begin charging interest on the posting date.

7381

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839
Account Ending In 9208

TEACHERS federal credit union
Smart For All

7381

Date

76-1411/1049

Pay to the Order of: $

Dollars

P.O. Box 9005
Smithtown, NY 11787-9005

Valid Thru: 02/28/25

For

MP

⑆104914115⑆ 9109009 ⑈ 7381

7382

FAIZA QURESHI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839
Account Ending In 9208

TEACHERS federal credit union
Smart For All

7382

Date

76-1411/1049

Pay to the Order of: $

Dollars

P.O. Box 9005
Smithtown, NY 11787-9005

Valid Thru: 02/28/25

For

MP

⑆104914115⑆ 9109009 ⑈ 7382

Check cash advances (i.e., credit card access checks) and balance transfers are processed as cash advances according to the terms of your credit card agreement and are subject to credit availability. The transactions date for each check cash advance or balance transfer made by check is the date you or the person whom the check is made payable first deposits or cashes the check. There is no grace period for Cash advance transactions; Finance charges accrue from the transaction date. The average cash advance balance method (Including new cash advances) as described in your credit card agreement and on your periodic statement is used to compute your cash advance balance.

ENDORSE HERE

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Citi Rewards+®

ILSA SHAHZADI
Member Since 2021 Account number ending in: 4358
Billing Period: **07/24/24-08/23/24**

Billing Inquiries and Customer Service
BOX 6062 SIOUX FALLS, SD 57117
1-800-THANKYOU(1-800-842-6596), (TTY: 711)
www.citicards.com

AUGUST STATEMENT	
Minimum payment due:	**$41.00**
New balance as of 08/23/24:	**$2,147.68**
Payment due date:	**09/21/24**

Late Payment Warning: If we do not receive your Minimum Payment by the date listed above, you may have to pay a late fee of up to $41 and your APRs may be increased up to the Penalty APR of 29.99%.

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).
New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

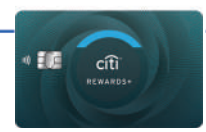
Account Summary

Previous balance	$1,082.29
Payments	-$2,000.00
Credits	-$0.00
Purchases	+$3,038.58
Cash advances	+$0.00
Fees	+$26.81
Interest	+$0.00
New balance	**$2,147.68**

Credit Limit

Revolving Credit limit	$4,500
Includes $600 cash advance limit	
Available Revolving credit	$2,352
Includes $600 available for cash advances	

thankyou from citi



Total ThankYou Member Available Point Balance: **1,794**
as of 07/31/24

» See page 2 for more information about your rewards.

For Payments, send check to: CITI CARDS, PO BOX 70166, Philadelphia PA, 19176-0166

P.O. Box 6004
Sioux Falls, SD 57117-6004

Your Monthly Statement
is Enclosed

Pay your bill from virtually anywhere with the Citi Mobile® App and Citi® Online

To download:
Text **'App15'** to **MyCiti (692484)**
or go to your device's app store.
Or visit **www.citicards.com**

Minimum payment due	**$41.00**
New balance	**$2,147.68**
Payment due date	**09/21/24**
Amount enclosed: $	

Account number ending in 4358
Please make check payable to CITI CARDS.

