APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	**FIRST NAME**	**M.I.**	**SUFFIX**
Lacerda	Kamila		

SSN	**BIRTH DATE**	**PHONE - TYPE**
-**-*	5/1/1995	(862) 323-4030 - Mobile

EMAIL
kamilaelacerda@gmail.com

CURRENT ADDRESS

STREET ADDRESS	**CITY**	**STATE**	**ZIP**
70 Passaic Ave	Kearny	NJ	07032

MOVE IN DATE	**MOVE OUT DATE**	**MONTHLY RENT**
	current	$3,300.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	**EMPLOYER/COMPANY**
Seller	Regias

SUPERVISOR	**SUPERVISOR PHONE**	**SALARY**	**START DATE**
		$190.00/Yr.	
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
25 Park ln	Jersey City	NJ	07310

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?
☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

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

Were you referred by a broker?
NO

I (we) have seen the actual apartment for which I (we) are applying?:
NO

Preferred Mailing Address:
70 Passaic Ave, Kearny, NJ 07032 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.
2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.
3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.
4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

Initials: K.L. FAC46602

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Kamila Lacerda*

Signed by Kamila Lacerda
Thu Dec 19 2024 12:42:11 PM EST
Key: FAC46602; IP Address: 173.63.212.79

Kamila Lacerda *(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**
Kamila Lacerda	XXXXXXXXXXXX3094	15359608	$21.50

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

Initials: K.L. FAC46602

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	**FIRST NAME**	**M.I.**	**SUFFIX**
Sharma	Rahul		

SSN	**BIRTH DATE**	**PHONE - TYPE**
-**-*	10/17/1970	(201) 661 - 4387 - Mobile

EMAIL
rahuldsharma@yahoo.com

CURRENT ADDRESS

STREET ADDRESS	**CITY**	**STATE**	**ZIP**
268 Mountain Avenue	Ridgewood	NJ	07450

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

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	**EMPLOYER/COMPANY**
Executive Director/ Portfolio Manager	Schafer Cullen Capital Management

SUPERVISOR	**SUPERVISOR PHONE**	**SALARY**	**START DATE**
Miriam Rey	(646) 200 - 7636	$3,000,000.00/Yr.	
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
645 5th Avenue	New York	NY	10022

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?
☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

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

Were you referred by a broker?
NO

I (we) have seen the actual apartment for which I (we) are applying?:
NO

Preferred Mailing Address:
268 Mountain Avenue, Ridgewood, NJ 07450 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.
2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.
3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.
4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

Initials: R.S. 57657E28

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Rahul Sharma*

Signed by Rahul Sharma
Sat Dec 14 2024 02:46:01 PM EST
Key: 57657E28; IP Address: 174.230.188.141

Rahul Sharma *(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**
Rahul Sharma	XXXXXXXXXXXX2729	15345515	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: R.S. 57657E28

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 Kamila Lacerda

The property's screening criteria result

PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Kamila Lacerda: 610

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
Employment verification must not be Verified False		Pass/Fail	PENDING
Bank Verifications			👍
Bank verification must not be Verified False or Any Negative Reference		Pass/Fail	👍
Bank verification must not be Unable to Verify		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	👍
Alcohol	None ever	Pass/Fail	👍
Bad Check	None ever	Pass/Fail	👍
Criminal Other	None ever	Pass/Fail	👍
Drug Manufacture Distribution	None ever	Pass/Fail	👍
Drug Marijuana Use	None ever	Pass/Fail	👍
Drug Meth Manufacture	None ever	Pass/Fail	👍
Drug Use	None ever	Pass/Fail	👍
Fraud	None ever	Pass/Fail	👍
Government Obstruction	None ever	Pass/Fail	👍
Kidnapping	None ever	Pass/Fail	👍
Property Destruction	None ever	Pass/Fail	👍
Property Other	None ever	Pass/Fail	👍
Property Theft	None ever	Pass/Fail	👍
Prostitution	None ever	Pass/Fail	👍
Sex Offense Coerced	None ever	Pass/Fail	👍
Sex Offense Willful	None ever	Pass/Fail	👍
Society Other	None ever	Pass/Fail	👍
Violent Fatal	None ever	Pass/Fail	👍
Violent Non Fatal	None ever	Pass/Fail	👍
Weapons	None ever	Pass/Fail	👍
Wildlife	None ever	Pass/Fail	👍
Is not a registered sex offender		Pass/Fail	👍

NOTIFICATION(S)

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$190.00
Total **verified** annual income	$212,297.28
Total **verified** combined annual income to rent ratio	415.34 (based on rent of $8,811.70)
Total number of accounts	11
Accounts with no late payments	9 (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	$37,514.00 ($0.00 past due)
Outstanding revolving debt	$12,089.00 (18% of limit) ($0.00 past due)
Outstanding loan balance	$25,425.00 ($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:	Kamila Lacerda	KAMILA LACERDA KAMILA DESOUZA LACERDA KAMILA E. DESOUZA-LACERDA
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1995	5/**/1995

Addresses	From Application	From Equifax
	70 Passaic Ave Kearny, NJ 07032 - US	70 PASSAIC AVE. 211 KEARNY, NJ 07032 (Applicant) Reported 11/2024 33 FREEMAN ST. A1 NEWARK, NJ 07105 (Applicant) Reported 9/2024

Employment	From Application	From Equifax
Applicant:	Seller Regias $190.00/Yr. Total annual Income: $190.00	

Income Verifications

Requested For	Requested Date
Kamila Lacerda	12/14/2024

Date	Consumer Provided Income Source	Total Deposits (90 Days)	Verified Annual Income
12/19/2024	Bank connection	$53,074.31	$212,297.28 *Income amount used in scoring

Bank Institution	Account Type	Account Holder	Total Deposits (90 Days)
Bank of America	Checking	KAMILA E DE SOUZA LACERDA	$53,074.31

Date	Income Source	Amount
10/9/2024	BOFA FIN CTR 12/17 #XXXXX2676 DEPOSIT 500 Frank E Rodge	$3,500.00
10/10/2024	BOFA FIN CTR 12/17 #XXXXX2676 DEPOSIT 500 Frank E Rodge	$5,610.00
11/12/2024	BOFA FIN CTR 12/17 #XXXXX2676 DEPOSIT 500 Frank E Rodge	$3,000.00
11/29/2024	BOFA FIN CTR 12/17 #XXXXX2676 DEPOSIT 500 Frank E Rodge	$5,000.00
12/17/2024	BOFA FIN CTR 12/17 #XXXXX2676 DEPOSIT 500 Frank E Rodge	$7,600.00
9/30/2024	Transfer PAYPAL	$2,000.00
10/3/2024	Transfer PAYPAL	$2,000.00
10/9/2024	Transfer PAYPAL	$2,000.00
10/29/2024	Transfer PAYPAL	$2,000.00
11/18/2024	Transfer PAYPAL	$2,000.00
11/19/2024	Transfer PAYPAL	$4,000.00
11/26/2024	Transfer PAYPAL	$4,975.00
12/12/2024	Transfer PAYPAL	$319.31
9/23/2024	BKOFAMERICA ATM 12/16 #XXXXX9176 DEPOSIT HARRISON	$3,000.00
10/7/2024	BKOFAMERICA ATM 12/16 #XXXXX9176 DEPOSIT HARRISON	$1,180.00
10/9/2024	BKOFAMERICA ATM 12/16 #XXXXX9176 DEPOSIT HARRISON	$2,150.00
12/16/2024	BKOFAMERICA ATM 12/16 #XXXXX9176 DEPOSIT HARRISON	$940.00
12/16/2024	BKOFAMERICA ATM 12/16 #XXXXX9176 DEPOSIT HARRISON	$1,800.00