ILSA SHAHZADI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

CITI CARDS
PO BOX 70166
Philadelphia PA 19176-0166

ILSA SHAHZADI

Account Summary

Trans. date	Post date	Description	Amount
Payments, Credits and Adjustments			
	08/05	PAYMENT THANK YOU	-$2,000.00
Standard Purchases			
07/23	07/24	SMILE BCN2 BARCEONA ESP	
		1.00 EURO	
		Subject to Foreign Fee	$1.09
07/23	07/24	WALI GELATS I YOGURTS BARCELONA ESP	$13.35
07/23	07/24	CROISSANTERIE DEL PI BARCELONA ESP	
		14.30 EURO	
		Subject to Foreign Fee	$15.59
07/23	07/24	PULL & BEAR BARCELONA ESP	$22.28
07/23	07/24	CUCURULLA BARCELONA ESP	$39.94
07/23	07/24	IBIZA STORE BARCELONA ESP	$45.01
07/23	07/24	VAS PORTAFERRISSA BARCELONA ESP	
		45.00 EURO	
		Subject to Foreign Fee	$49.07
07/23	07/24	NAUTILUS CONCEPT BARCELONA ESP	
		50.00 EURO	
		Subject to Foreign Fee	$54.52
07/23	07/24	CALZEDONIA PORTAL C006 BARCELONA ESP	$62.75
07/23	07/24	SPORTS BARCELONA ESP	
		65.00 EURO	
		Subject to Foreign Fee	$70.88
07/23	07/24	SQ *TIBRIO S.L. Barcelona ESP	
		96.14 EURO	
		Subject to Foreign Fee	$104.78
07/24	07/24	METRO BARCELONA BARCELONA ESP	
		5.10 EURO	
		Subject to Foreign Fee	$5.56
07/24	07/24	METRO BARCELONA BARCELONA ESP	
		5.10 EURO	
		Subject to Foreign Fee	$5.56
07/24	07/24	METRO BARCELONA BARCELONA ESP	
		5.10 EURO	
		Subject to Foreign Fee	$5.56
07/24	07/24	BUY NON STOP SL BARCELONA ESP	
		8.94 EURO	
		Subject to Foreign Fee	$9.74
07/24	07/24	FARMACIA AGUILAR BARCELONA ESP	$12.43
07/24	07/24	ART I SA BARCELONA BARCELONA ESP	
		14.10 EURO	
		Subject to Foreign Fee	$15.37
07/24	07/24	SANDWICHEZ BRUNIQUER33 BARCELONA ESP	
		18.00 EURO	
		Subject to Foreign Fee	$19.62
07/24	07/24	SPORTS BARCELONA ESP	
		65.00 EURO	
		Subject to Foreign Fee	$70.84
07/25	07/25	PAU MARTINEZ TOME BARCELONA ESP	

thankyou from citi

Member ID: 8910233265939974

ThankYou Points Earned This Period

2x on Supermarkets and Gas Stations [1]	348
1x on Other Purchases	2,871
Round Up[2]	441
Citi Travel℠ Points**	0
10% Points Back[3]	125
1,250 Points Redeemed This Period	
Total Earned This Period	**3,785**

» Visit thankyou.com to redeem points or see full rewards details.

[1]Earn 2 ThankYou Points per $1 spent at supermarkets and gas stations for the first $6,000 in purchases per year and then 1 ThankYou Point per $1 spent thereafter.

[2]Every purchase gets rounded up to the nearest 10 points. Points earned due to rounding will sometimes appear in the purchase categories (e.g., the 2X Supermarket or 1X Other Purchases categories) and not in the Round Up category.

[3]Get 10% Points Back for the first 100,000 ThankYou Points you redeem per year.

*Bonus Points may take one to two billing cycles to appear on your statement. Please refer to the specific terms and conditions pertaining to the promotion for further details.

**The 5X points earned on hotels, car rentals, and attractions booked through Citi Travel℠ will be added to Citi Travel Points.

ILSA SHAHZADI

Standard Purchases, cont'd

Trans. date	Post date	Description	Amount
		20.00 EURO	
		Subject to Foreign Fee	$21.74
07/25	07/25	FLORENCIA CUCURULLA 1 BARCELONA ESP	
		12.99 EURO	
		Subject to Foreign Fee	$14.12
07/25	07/25	DRUNI,S.A BARCELONA ESP	$31.12
07/25	07/25	HENNA BARCELONA ESP	
		45.00 EURO	
		Subject to Foreign Fee	$48.91
07/25	07/25	AROA BARCELONA ESP	$76.55
07/26	07/26	VUELING VW9VMH VUELING.COM ESP	
		50.00 EURO	
		Subject to Foreign Fee	$54.33
		NAME: ADEENA SHAHZADI	
		DEPART: 07/26/24	
		BCN TO PMI : VY: CLASS: A : STOP:	
07/26	07/26	VUELING VW9VMH VUELING.COM ESP	
		100.00 EURO	
		Subject to Foreign Fee	$108.67
		NAME: ADEENA SHAHZADI	
		DEPART: 07/26/24	
		BCN TO PMI : VY: CLASS: A : STOP:	
07/28	07/28	REBOSTET PALMA ESP	$19.47
07/30	07/30	TAXI2AIRPORT.COM B.V. AMSTERDAM NLD	$111.94
07/31	07/31	LIDL COSLADA - SAN PAB ALCOBENDAS ESP	$4.99
08/01	08/01	WH SMITH AEROPUERTO MA MADRID ESP	
		4.99 EURO	
		Subject to Foreign Fee	$5.41
08/02	08/02	LOY*NORTHWELLGOHEALTHU ATLANTA GA	$30.00
08/03	08/03	Amazon Prime*RF9K00G62 8882804331 WA	$16.28
08/03	08/03	SQ *SOUTHDOWN COFFEE - Port Jefferso NY	$11.05
08/03	08/03	BP#14752453117 NESCQPS CENTEREACH NY	$47.20
08/06	08/06	STOP & SHOP 2565 OCEANSIDE NY	$18.13
08/07	08/07	SIMPLISAFE 888-957-4675 MA	$32.57
	08/07	MTA*NYCT PAYGO RECOVER NEW YORK NY	$2.90
	08/07	MTA*NYCT PAYGO NEW YORK NY	$2.90
08/09	08/09	MTA*LIRR ETIX TICKET 718-217-5477 NY	$14.50
08/09	08/09	AMZ*hjvh744qn WHSmith Las Vegas NV	$2.17
08/09	08/09	1821-TOR RELAY TERM 3 MISSISSAUGA CAN	
		5.64 CANADIAN DOLLAR	
		Subject to Foreign Fee	$4.11
08/09	08/09	TIM HORTONS #4215#QTH MISSISSAUGA CAN	
		8.33 CANADIAN DOLLAR	
		Subject to Foreign Fee	$6.07
08/09	08/09	PRESTO FARE/5F0P6BQWFK Toronto CAN	
		3.30 CANADIAN DOLLAR	
		Subject to Foreign Fee	$2.41
08/09	08/09	REXALL PHARMACY #1974 TORONTO CAN	
		19.02 CANADIAN DOLLAR	
		Subject to Foreign Fee	$13.87

ILSA SHAHZADI

Standard Purchases, cont'd

Trans. date	Post date	Description	Amount
08/09	08/09	NY CREPERIE LA GUARDIA AI NY	$38.06
08/10	08/10	SQ *CRAIG'S COOKIES TORONTO CAN	
		11.81 CANADIAN DOLLAR	
		Subject to Foreign Fee	$8.61
08/10	08/10	ONE MORE CONVENIENCE TORONTO CAN	
		9.28 CANADIAN DOLLAR	
		Subject to Foreign Fee	$6.77
08/10	08/10	SP BLUE BANANA TORONTO CAN	
		24.83 CANADIAN DOLLAR	
		Subject to Foreign Fee	$18.10
08/10	08/10	LYFT *1 RIDE 08-09 VANCOUVER CAN	
		50.74 CANADIAN DOLLAR	
		Subject to Foreign Fee	$36.97
08/10	08/10	LYFT *1 RIDE 08-09 SAN FRANCISCO CA	$68.10
08/10	08/10	BUNNER'S BAKESHOP TORONTO CAN	
		15.64 CANADIAN DOLLAR	
		Subject to Foreign Fee	$11.40
08/11	08/11	HARBOURFRONT CAFE TORONTO CAN	
		29.53 CANADIAN DOLLAR	
		Subject to Foreign Fee	$21.53
08/12	08/12	AMERICAN0010286658522 TORONTO CAN	
		50.25 CANADIAN DOLLAR	
		Subject to Foreign Fee	$36.64
		NAME: ADEENA/SHAHZADI	
		DEPART: 08/12/24	
		EBC TO FEE : AA: CLASS: Y : STOP:O	
08/12	08/12	YYZ ARCHEO FOCACCERIA MISSISSAUGA CAN	
		20.08 CANADIAN DOLLAR	
		Subject to Foreign Fee	$14.64
08/12	08/12	TST*3 BROTHERS OF RVC Rockville Cen NY	$9.99
08/13	08/13	LYFT *1 RIDE 08-12 VANCOUVER CAN	
		50.10 CANADIAN DOLLAR	
		Subject to Foreign Fee	$36.53
08/13	08/13	TRADER JOE S #552 OCEANSIDE NY	$49.66
08/13	08/13	LYFT *1 RIDE 08-12 SAN FRANCISCO CA	$58.68
08/14	08/14	MTA*LIRR ETIX TICKET 718-217-5477 NY	$14.50
08/14	08/14	D&Y CONTINENTAL FRUIT JERSEY CITY NJ	$2.06
	08/14	PATH TAPP PAYGO CP NEW JERSEY NJ	$2.75
08/14	08/14	CENTRAL MARKET NEW YORK NY	$11.92
08/14	08/14	SQ *450 PARK AVENUE LL New York NY	$13.61
	08/14	PATH TAPP PAYGO CP NEW JERSEY NJ	$2.75
08/14	08/14	PRET A MANGER 134 NEW YORK NY	$10.89
08/15	08/15	MTA*LIRR ETIX TICKET 718-217-5477 NY	$10.75
08/15	08/15	LYFT *1 RIDE 08-14 SAN FRANCISCO CA	$11.40
08/15	08/15	SPEEDWAY 07804 OCEANSIDE NY	$23.89
08/20	08/20	ADIDAS US ONLINE STORE PORTLAND OR	$162.94
08/20	08/20	FOREVER21 1886 GARDEN CITY NY	$7.59
08/20	08/20	SEPHORA ROOSEVELT FIEL GARDEN CITY NY	$109.72
08/20	08/20	GREENLEAFS & BANANAS GARDEN CITY NY	$14.64
08/20	08/20	URBAN OUTFITTERS #55 GARDEN CITY NY	$51.27
08/21	08/21	CVS/PHARMACY #00230 OCEANSIDE NY	$42.35