From RealPage

Requested For Kamila Lacerda Requested Date 12/21/2024	**Employer** Regias	**Position Held** Seller	**Annual Salary** $190.00	**Supervisor**
	Results Pending			

Bank Verifications

From RealPage

Requested For Kamila Lacerda Requested Date 12/21/2024	**Bank Name**	**Account Number**	**Results** Verified Correct	**Contact** Bank of America Bank Statement (10/23/2024)
	Account Type Checking	**Current Balance** $3,379.95	**Record of overdrafts or other problems?** No	

Comments From On-Site.com

11/19 2:41 PM EST (JMOR) - Verified correct from bank statement provided.
11/19 2:41 PM EST (JMOR) - Bank of America Checking Account Balance (5085): $3,379.95
11/19 2:41 PM EST (JMOR) - *Bank statement on file*
11/18 4:28 PM EST (JMOR) - We emailed the applicant at kamilaelacerda@gmail.com to obtain a personal checking, savings, money market or portfolio statement within the last 60 days.
11/18 4:28 PM EST (JMOR) - Pending current bank statement to begin the verification process.

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Kamila Lacerda	Multistate Search	11/15/2017 - 11/15/2024	11/15/2024	11/15/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Kamila Lacerda	11/15/2024	11/15/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Kamila Lacerda	11/15/2024	11/15/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name RealPage AI Score (Applicant)	**Score** 610	**Score Factors** 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)	670	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information Balances on bankcard or revolving accounts too high compared to credit limits
	Description	
	This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	1/2023	10/2024					$25,425.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$977.00	$46,938.00	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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT CARD FB&T (Applicant)	6/2022	9/2024					$5,108.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$19.00	$5,757.00	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
10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	2/2024	9/2024					$4,849.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,664.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0
10/24		8/24		6/24		4/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	8/2020	9/2024	1	0	0		$1,159.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$35.00	$1,628.00	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
10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BLOOMINGDALES (Applicant)	8/2024	9/2024					$436.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$46.00	$436.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0
10/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	10/2022	10/2024					$321.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$972.00	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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/AMAZON PLCC (Applicant)	2/2024	9/2024					$208.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$29.00	$555.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0
10/24		8/24		6/24		4/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT ONE BANK (Applicant)	6/2022	10/2024					$8.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$8.00	$752.00	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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/SE (Applicant)	11/2022	2/2024	1	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$547.00	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	2	0	0	0	0	0	0	0
10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	12/2021	12/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$542.00	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
3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSION LANE TAB BAN (Applicant)	9/2022	11/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$246.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0
1/23		11/22	

Previous Credit Inquiries	
From Equifax	
10/2024	WELLS FARGO CARD SER (Applicant)
8/2024	TIFFANY & COMPANY US (Applicant)

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 Rahul Sharma

The property's screening criteria result

PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Rahul Sharma: 827

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$3,000,000.00
Total **verified** annual income	$3,447,595.20
Total **verified** combined annual income to rent ratio	415.34 (based on rent of $8,811.70)
Total number of accounts	21
Accounts with no late payments	21 (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	$2,237,544.00 ($0.00 past due)
Outstanding revolving debt	$39,978.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$2,197,566.00 ($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:	Rahul Sharma	RAHUL D L. SHARMA RAHUL D. SHARMA
SSN:	***-**-****	***-**-****
Birth Date:	10/**/1970	10/**/1970

Addresses	From Application	From Equifax
	268 Mountain Avenue Ridgewood, NJ 07450 - US	268 MOUNTAIN AVE. RIDGEWOOD, NJ 07450 (Applicant) Reported 12/2024 15 E 30TH ST. 30D NEW YORK, NY 10016 (Applicant) Reported 12/2024 322 PEARSALL AVE. RIDGEWOOD, NJ 07450 (Applicant) Reported 9/2016 603 MADISON ST. HOBOKEN, NJ 07030 (Applicant) Reported 9/2010 635 MADISON ST. 3 HOBOKEN, NJ 07030 (Applicant) Reported 9/2010

Employment	From Application	From Equifax
Applicant:	Executive Director/ Portfolio Manager Schafer Cullen Capital Management $3,000,000.00/Yr. Total annual Income: $3,000,000.00	SCHAFER CULLEN

Income Verifications

Requested For Rahul Sharma		**Requested Date** 12/14/2024	
Date 12/14/2024	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $861,898.81	**Verified Annual Income** $3,447,595.20 *Income amount used in scoring
Bank Institution Wells Fargo	**Account Type** Checking	**Account Holder** RAHUL SHARMA	**Total Deposits (90 Days)** $861,898.81
Date 9/30/2024	**Income Source** ADP TOTALSOURCE DIRECT DEP 241213 6450924813404ED SHARMA,RAHUL		**Amount** $47,127.25
Date 10/15/2024	**Income Source** ADP TOTALSOURCE DIRECT DEP 241213 6450924813404ED SHARMA,RAHUL		**Amount** $47,127.24
Date 10/31/2024	**Income Source** ADP TOTALSOURCE DIRECT DEP 241213 6450924813404ED SHARMA,RAHUL		**Amount** $47,127.24
Date 11/15/2024	**Income Source** ADP TOTALSOURCE DIRECT DEP 241213 6450924813404ED SHARMA,RAHUL		**Amount** $47,127.25
Date 11/29/2024	**Income Source** ADP TOTALSOURCE DIRECT DEP 241213 6450924813404ED SHARMA,RAHUL		**Amount** $47,539.23
Date 12/13/2024	**Income Source** ADP TOTALSOURCE DIRECT DEP 241213 6450924813404ED SHARMA,RAHUL		**Amount** $47,874.50
Date 9/24/2024	**Income Source** WT FED#01971 BANK OF AMERICA, N /ORG=CULLEN CAPITAL MANAGEMENT LLC SRF# 2024112700635499 TRN#241127229689 RFB# 24BRB4918G7Y2O09		**Amount** $187,215.00
Date 10/3/2024	**Income Source** WT FED#01971 BANK OF AMERICA, N /ORG=CULLEN CAPITAL MANAGEMENT LLC SRF# 2024112700635499 TRN#241127229689 RFB# 24BRB4918G7Y2O09		**Amount** $129,382.00
Date 10/31/2024	**Income Source** WT FED#01971 BANK OF AMERICA, N /ORG=CULLEN CAPITAL MANAGEMENT LLC SRF# 2024112700635499 TRN#241127229689 RFB# 24BRB4918G7Y2O09		**Amount** $126,461.00
Date 11/5/2024	**Income Source** WT FED#01971 BANK OF AMERICA, N /ORG=CULLEN CAPITAL MANAGEMENT LLC SRF# 2024112700635499 TRN#241127229689 RFB# 24BRB4918G7Y2O09		**Amount** $7,535.10
Date 11/27/2024	**Income Source** WT FED#01971 BANK OF AMERICA, N /ORG=CULLEN CAPITAL MANAGEMENT LLC SRF# 2024112700635499 TRN#241127229689 RFB# 24BRB4918G7Y2O09		**Amount** $127,383.00