Standard Purchases, cont'd

Trans. date	Post date	Description	Amount
08/21	08/21	SQ *BEST EYEBROW THREA Oceanside NY	$16.24
08/21	08/21	MYSTIQUE BOUTIQUE ROCK ROCKVILLE CTR NY	$69.52
08/22	08/22	DUANE READE #21437 NEW YORK NY	$4.13
08/22	08/22	AZZA FAHMY JEWELLER LONDON GBR	$675.00
08/22	08/22	MTA*NYCT PAYGO NEW YORK NY	$2.90
08/22	08/22	MTA*NYCT PAYGO NEW YORK NY	$2.90
08/22	08/22	MTA*NYCT PAYGO NEW YORK NY	$2.90
08/22	08/22	MTA*NYCT PAYGO NEW YORK NY	$2.90
08/22	08/22	SQ *MADAME BONTE 94 New York NY	$7.53
08/23	08/23	MTA*LIRR ETIX TICKET 718-217-5477 NY	$9.75
	08/23	MTA*LIRR ETIX TICKET 718-217-5477 NY	$10.75

Fees charged

Date	Description	Amount
08/23	FOREIGN TRANSACTION FEE	$26.81
Total fees charged in this billing period		**$26.81**

Interest charged

Total interest charged in this billing period **$0.00**

2024 totals year-to-date

Total fees charged in 2024	**$37.90**
Total interest charged in 2024	**$0.00**

Interest charge calculation

Days in billing cycle: **31**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.74% (V)	$0.00 (D)	$0.00
ADVANCES			
Standard Adv	29.99% (V)	$0.00 (D)	$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

Account messages

Your Card(s) provide(s) the convenience of transacting in foreign currencies worldwide wherever Mastercard is accepted without having to exchange and carry more foreign currency than you need for your transaction. Each purchase you make in a foreign currency is subject to a one-time transaction fee.

Important Information If you have questions about marketing communications, please visit www.citi.com/offersforyou or call the number on the back of your card. (TTY: We accept 711 or other Relay Service.)

About Interest Charges

How We Calculate Interest. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (D). We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances. We use the **average daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the billing period, as applicable.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.

Your Rights

What To Do If You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at the address for billing inquiries and correspondence shown on the front of your statement. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us online or in writing at the Customer Service address shown on front of statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Other Account and Payment Information

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency please.
- Include your name and the last four digits of your account number.

How to Report a Lost or Stolen Card. Call the Customer Service number at the top of the page.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

Membership Fee. Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at Citi Brands Credit Bureau Disputes, PO Box 6241, Sioux Falls, SD 57117.

Payment Amount
You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

IBSCSR.2-0722

Payments other than by mail

Online. See the front of your statement on how to make a payment.

Phone. For phone payments, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicate on the phone. You also authorize Citi to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling the number on the front of your statement within the timeframe disclosed to you on the phone.

AutoPay. Visit **autopay.citicards.com** to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Bankcard Payments Department
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Citi Rewards+®

ILSA SHAHZADI
Member Since 2021 Account number ending in: 4358
Billing Period: **06/26/24-07/23/24**

Billing Inquiries and Customer Service
BOX 6062 SIOUX FALLS, SD 57117
1-800-THANKYOU(1-800-842-6596), (TTY: 711)
www.citicards.com

JULY STATEMENT

Minimum payment due:	**$41.00**
New balance as of 07/23/24:	**$1,082.29**
Payment due date:	**08/21/24**

Late Payment Warning: If we do not receive your Minimum Payment by the date listed above, you may have to pay a late fee of up to $41 and your APRs may be increased up to the Penalty APR of 29.99%.

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).
New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Account Summary

Previous balance	$1,271.10
Payments	-$1,400.00
Credits	-$0.00
Purchases	+$1,200.10
Cash advances	+$0.00
Fees	+$11.09
Interest	+$0.00
New balance	**$1,082.29**

Credit Limit

Revolving Credit limit	$4,500
Includes $600 cash advance limit	
Available Revolving credit	$3,417
Includes $600 available for cash advances	

thankyou from citi

Total ThankYou Member Available Point Balance: **1,835**
as of 06/30/24

» See page 2 for more information about your rewards.

For Payments, send check to: CITI CARDS, PO BOX 70166, Philadelphia PA, 19176-0166

citi

P.O. Box 6004
Sioux Falls, SD 57117-6004

Your Monthly Statement is Enclosed

Pay your bill from virtually anywhere with the Citi Mobile® App and Citi® Online

To download:
Text **'App15'** to **MyCiti (692484)**
or go to your device's app store.
Or visit **www.citicards.com**

Minimum payment due	**$41.00**
New balance	**$1,082.29**
Payment due date	**08/21/24**
Amount enclosed: $	

Account number ending in 4358
Please make check payable to CITI CARDS.

ILSA SHAHZADI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

CITI CARDS
PO BOX 70166
Philadelphia PA 19176-0166

ILSA SHAHZADI

Account Summary

Trans. date	Post date	Description	Amount
Payments, Credits and Adjustments			
	07/08	PAYMENT THANK YOU	-$1,400.00
Standard Purchases			
06/25	06/26	THE FRENCH WORKSHOP GARDEN CITY NY	$9.07
06/26	06/26	DUNKIN #304699 Q35 LYNBROOK NY	$7.88
06/27	06/27	DOLLAR TREE ROCKVILLE CEN NY	$1.36
06/27	06/27	SQ *GROUND CENTRAL COF Lynbrook NY	$6.52
06/27	06/27	MYSTIQUE BOUTIQUE ROCK ROCKVILLE CTR NY	$77.90
06/28	06/28	ROCKVILLE CENTRE PARKI ROCKVILLE CEN NY	$1.75
06/28	06/28	SISTERS NAIL & SPA ROCKVILLE CEN NY	$73.00
07/01	07/01	TST* SUGARBERRY Rockville Cen NY	$4.50
07/02	07/02	NO RUSH CAFE FREEPORT NY	$5.54
07/03	07/03	Amazon Prime*R70E07M00 8882804331 WA	$16.28
07/03	07/03	TST* SUGARBERRY Rockville Cen NY	$4.25
07/03	07/03	SQ *GROUND CENTRAL COF Lynbrook NY	$13.15
07/04	07/04	SQ *CARNIVAL EATS & TR Lynbrook NY	$10.00
07/04	07/04	SQ *CARNIVAL EATS & TR Lynbrook NY	$11.00
07/05	07/05	SPEEDWAY 07804 OCEANSIDE NY	$1.89
07/06	07/06	TST* DRUTHERS COFFEE Stony Brook NY	$8.69
07/07	07/07	SIMPLISAFE 888-957-4675 MA	$32.57
07/10	07/10	ROCKVILLE CENTRE PARKI ROCKVILLE CEN NY	$1.50
07/10	07/10	SPEEDWAY 07804 OCEANSIDE NY	$9.19
07/10	07/10	SPEEDWAY 07804 OCEANSIDE NY	$47.92
07/10	07/10	TST* SUGARBERRY Rockville Cen NY	$4.75
07/11	07/11	NO RUSH CAFE FREEPORT NY	$6.04
07/11	07/11	TRADER JOE S #552 OCEANSIDE NY	$10.75
07/12	07/12	TST* SUGARBERRY Rockville Cen NY	$4.95
07/12	07/12	TST* SUGARBERRY Rockville Cen NY	$5.95
07/12	07/12	ROCKVILLE CENTRE PARKI ROCKVILLE CEN NY	$0.50
07/12	07/12	ROCKVILLE CENTRE PARKI ROCKVILLE CEN NY	$1.50
07/12	07/12	ROCKVILLE CENTRE PARKI ROCKVILLE CEN NY	$1.75
07/14	07/14	SQ *SWEETWATERS COFFEE Smithtown NY	$4.07
07/14	07/14	TOUS LES JOURS SMITHTO SMITHTOWN NY	$5.97
07/16	07/16	TST* SUGARBERRY Rockville Cen NY	$9.70
07/17	07/17	AMAZON MKTPL*RS8TD3VQ2 Amzn.com/bill WA	$1.62
07/17	07/17	AMAZON MKTPL*RS46U1X42 Amzn.com/bill WA	$6.07
07/17	07/17	Amazon.com*RS9598SL0 Amzn.com/bill WA	$9.28
07/17	07/17	AMAZON MKTPL*RS1573GC1 Amzn.com/bill WA	$21.71
07/17	07/17	STOP & SHOP 2565 OCEANSIDE NY	$36.82
07/17	07/17	IC* INSTACART 8882467822 CA	$21.69
07/17	07/17	CENTRAL MARKET NEW YOR NEW YORK NY	$8.23
	07/18	LYFT *1 RIDE 07-17 SAN FRANCISCO CA	$25.69
07/18	07/18	MTA*LIRR ETIX TICKET 718-217-5477 NY	$9.75
07/18	07/18	MTA*LIRR ETIX TICKET 718-217-5477 NY	$10.75
07/19	07/19	LAVIDA MASSAGE HILLSID 631-9799000 NY	$150.00