From RealPage

Requested For Rahul Sharma Requested Date 12/21/2024	**Employer** Schafer Cullen Capital Management	**Position Held** Executive Director/ Portfolio Manager	**Annual Salary** $3,000,000.00	**Supervisor** Miriam Rey (646) 200 - 7636
	Results Pending			

Criminal and Other Public Records

Requested For Rahul Sharma	**Location Searched** Multistate Search	**Period Searched** 12/21/2017 - 12/21/2024	**Requested** 12/21/2024	**Returned** 12/21/2024
Results *No Records Found*				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Rahul Sharma	12/21/2024	12/21/2024

Results

No Records Found

Restricted Person Search

Requested For	Requested	Returned
Rahul Sharma	12/21/2024	12/21/2024

Results

No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	827	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)	777	Total of all balances on bankcard or revolving accounts is too high The balances on your accounts are too high compared to loan amounts You have too many inquiries on your credit report. Too many bankcard or other revolving accounts were opened recently

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
WFBNA HOME LENDING (Applicant)	4/2022	11/2024					$2,185,527.00

Monthly Payment	High Credit	Type	Comments
$8,545.00	$2,564,250.00	MORTGAGE	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
12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	8/2014	11/2024					$35,349.00

Monthly Payment	High Credit	Type	Comments
	$100,212.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN HONDA FINAN (Applicant)	5/2024	10/2024					$12,039.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$429.00	$15,479.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0
11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Applicant)	1/2024	11/2024					$3,136.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$32.00	$26,982.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2022	10/2024					$1,493.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$35.00	$2,297.00	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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COLUMBIA SAVINGS BAN (Applicant)	8/2012	2/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$995,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB - HOME LENDING (Applicant)	10/2015	9/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$85,000.00	OVERDRAFT/RESERVE	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
11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	5/2004	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$38,647.00	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
12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	5/2021	3/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$35,460.00	INSTALLMENT	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
4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
JPMCB CARD SERVICES (Applicant)	5/2001	12/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$33,562.00	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
3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18	

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
TOYOTA FINANCIAL SER (Applicant)	7/2020	5/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$31,450.00	INSTALLME	FIXED RATE BALANCE PAID OR BEING PAID BY INSURANCE COMPANY Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0
7/21		5/21		3/21		1/21		11/20		9/20	

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
MERCEDES-BENZ FINANC (Applicant)	5/2017	7/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$26,844.00	INSTALLMENT	PREPAID LEASE 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
8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18	

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
BANK OF AMERICA (Applicant)	11/2003	2/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$26,123.00	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**
CITICARDS CBNA (Applicant)	5/2004	9/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$25,728.00	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
12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
WELLS FARGO CARD SER (Applicant)	1/2001	9/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$23,835.00	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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN HONDA FINAN (Applicant)	7/2021	5/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$13,167.00	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
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	9/2022	4/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$12,037.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR			

Payment History

0	0	0	0	0	0	0	0	0	0
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)	7/2010	1/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,469.00	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
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
PNC BANK (Applicant)	8/2000	11/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,099.00	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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SEARS/CBNA (Applicant)	5/2002	1/2011					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,320.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Applicant)	2/2016	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$296.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19	

Previous Credit Inquiries

From Equifax

4/2023	PRESTIGE LEXUS OF RA (Applicant)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

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

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

NEW JERSEY NJMVC

New Jersey Motor Vehicle Commission

AUTO DRIVER LICENSE

NOT FOR "REAL ID" PURPOSES

Acting Chief Administrator

DL S3229 63864 10702 CLASS D
DOB 10-17-1970
ISS 04-09-2024 EXP 10-17-2025

SHARMA
RAHUL D
268 MOUNTAIN AVE
RIDGEWOOD, NJ 07450-4019

END NONE
RESTR 1

GENDER M HGT 5'-07" EYES BRN ORGAN DONOR
WX WX202410000001586 DUP02 11.00

Form **1040** Department of the Treasury--Internal Revenue Service

U.S. Individual Income Tax Return **2023** OMB No. 1545-0074 IRS Use Only--Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2023, or other tax year beginning ______, 2023, ending ______, 20 ___ See separate instructions.

Your first name and middle initial RAHUL	Last name SHARMA	**Your social security number** 136-70-3855
If joint return, spouse's first name and middle initial KARLEEN	Last name SHARMA	**Spouse's social security number** 107-50-4922

Home address (number and street). If you have a P.O. box, see instructions. 268 MOUNTAIN AVE		Apt. no.	
City, town, or post office. If you have a foreign address, also complete spaces below. RIDGEWOOD	State NJ	ZIP code 07450	
Foreign country name	Foreign province/state/county	Foreign postal code	

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

Filing Status Check only one box.

☐ Single ☐ Married filing separately (MFS) ☐ Head of household (HOH)

☒ Married filing jointly (even if only one had income) ☐ Qualifying surviving spouse (QSS)

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

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

Standard Deduction **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent

☐ Spouse itemizes on a separate return or you were a dual-status alien

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

Dependents (see instructions):

If more than four dependents, see instructions and check here ☐

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see inst.): Child tax credit	Credit for other dependents
LUCAS	SHARMA	151-11-6221	SON	☐	☒
JACK	SHARMA	156-13-4986	SON	☐	☒
KAITLYN	SHARMA	149-19-1031	DAUGHTER	☒	☐
				☐	☐

Income

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

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

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	2,632,968
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	2,632,968
2a	Tax-exempt interest	2a	3,949	**b** Taxable interest 2b	5,310
3a	Qualified dividends	3a	22,911	**b** Ordinary dividends 3b	60,600
4a	IRA distributions	4a		**b** Taxable amount 4b	
5a	Pensions and annuities	5a		**b** Taxable amount 5b	
6a	Social security benefits	6a		**b** Taxable amount 6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	-3,000
8	Additional income from Schedule 1, line 10			8	1,030,332
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	3,726,210
10	Adjustments to income from Schedule 1, line 26			10	13,797
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	3,712,413
12	**Standard deduction or itemized deductions** (from Schedule A)			12	27,700
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	27,700
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	3,684,713

Standard Deduction for-

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

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	1,289,363
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	1,289,363
	19	Child tax credit or credit for other dependents from Schedule 8812			19	
	20	Amount from Schedule 3, line 8			20	1,354
	21	Add lines 19 and 20			21	1,354
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	1,288,009
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	60,266
	24	Add lines 22 and 23. This is your **total tax**			24	1,348,275
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a	857,988		
	b	Form(s) 1099	25b			
	c	Other forms (see instructions)	25c	21,975		
	d	Add lines 25a through 25c			25d	879,963
	26	2023 estimated tax payments and amount applied from 2022 return			26	126,000
If you have a qualifying child, attach Sch. EIC.	27	Earned income credit (EIC)	27			
	28	Additional child tax credit from Schedule 8812	28			
	29	American opportunity credit from Form 8863, line 8	29			
	30	Reserved for future use	30			
	31	Amount from Schedule 3, line 15	31	340,168		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	340,168
	33	Add lines 25d, 26, and 32. These are your **total payments**			33	1,346,131
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	
Direct deposit? See instructions.	b	Routing number XXXXXXXXXXXXXXXXX **c** Type: ☐ Checking ☐ Savings				
	d	Account number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX				
	36	Amount of line 34 you want **applied to your 2024 estimated tax**	36			
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to www.irs.gov/Payments or see instructions			37	10,188
	38	Estimated tax penalty (see instructions)	38	8,044		

Third Party Designee

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

Designee's name HRB TAX GROUP INC

Phone no. 201-836-5221

Personal identification number (PIN) 53769

Sign Here

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

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

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

Phone no. 2016614387

Email address RAHULDSHARMA@YAHOO.COM

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
NAFTHALI WEISS		10/13/2024	P00609435	☐ Self-employed

Firm's name HRB TAX GROUP INC

Phone no. 201-836-5221

Firm's address 474 CEDAR LN
TEANECK NJ 07666

Firm's EIN 431871840

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 000077 NCTS/4ED	Dept. 000100	Corp.	Employer use only A 83

c Employer's name, address, and ZIP code

ADP TOTALSOURCE FL XVI I
NC
SCHAFER CULLEN CAPITAL M
10200 SUNSET DRIVE
MIAMI FL 33173
Batch #03434

e/f Employee's name, address, and ZIP code

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

b Employer's FED ID number 65-0161093	**a Employee's SSA number** XXX-XX-3855
1 **Wages, tips, other comp.** 2611654.64	2 **Federal income tax withheld** 857988.32
3 **Social security wages** 160200.00	4 **Social security tax withheld** 9932.40
5 **Medicare wages and tips** 2641654.64	6 **Medicare tax withheld** 60278.88
7 **Social security tips**	8 **Allocated tips**
9	10 **Dependent care benefits**
11 **Nonqualified plans**	**12a** See instructions for box 12 C 1932.00
14 **Other** 31.20 SDI 399.43 PFL	**12b** D 30000.00 **12c** DD 47529.68 **12d** **13** Stat emp / Ret. plan X / 3rd party sick pay

15 **State**	**Employer's state ID no.** TOTAL STATE	16 **State wages, tips, etc.**
17 **State income tax** 277882.72		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	2,640,000.08	2,640,000.08	2,640,000.08	2,640,000.08
Plus GTL (C-Box 12)	1,932.00	1,932.00	1,932.00	1,932.00
Less 401(k) (D-Box 12)	30,000.00	N/A	N/A	30,000.00
Less Other Cafe 125	277.44	277.44	277.44	277.44
Wages Over Limit	N/A	2,481,454.64	N/A	N/A
Reported W-2 Wages	**2,611,654.64**	**160,200.00**	**2,641,654.64**	**2,611,654.64**

2. Employee Name and Address.

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

---

1 **Wages, tips, other comp.** 2611654.64	2 **Federal income tax withheld** 857988.32
3 **Social security wages** 160200.00	4 **Social security tax withheld** 9932.40
5 **Medicare wages and tips** 2641654.64	6 **Medicare tax withheld** 60278.88

d Control number 000077 NCTS/4ED	Dept. 000100	Corp.	Employer use only A 83

c Employer's name, address, and ZIP code

ADP TOTALSOURCE FL XVI I
NC
SCHAFER CULLEN CAPITAL M
10200 SUNSET DRIVE
MIAMI FL 33173

b Employer's FED ID number 65-0161093	**a Employee's SSA number** XXX-XX-3855
7 **Social security tips**	8 **Allocated tips**
9	10 **Dependent care benefits**
11 **Nonqualified plans**	**12a See instructions for box 12** C 1932.00
14 **Other** 31.20 SDI 399.43 PFL	**12b** D 30000.00 **12c** DD 47529.68 **12d** **13** Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

15 **State**	**Employer's state ID no.** TOTAL STATE	16 **State wages, tips, etc.**
17 **State income tax** 277882.72		18 **Local wages, tips, etc.**
19 **Local income tax**		20 **Locality name**

Federal Filing Copy

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

---

1 **Wages, tips, other comp.** 2611654.64	2 **Federal income tax withheld** 857988.32
3 **Social security wages** 160200.00	4 **Social security tax withheld** 9932.40
5 **Medicare wages and tips** 2641654.64	6 **Medicare tax withheld** 60278.88

d Control number 000077 NCTS/4ED	Dept. 000100	Corp.	Employer use only A 83

c Employer's name, address, and ZIP code

ADP TOTALSOURCE FL XVI I
NC
SCHAFER CULLEN CAPITAL M
10200 SUNSET DRIVE
MIAMI FL 33173

b Employer's FED ID number 65-0161093	**a Employee's SSA number** XXX-XX-3855
7 **Social security tips**	8 **Allocated tips**
9	10 **Dependent care benefits**
11 **Nonqualified plans**	**12a** C 1932.00
14 **Other** 31.20 NY SDI 399.43 NY PFL	**12b** D 30000.00 **12c** DD 47529.68 **12d** **13** Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

15 **State** NY	**Employer's state ID no.** 65-0161093	16 **State wages, tips, etc.** 2611654.64
17 **State income tax** 277442.72		18 **Local wages, tips, etc.**
19 **Local income tax**		20 **Locality name**

NY.State Reference Copy

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

---

1 **Wages, tips, other comp.** 2611654.64	2 **Federal income tax withheld** 857988.32
3 **Social security wages** 160200.00	4 **Social security tax withheld** 9932.40
5 **Medicare wages and tips** 2641654.64	6 **Medicare tax withheld** 60278.88

d Control number 000077 NCTS/4ED	Dept. 000100	Corp.	Employer use only A 83

c Employer's name, address, and ZIP code

ADP TOTALSOURCE FL XVI I
NC
SCHAFER CULLEN CAPITAL M
10200 SUNSET DRIVE
MIAMI FL 33173

b Employer's FED ID number 65-0161093	**a Employee's SSA number** XXX-XX-3855
7 **Social security tips**	8 **Allocated tips**
9	10 **Dependent care benefits**
11 **Nonqualified plans**	**12a** C 1932.00
14 **Other** 31.20 NY SDI 399.43 NY PFL	**12b** D 30000.00 **12c** DD 47529.68 **12d** **13** Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