thankyou from citi

Member ID: 8910233265939974

ThankYou Points Earned This Period

2x on Supermarkets and Gas Stations [1]	**257**
1x on Other Purchases	**1,078**
Round Up[2]	**275**
Citi Travel℠ Points**	**0**
10% Points Back[3]	**184**
1,835 Points Redeemed This Period	
Total Earned This Period	**1,794**

» Visit thankyou.com to redeem points or see full rewards details.

[1]Earn 2 ThankYou Points per $1 spent at supermarkets and gas stations for the first $6,000 in purchases per year and then 1 ThankYou Point per $1 spent thereafter.

[2]Every purchase gets rounded up to the nearest 10 points. Points earned due to rounding will sometimes appear in the purchase categories (e.g., the 2X Supermarket or 1X Other Purchases categories) and not in the Round Up category.

[3]Get 10% Points Back for the first 100,000 ThankYou Points you redeem per year.

*Bonus Points may take one to two billing cycles to appear on your statement. Please refer to the specific terms and conditions pertaining to the promotion for further details.

**The 5X points earned on hotels, car rentals, and attractions booked through Citi Travel℠ will be added to Citi Travel Points.

ILSA SHAHZADI

Standard Purchases, cont'd

Trans. date	Post date	Description	Amount
07/20	07/20	JFK T8 CIBO EXPRESS QUEENS NY	$57.36
07/21	07/21	PASTISERIA LA COLMENA BARCELONA ESP	
		4.45 EURO	
		Subject to Foreign Fee	$4.86
07/21	07/21	LA PIZZA DEL BORN BARCELONA ESP	$22.98
	07/21	BOLT.EU/O/2407211257 Tallinn EST	$31.94
07/22	07/22	CHOCOLAT BOX CAPELLANS BARCELONA ESP	
		7.20 EURO	
		Subject to Foreign Fee	$7.86
07/22	07/22	FARMACIA ALBERTO RAMOS BARCELONA ESP	
		8.80 EURO	
		Subject to Foreign Fee	$9.61
07/22	07/22	CAPUCCINO RAMBLA BARCELONA ESP	$15.53
07/22	07/22	MUSTAFA CAN GEMUSA KEB BARCELONA ESP	
		19.00 EURO	
		Subject to Foreign Fee	$20.75
07/22	07/22	S.E.CATEDRAL BASILICA BARCELONA ESP	$31.64
07/22	07/22	MM BARCELONA FONTANELL PRAT DE LLOBR ESP	
		45.15 EURO	
		Subject to Foreign Fee	$49.30
07/22	07/22	VIATORTRIPADVISOR UK LONDON GBR	
		226.00 EURO	
		Subject to Foreign Fee	$246.77

Fees charged

Date	Description	Amount
07/23	FOREIGN TRANSACTION FEE	$11.09
Total fees charged in this billing period		**$11.09**