15 **State** NY	**Employer's state ID no.** 65-0161093	16 **State wages, tips, etc.** 2611654.64
17 **State income tax** 277442.72		18 **Local wages, tips, etc.**
19 **Local income tax**		20 **Locality name**

NY.State Filing Copy

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

2023 W-2 and EARNINGS SUMMARY

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

d Control number 000077 NCTS/4ED	Dept. 000100	Corp.	Employer use only **A 84**

c Employer's name, address, and ZIP code
ADP TOTALSOURCE FL XVI I
NC
SCHAFER CULLEN CAPITAL M
10200 SUNSET DRIVE
MIAMI FL 33173
Batch #03434

e/f Employee's name, address, and ZIP code
RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

b Employer's FED ID number **65-0161093**	**a Employee's SSA number** **XXX-XX-3855**
1 **Wages, tips, other comp.** **2611654.64**	2 **Federal income tax withheld** **857988.32**
3 **Social security wages** **160200.00**	4 **Social security tax withheld** **9932.40**
5 **Medicare wages and tips** **2641654.64**	6 **Medicare tax withheld** **60278.88**
7 Social security tips	**8 Allocated tips**
9	**10 Dependent care benefits**
11 Nonqualified plans	**12a** See instructions for box 12 **C 1932.00**
14 Other 31.20 NY SDI	**12b D 30000.00** **12c DD 47529.68** **12d**
	13 Stat emp. Ret. plan **X** 3rd party sick pay

15 **State** **NJ**	**Employer's state ID no.** **650161093/000**	16 **State wages, tips, etc.** **2611932.08**
17 **State income tax** **440.00**		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.

	NJ. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	2,640,000.08
Plus GTL (C-Box 12)	1,932.00
Less 401(k) (D-Box 12)	30,000.00
Less Other Cafe 125	N/A
Reported W-2 Wages	**2,611,932.08**

2. Employee Name and Address.

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

1 **Wages, tips, other comp.** **2611654.64**	2 **Federal income tax withheld** **857988.32**
3 **Social security wages** **160200.00**	4 **Social security tax withheld** **9932.40**
5 **Medicare wages and tips** **2641654.64**	6 **Medicare tax withheld** **60278.88**

d Control number 000077 NCTS/4ED	Dept. 000100	Corp.	Employer use only **A 84**

c Employer's name, address, and ZIP code
ADP TOTALSOURCE FL XVI I
NC
SCHAFER CULLEN CAPITAL M
10200 SUNSET DRIVE
MIAMI FL 33173

b Employer's FED ID number **65-0161093**	**a Employee's SSA number** **XXX-XX-3855**
7 Social security tips	**8 Allocated tips**
9	**10 Dependent care benefits**
11 Nonqualified plans	**12a See instructions for box 12** **C 1932.00**
14 Other 31.20 NY SDI	**12b D 30000.00** **12c DD 47529.68** **12d**
	13 Stat emp. Ret. plan **X** 3rd party sick pay

e/f Employee's name, address and ZIP code
RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

15 **State** **NJ**	**Employer's state ID no.** **650161093/000**	16 **State wages, tips, etc.** **2611932.08**
17 **State income tax** **440.00**		18 **Local wages, tips, etc.**
19 **Local income tax**		20 **Locality name**

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

INTENTIONALLY
LEFT BLANK

Instructions for Employee

Box 1. Enter this amount on the wages line of your tax return.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is not included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $22,500 ($15,500 if you only have SIMPLE plans; $25,500 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $22,500. Deferrals under code H are limited to $7,000. However, if you were at least age 50 in 2023, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan (not included in box 1)

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. The amount reported with code DD is not taxable.

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

Box 13. If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Note: Keep Copy C of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help protect your social **security benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

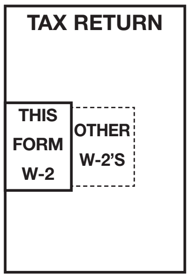
Department of the Treasury - Internal Revenue Service

NOTE: THESE ARE SUBSTITUTE WAGE AND TAX STATEMENTS AND ARE ACCEPTABLE FOR FILING WITH YOUR FEDERAL, STATE AND LOCAL/CITY INCOME TAX RETURNS.

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

IMPORTANT NOTE:

In order to insure efficient processing, attach this W-2 to your tax return like this (following agency instructions):



Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income credit (EIC). You may be able to take the EIC for 2023 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EIC if your investment income is more than the specified amount for 2023 or if income is earned for services provided while you were an inmate at a penal institution.
For 2023 income limits and more information, visit *www.irs.gov/EITC.* See also Pub. 596. Any EIC that is more than your tax liability is refunded to you, but **only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at *www.SSA.gov.*

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only.
The amount reported with code DD is not taxable.

Credit for excess taxes. If you had more than one employer in 2023 and more than $9,932.40 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $5,821.20 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	576
4ED	000077	000100	XN50X	0000500057	1

Earnings Statement

SCHAFER CULLEN CAPITAL MANAGEMENT INC
645 5TH AVE
SUITE 1201
NEW YORK, NEW YORK 10022

Period Beginning: 12/01/2024
Period Ending: 12/15/2024
Pay Date: 12/13/2024

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 0
NY: 0
NJ: 0,Table A

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

Earnings		rate	other/hours	this period	year to date
Regular		91666.67		91,666.67	2,108,333.41
	Gross Pay			**$91,666.67**	2,108,333.41
Deductions	**Statutory**				
	Federal Income Tax			-32,077.78	726,503.94
	Medicare Tax			-1,330.17	30,593.83
	Medicare Surtax			-825.62	17,189.27
	NY State Income Tax			-9,545.74	216,364.75
	NY SDI Tax			-1.30	29.90
	Social Security Tax				10,453.20
	NY Paid Family Leave Ins				333.25
	Other				
	Medical			-0.50*	11.50
	Ts Vision			-11.06*	254.38
	401K				30,500.00
	Net Pay			**$47,874.50**	
	2Nd Checking			-47,874.50	802,322.38
	Checking				132,395.28
	Net Check			**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $91,655.11

Your NJ taxable wages this period are $91,666.67
Your NY taxable wages this period are $91,655.11

Other Benefits and Information	this period	total to date
G.T.L.	80.50	1,851.50

Important Notes

ADP TotalSource, Inc.,A Professional Employer Organization
10200 Sunset Drive, Miami, FL 33173
1-800-554-1802

BASIS OF PAY: SALARY

ADP TotalSource
A Professional Employer Organization
5800 Windward Parkway
Alpharetta, GA 30005

Advice number: **00000500057**
Pay date: 12/13/2024

Deposited to the account of	account number	transit ABA	amount
RAHUL SHARMA	xxxxxx5682	xxxx xxxx	$47,874.50

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	576
4ED	000077	000100	XN50X	0000480057	1

Earnings Statement

SCHAFER CULLEN CAPITAL MANAGEMENT INC
645 5TH AVE
SUITE 1201
NEW YORK, NEW YORK 10022

Period Beginning: 11/16/2024
Period Ending: 11/30/2024
Pay Date: 11/29/2024

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 0
NY: 0
NJ: 0,Table A

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

Earnings	rate	other/hours	this period	year to date
Regular	91666.67		91,666.67	2,016,666.74
Gross Pay			**$91,666.67**	2,016,666.74

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-31,841.72	694,426.16
	Medicare Tax	-1,330.17	29,263.66
	Medicare Surtax	-825.62	16,363.65
	NY State Income Tax	-9,479.07	206,819.01
	NY SDI Tax	-1.30	28.60
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
	Other		
	Medical	-0.50*	11.00
	Ts Vision	-11.06*	243.32
	401K	-638.00*	30,500.00
	Net Pay	**$47,539.23**	
	2Nd Checking	-47,539.23	754,447.88
	Checking		132,395.28
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $91,017.11

Your NJ taxable wages this period are $91,028.67
Your NY taxable wages this period are $91,017.11

Other Benefits and Information	this period	total to date
G.T.L.	80.50	1,771.00

Important Notes

ADP TotalSource, Inc.,A Professional Employer Organization
10200 Sunset Drive, Miami, FL 33173
1-800-554-1802

BASIS OF PAY: SALARY

TotalSource
A Professional Employer Organization
5800 Windward Parkway
Alpharetta, GA 30005

Advice number: **00000480057**
Pay date: 11/29/2024

Deposited to the account of	**account number**	**transit ABA**	**amount**
RAHUL SHARMA	xxxxxx5682	xxxx xxxx	$47,539.23

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	576
4ED	000077	000100	XN50X	0000460057	1

Earnings Statement

SCHAFER CULLEN CAPITAL MANAGEMENT INC
645 5TH AVE
SUITE 1201
NEW YORK, NEW YORK 10022

Period Beginning: 11/01/2024
Period Ending: 11/15/2024
Pay Date: 11/15/2024

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 0
NY: 0
NJ: 0,Table A

RAHUL SHARMA
268 MOUNTAIN AVENUE
RIDGEWOOD NJ 07450

Earnings	rate	other/hours	this period	year to date
Regular	91666.67		91,666.67	1,925,000.07
Gross Pay			**$91,666.67**	1,925,000.07

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-31,551.64	662,584.44
	Medicare Tax	-1,330.16	27,933.49
	Medicare Surtax	-825.62	15,538.03
	NY State Income Tax	-9,397.14	197,339.94
	NY SDI Tax	-1.30	27.30
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
	Other		
	Medical	-0.50*	10.50
	Ts Vision	-11.06*	232.26
	401K	-1,422.00*	29,862.00
	Net Pay	**$47,127.25**	
	2Nd Checking	-47,127.25	706,908.65
	Checking		132,395.28
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $90,233.11

Your NJ taxable wages this period are $90,244.67
Your NY taxable wages this period are $90,233.11

Other Benefits and Information	this period	total to date
G.T.L.	80.50	1,690.50

Important Notes

ADP TotalSource, Inc.,A Professional Employer Organization
10200 Sunset Drive, Miami, FL 33173
1-800-554-1802

BASIS OF PAY: SALARY

ADP TotalSource
A Professional Employer Organization
5800 Windward Parkway
Alpharetta, GA 30005

Advice number: **00000460057**
Pay date: 11/15/2024

Deposited to the account of	account number	transit ABA	amount
RAHUL SHARMA	xxxxxx5682	xxxx xxxx	$47,127.25

NON-NEGOTIABLE

WELLS FARGO Premier

Wells Fargo Premier Checking

Questions? Please contact us:

Wells Fargo Premier Client Service
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
Phone: **1-800-742-4932**
*En español:*1-877-727-2932

Online: wellsfargo.com

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

RAHUL SHARMA
15 E 30TH ST APT 30D
NEW YORK NY 10016-7031

Accounts linked to your Wells Fargo Premier Checking account:

Bank Deposit Account(s)

Account (Account Number)	*$ Balance*
Wells Fargo Premier Checking (5222625682) **- Your primary account**	1,372,262.91

Investment Account(s)*

Account (Account Number)	*$ Balance*
Brokerage Cash Services (14934136)	5,814.99
Standard Brokerage (48431873)	201,221.13
Standard Brokerage (56004910)	397,220.72
Standard Brokerage (83679909)	122,088.28
Your Qualification Balance this month:	$2,098,608.03

* **Investment and Insurance Products are:**

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Accounts linked in Summary will be provided a separate statement.

Important Account Information

(A) If your Premier Checking account is closed or converted to another checking product, all linked accounts are delinked from the Premier Checking account and effective immediately, your Premier Checking relationship benefits no longer apply, including associated benefits to your now delinked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time. For time accounts (CDs), this change will occur at renewal. (B) If you or we delink an account from your Premier Checking account, but other accounts remain linked, the loss of all benefits and the other consequences described above in (A) will immediately apply to the delinked account. Benefits available to your Premier Checking account and any remaining linked accounts will continue.

Important Account Information

The balances within the "Accounts linked to your Wells Fargo Premier Checking account" section of your statement may not match your statement of record for investment products due to differences in statement periods between this statement and the statement for your investment products. This section shows balance information from (1) consumer bank deposit accounts, bank fiduciary and custody accounts, (2) investment accounts with Wells Fargo Advisors, which is a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, registered broker-dealers and separate non-bank affiliates of Wells Fargo & Company.

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-02112025-5875154.1.1

Other Wells Fargo Benefits

3 Things to watch out for when shopping online for the holidays

1. Fake Fraud alerts. Be careful if you receive a call or message about a fraudulent purchase. Always contact the merchant, your bank or card provider directly to verify.
2. Bogus shipping notifications. Look out for texts or emails that say there's an issue or problem with your package delivery. Don't click links or open attachments without verifying first.
3. Questionable sellers or sites. Watch out for sellers who pressure you to pay with a payment app, gift card or crypto. Only purchase concert and sporting events tickets from the original legitimate site. Be cautious of buying a new kitten or puppy from a social media ad. Meet the pet in person before paying.

Tip: Use a credit card to make online purchases if you can - it has additional security features built in.

How to donate safely this holiday season

This holiday season, safely support your favorite causes and avoid charity scams. Before donating, research new charities using a resource like Better Business Bureau® or give.org.