Interest charged

Total interest charged in this billing period **$0.00**

2024 totals year-to-date

Total fees charged in 2024	**$11.09**
Total interest charged in 2024	**$0.00**

Interest charge calculation

Days in billing cycle: **28**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.74% (V)	$0.00 (D)	$0.00
ADVANCES			
Standard Adv	29.99% (V)	$0.00 (D)	$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

ILSA SHAHZADI

Account messages

Your Card(s) provide(s) the convenience of transacting in foreign currencies worldwide wherever Mastercard is accepted without having to exchange and carry more foreign currency than you need for your transaction. Each purchase you make in a foreign currency is subject to a one-time transaction fee.

Important Information If you have questions about marketing communications, please visit www.citi.com/offersforyou or call the number on the back of your card. (TTY: We accept 711 or other Relay Service.)

About Interest Charges

How We Calculate Interest. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (D). We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances. We use the **average daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the billing period, as applicable.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.

Your Rights

What To Do If You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at the address for billing inquiries and correspondence shown on the front of your statement. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us online or in writing at the Customer Service address shown on front of statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Other Account and Payment Information

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency please.
- Include your name and the last four digits of your account number.

How to Report a Lost or Stolen Card. Call the Customer Service number at the top of the page.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

Membership Fee. Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at Citi Brands Credit Bureau Disputes, PO Box 6241, Sioux Falls, SD 57117.

Payment Amount
You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Payments other than by mail

Online. See the front of your statement on how to make a payment.

Phone. For phone payments, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicate on the phone. You also authorize Citi to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling the number on the front of your statement within the timeframe disclosed to you on the phone.

AutoPay. Visit **autopay.citicards.com** to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Bankcard Payments Department
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Citi Rewards+®

ILSA SHAHZADI
Member Since 2021 Account number ending in: 4358
Billing Period: **05/24/24-06/25/24**

Billing Inquiries and Customer Service
BOX 6062 SIOUX FALLS, SD 57117
1-800-THANKYOU(1-800-842-6596), (TTY: 711)
www.citicards.com

JUNE STATEMENT

Minimum payment due:	**$41.00**
New balance as of 06/25/24:	**$1,271.10**
Payment due date:	**07/21/24**

Late Payment Warning: If we do not receive your Minimum Payment by the date listed above, you may have to pay a late fee of up to $41 and your APRs may be increased up to the Penalty APR of 29.99%.

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).
New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

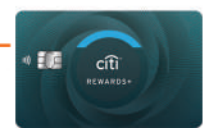
Account Summary

Previous balance	$974.97
Payments	-$975.00
Credits	-$0.00
Purchases	+$1,271.13
Cash advances	+$0.00
Fees	+$0.00
Interest	+$0.00
New balance	**$1,271.10**

Credit Limit

Revolving Credit limit	$4,500
Includes $600 cash advance limit	
Available Revolving credit	$3,228
Includes $600 available for cash advances	

thankyou from citi



Total ThankYou Member Available Point Balance: **1,851**
as of 05/31/24

» See page 2 for more information about your rewards.

For Payments, send check to: CITI CARDS, PO BOX 70166, Philadelphia PA, 19176-0166

P.O. Box 6004
Sioux Falls, SD 57117-6004

Your Monthly Statement is Enclosed

Pay your bill from virtually anywhere with the Citi Mobile® App and Citi® Online

To download:
Text **'App15'** to **MyCiti (692484)**
or go to your device's app store.
Or visit **www.citicards.com**

Minimum payment due	**$41.00**
New balance	**$1,271.10**
Payment due date	**07/21/24**
Amount enclosed: $	

Account number ending in 4358
Please make check payable to CITI CARDS.