Wells Fargo Premier Checking

This is your primary checking account

Statement period activity summary

Balance on 11/1	1,227,260.94
Deposits/Additions	229,594.76
Withdrawals/Subtractions	- 84,592.79
Balance on 11/30	**$1,372,262.91**

Account number: **5222625682 (primary account)**
RAHUL SHARMA
Wells Fargo Bank, N.A. (Member FDIC)
NEW YORK account terms and conditions apply
Questions about your account: **1-800-742-4932**

Interest summary

Interest paid this statement	$10.18
Interest earned this statement period	$10.18
Average collected balance	$1,238,002.58
Annual percentage yield earned	0.01%
Interest paid this year	$52.21

Transaction history

Date	*Description*	*Check No.*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending Daily Balance*
11/5	WT Fed#06293 Bank of America, N /Org=Cullen Capital Management LLC Srf# 2024110500316234 Trn#241105051923 Rfb# 24B4G09182Fm1U36		7,535.10		1,234,796.04
11/8	Online Transfer Ref #Ib0Q6Jv5Dr to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 11/08/24			10,000.00	1,224,796.04
11/12	Purchase Authorized On 11/07 Rci Nyc Bar & Gril NEW York NY S384313110519655 Card 9735			1,000.00	
11/12	Purchase Authorized On 11/07 Rci Nyc Bar & Gril NEW York NY S464313113694064 Card 9735			972.46	
11/12	Purchase Authorized On 11/07 Rci Nyc Bar & Gril NEW York NY S384313153250050 Card 9735			1,375.00	
11/12	Online Transfer Ref #Ib0Q75Pp5K to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 11/10/24			25,000.00	
11/12	Check	114		3,000.00	1,193,448.58
11/14	Recurring Transfer to Pnc Bank, NEW Jersey Chk Xxxxxx2525 R. Sharma Ref #Fp0Q89Mp57 On 11/14/24			17,500.00	1,175,948.58
11/15	Adp Totalsource Direct Dep 241115 6930768193484Ed Sharma,Rahul		47,127.25		1,223,075.83
11/22	Online Transfer Ref #Ib0Qc6Vhxs to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 11/22/24			8,245.33	1,214,830.50
11/27	WT Fed#01971 Bank of America, N /Org=Cullen Capital Management LLC Srf# 2024112700635499 Trn#241127229689 Rfb# 24Brb4918G7Y2O09		127,383.00		1,342,213.50
11/29	Adp Totalsource Direct Dep 241129 9264357482694Ed Sharma,Rahul		47,539.23		
11/29	Recurring Transfer to Pnc Bank, NEW Jersey Chk Xxxxxx2525 R. Sharma Ref #Fp0Qf84Z6W On 11/29/24			17,500.00	
11/29	Interest Payment		10.18		1,372,262.91
Totals			**$229,594.76**	**$84,592.79**	

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

Summary of checks written *(checks listed are also displayed in the preceding Transaction history section)*

Number	*Date*	*$ Amount*
114	11/12	3,000.00

=> **Wells Fargo Premier Checking** (continued)

Important Account Information

ATM Cash Deposit Security Limitations

Effective November 6, 2024, the section of the Deposit Account Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits," is deleted and replaced with the following:

Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed $1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

Important Account Information

Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

=> Wells Fargo Premier Checking (continued)

The revised Deposit Account Agreement, effective November 6, 2024, is available at www.wellsfargo.com/online-banking/consumer-account-fees/, by calling the Bank at the number listed on your account statement, or by visiting a branch.

Important Account Information

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

Important Account Information

The Wells Fargo Premier Checking account has a $35 monthly service fee which can be avoided each fee period with $250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our brokerage affiliate Wells Fargo Advisors*,**, and applicable bank fiduciary and custody accounts.) Wells Fargo may waive the monthly service fee at its discretion for promotional or other purposes. Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule at wellsfargo.com/online-banking/consumer-account-fees/ for further information about the Premier Checking account and applicable bank fees.

*Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.
**Certain investments or investment accounts are not eligible for linking.

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-05152025-6101308.1.1

Important Account Information

Exclusive Wells Fargo Premier Client Events
As a Wells Fargo Premier client, you may have access to a variety of events featuring industry specialists and thought leaders. Visit wellsfargo.com/premierevents to learn more.

Important Information You Should Know

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:**

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

- **If your account has a negative balance:**

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

- **In case of errors or questions about your electronic transfers:**

  Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

  We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

- **In case of errors or questions about other transactions (that are not electronic transfers):**

  Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- **Early Pay Day information**

  With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.

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

Wells Fargo Premier Checking

Questions? Please contact us:

Wells Fargo Premier Client Service
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
Phone: **1-800-742-4932**
*En español:*1-877-727-2932

Online: wellsfargo.com

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

RAHUL SHARMA
15 E 30TH ST APT 30D
NEW YORK NY 10016-7031

Accounts linked to your Wells Fargo Premier Checking account:

Bank Deposit Account(s)

Account (Account Number)	*$ Balance*
Wells Fargo Premier Checking (5222625682) **- Your primary account**	1,227,260.94

Investment Account(s)*

Account (Account Number)	*$ Balance*
Brokerage Cash Services (14934136)	5,794.67
Standard Brokerage (48431873)	200,483.38
Standard Brokerage (56004910)	395,764.37
Standard Brokerage (83679909)	119,892.26
Your Qualification Balance this month:	$1,949,195.62

* **Investment and Insurance Products are:**

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Accounts linked in Summary will be provided a separate statement.

Important Account Information

(A) If your Premier Checking account is converted to another checking product or closed by us or you, all linked accounts are delinked from the Premier Checking account and effective immediately, benefits no longer apply, including benefits to your now delinked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate; for time accounts (CDs), this change will occur at renewal. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time. (B) If you or we delink an account from your Premier Checking account but other accounts remain linked, the loss of all benefits and the other consequences described above in (A) will immediately apply to the delinked account. Benefits available to your Premier Checking account and any remaining linked accounts will continue.

Important Account Information

The balances within the "Accounts linked to your Wells Fargo Premier Checking account" section of your statement may not match your statement of record for investment products due to differences in statement periods between this statement and the statement for your investment products. This section shows balance information from (1) consumer bank deposit accounts, bank fiduciary and custody accounts, (2) investment accounts with Wells Fargo Advisors, which is a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, registered broker-dealers and separate non-bank affiliates of Wells Fargo & Company.

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-02112025-5875154.1.1

Other Wells Fargo Benefits

It's Cybersecurity Awareness Month. Look out for these tell-tale signs to help spot an imposter scam.

Imposters may contact you with a message that:
- is unexpected.
- appears to be from a legitimate source but could be spoofed.
- claims to be urgent and asks you to act right away.
- uses language that manipulates your emotions.
- asks you to pay in an unusually specific way such as gift cards, cryptocurrency or payment apps.

Remember, caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered. If you have doubts about the message call the company or government agency directly to find out if there really is a problem. And if they're impersonating Wells Fargo, call us right away or you can always check your account in the Wells Fargo Mobile® app* or online banking.