ILSA SHAHZADI
3 CLEMATIS CT
LAKE GROVE NY 11755-1839

CITI CARDS
PO BOX 70166
Philadelphia PA 19176-0166

ILSA SHAHZADI

Account Summary

Trans. date	Post date	Description	Amount
Payments, Credits and Adjustments			
	06/03	PAYMENT THANK YOU	-$975.00
Standard Purchases			
05/23	05/24	CVS/PHARMACY #00230 OCEANSIDE NY	$36.28
05/23	05/24	SEPHORA ROOSEVELT FIEL GARDEN CITY NY	$71.69
05/23	05/24	GREENLEAFS & BANANAS GARDEN CITY NY	$20.18
05/25	05/25	SEPHORA SMITH HAVEN LAKE GROVE NY	$222.68
05/27	05/27	STOP & SHOP 0553 SOUTH SETAUCK NY	$3.79
05/28	05/28	AC MARRIOTT NY TIME NEW YORK NY	$382.76
		PHONE NUMBER: 2123982700	
		FOLIO NUMBER: M15152	
		ARRIVE: 05/28/24 DEPART: 05/28/24	
05/29	05/29	SPEEDWAY 07804 OCEANSIDE NY	$6.22
05/29	05/29	STOP & SHOP 2565 OCEANSIDE NY	$57.50
05/31	05/31	IC* INSTACART 8882467822 CA	$23.63
06/02	06/02	MTA*NYCT PAYGO NEW YORK NY	$2.90
06/03	06/03	Amazon Prime*LA9907BJ3 8882804331 WA	$16.28
06/03	06/03	LYFT *1 RIDE 06-02 SAN FRANCISCO CA	$12.91
06/03	06/03	SPEEDWAY 07804 OCEANSIDE NY	$49.36
06/03	06/03	SQ *GROUND CENTRAL COF Lynbrook NY	$8.60
06/04	06/04	AMZN Mktp US*JR1EY56R3 Amzn.com/bill WA	$12.34
06/04	06/04	AMZN Mktp US*W68HQ9PL3 Amzn.com/bill WA	$65.16
06/04	06/04	SEPHORA ROOSEVELT FIEL GARDEN CITY NY	$34.76
06/07	06/07	SIMPLISAFE 888-957-4675 MA	$32.57
06/08	06/08	DD/BR #339742 Q35 VALLEY STRM NY	$4.99
06/10	06/10	SQ *GROUND CENTRAL COF Lynbrook NY	$5.16
06/10	06/10	LYFT 1 RIDE 06-09 8558659553 CA	$31.47
06/12	06/12	TRADER JOE S #552 OCEANSIDE NY	$20.77
06/12	06/12	TST* SUGARBERRY Rockville Cen NY	$4.50
06/13	06/13	TST* SUGARBERRY Rockville Cen NY	$5.50
06/18	06/18	LYFT 1 RIDE 06-17 8558659553 CA	$20.63
06/19	06/19	European Wax Lynbrook Lynbrook NY	$35.00
06/19	06/19	C.O.L.B - BEACH PARK LONG BEACH NY	$30.00
06/24	06/24	GULF OIL LP HOLTSVILLE NY	$53.50

Fees charged

Total fees charged in this billing period	**$0.00**

Interest charged

Total interest charged in this billing period	**$0.00**

2024 totals year-to-date

Total fees charged in 2024	**$0.00**
Total interest charged in 2024	**$0.00**

thankyou from citi

Member ID: 8910233265939974

ThankYou Points Earned This Period

2x on Supermarkets and Gas Stations[1]	**430**
1x on Other Purchases	**1,058**
Round Up[2]	**162**
Citi Travel℠ Points**	**0**
10% Points Back[3]	**185**
1,851 Points Redeemed This Period	
Total Earned This Period	**1,835**

» Visit thankyou.com to redeem points or see full rewards details.

[1]Earn 2 ThankYou Points per $1 spent at supermarkets and gas stations for the first $6,000 in purchases per year and then 1 ThankYou Point per $1 spent thereafter.

[2]Every purchase gets rounded up to the nearest 10 points. Points earned due to rounding will sometimes appear in the purchase categories (e.g., the 2X Supermarket or 1X Other Purchases categories) and not in the Round Up category.

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**The 5X points earned on hotels, car rentals, and attractions booked through Citi Travel℠ will be added to Citi Travel Points.

ILSA SHAHZADI

Interest charge calculation

Days in billing cycle: **33**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.74% (V)	$0.00 (D)	$0.00
ADVANCES			
Standard Adv	29.99% (V)	$0.00 (D)	$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

Account messages

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How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.

Your Rights

What To Do If You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at the address for billing inquiries and correspondence shown on the front of your statement. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
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- We can apply any unpaid amount against your credit limit.

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If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us online or in writing at the Customer Service address shown on front of statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Other Account and Payment Information

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

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- Include your name and the last four digits of your account number.

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Payments other than by mail

Online. See the front of your statement on how to make a payment.

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AutoPay. Visit **autopay.citicards.com** to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Bankcard Payments Department
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.