Learn more at www.wellsfargo.com/scams/

*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Wells Fargo Premier Checking

This is your primary checking account

Statement period activity summary

Balance on 10/1	944,236.77
Deposits/Additions	350,110.07
Withdrawals/Subtractions	- 67,085.90
Balance on 10/31	**$1,227,260.94**

Account number: **5222625682 (primary account)**
RAHUL SHARMA
Wells Fargo Bank, N.A. (Member FDIC)
NEW YORK account terms and conditions apply
Questions about your account: **1-800-742-4932**

Interest summary

Interest paid this statement	$9.09
Interest earned this statement period	$9.09
Average collected balance	$1,070,852.03
Annual percentage yield earned	0.01%
Interest paid this year	$42.03

Transaction history

Date	*Description*	*Check No.*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending Daily Balance*
10/3	WT Fed#03154 Bank of America, N /Org=Cullen Capital Management LLC Srf# 2024100300409245 Trn#241003117031 Rfb# 24A3C01192Vj2I40		129,382.00		1,073,618.77
10/9	Check	112		3,500.00	1,070,118.77
10/10	Non-WF ATM Withdrawal Authorized On 10/10 302 Pearl St Boulder CO 464284775584943 ATM ID Hg11744 Card 9735			203.50	
10/10	Domestic ATM Access Fee Reimbursement		3.50		
10/10	Check	113		3,500.00	1,066,418.77
10/11	Online Transfer Ref #Ib0Pvdfzdh to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 10/11/24			12,890.34	1,053,528.43
10/15	Adp Totalsource Direct Dep 241015 6881012701944Ed Sharma,Rahul		47,127.24		
10/15	Recurring Transfer to Pnc Bank, NEW Jersey Chk Xxxxxx2525 R. Sharma Ref #Fp0Pw3Tqxl On 10/14/24			17,500.00	1,083,155.67
10/17	Purchase Authorized On 10/15 Tst* Playwright 35 NEW York NY S304290062154403 Card 9735			119.07	1,083,036.60
10/29	Recurring Transfer to Pnc Bank, NEW Jersey Chk Xxxxxx2525 R. Sharma Ref #Fp0Q2Vcszr On 10/29/24			17,500.00	1,065,536.60
10/30	Cash eWithdrawal IN Branch 10/30/2024 09:49 Am 180 Madison Ave NEW York NY 9735			5,500.00	1,060,036.60
10/31	Adp Totalsource Direct Dep 241031 7820745830844Ed Sharma,Rahul		47,127.24		
10/31	WT Fed#00000 Bank of America, N /Org=Cullen Capital Management LLC Srf# 2024103100640265 Trn#241031224254 Rfb# 24Av83818C2R0855		126,461.00		
10/31	Online Transfer Ref #Ib0Q3Ndgs3 to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 10/31/24			6,372.99	
10/31	Interest Payment		9.09		1,227,260.94
Totals			**$350,110.07**	**$67,085.90**	

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

Summary of checks written *(checks listed are also displayed in the preceding Transaction history section)*

Number	*Date*	*$ Amount*	*Number*	*Date*	*$ Amount*
112	10/9	3,500.00	113	10/10	3,500.00

=> Wells Fargo Premier Checking (continued)

Important Account Information

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

Important Account Information

Updated limits on Overdraft Fees

Effective October 1, 2024, we will no longer assess overdraft fees on items of $10 or less. Additionally, if both your ending daily account balance and available balance are overdrawn by $10 or less after we have processed your transactions, we won't assess an overdraft fee on those items.

Important Account Information

The Wells Fargo Premier Checking account has a $35 monthly service fee which can be avoided each fee period with $250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our brokerage affiliate Wells Fargo Advisors*,**, and applicable bank fiduciary and custody accounts.) Wells Fargo may waive the monthly service fee at its discretion for promotional or other purposes. Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule at wellsfargo.com/online-banking/consumer-account-fees/ for further information about the Premier Checking account and applicable bank fees.

*Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.
**Certain investments or investment accounts are not eligible for linking.

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-05152025-6101308.1.1

Important Account Information

Exclusive Wells Fargo Premier Client Events
As a Wells Fargo Premier client, you may have access to a variety of events featuring industry specialists and thought leaders. Visit wellsfargo.com/premierevents to learn more.

WELLS FARGO Premier

Important Information You Should Know

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:**

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

- **If your account has a negative balance:**

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

- **In case of errors or questions about your electronic transfers:**

  Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

  We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

- **In case of errors or questions about other transactions (that are not electronic transfers):**

  Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- **Early Pay Day information**

  With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.

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

WELLS FARGO **Premier**

Wells Fargo Premier Checking

Questions? Please contact us:

Wells Fargo Premier Client Service
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
Phone: **1-800-742-4932**
*En español:*1-877-727-2932

Online: wellsfargo.com

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

RAHUL SHARMA
15 E 30TH ST APT 30D
NEW YORK NY 10016-7031

Accounts linked to your Wells Fargo Premier Checking account:

Bank Deposit Account(s)

Account (Account Number)	*$ Balance*
Wells Fargo Premier Checking (5222625682) **- Your primary account**	944,236.77

Investment Account(s)*

Account (Account Number)	*$ Balance*
Brokerage Cash Services (14934136)	5,772.98
Standard Brokerage (48431873)	199,745.63
Standard Brokerage (56004910)	394,308.01
Standard Brokerage (83679909)	140,565.07

Your Qualification Balance this month: $1,684,628.46

* **Investment and Insurance Products are:**

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Accounts linked in Summary will be provided a separate statement.

Important Account Information

(A) If your Premier Checking account is converted to another checking product or closed by us or you, all linked accounts are delinked from the Premier Checking account and effective immediately, benefits no longer apply, including benefits to your now delinked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate; for time accounts (CDs), this change will occur at renewal. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time. (B) If you or we delink an account from your Premier Checking account but other accounts remain linked, the loss of all benefits and the other consequences described above in (A) will immediately apply to the delinked account. Benefits available to your Premier Checking account and any remaining linked accounts will continue.

Important Account Information

The balances within the "Accounts linked to your Wells Fargo Premier Checking account" section of your statement may not match your statement of record for investment products due to differences in statement periods between this statement and the statement for your investment products. This section shows balance information from (1) consumer bank deposit accounts, bank fiduciary and custody accounts, (2) investment accounts with Wells Fargo Advisors, which is a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, registered broker-dealers and separate non-bank affiliates of Wells Fargo & Company.

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-02112025-5875154.1.1

Other Wells Fargo Benefits

Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo and they may contact you through a text or an automated phone service that seems legitimate.

No Wells Fargo employee will contact you to ask you:
- for your personal or card information, including your PIN.
- for your device account credentials, to share your screen with them, or to accept a video call.
- to transfer money to another person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- to collect your card in person, have you mail it, or leave it somewhere for pick-up.

Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account. You can also check for suspicious activity through our mobile app or online. If you think your card has been used fraudulently, please contact us as soon as possible.

Wells Fargo Premier Checking

This is your primary checking account

Statement period activity summary

Balance on 9/1	863,048.82
Deposits/Additions	406,627.85
Withdrawals/Subtractions	- 325,439.90
Balance on 9/30	**$944,236.77**

Account number: **5222625682 (primary account)**
RAHUL SHARMA
Wells Fargo Bank, N.A. (Member FDIC)
NEW YORK account terms and conditions apply
Questions about your account: **1-800-742-4932**

Interest summary

Interest paid this statement	$7.83
Interest earned this statement period	$7.83
Average collected balance	$952,684.07
Annual percentage yield earned	0.01%
Interest paid this year	$32.94

Transaction history

Date	*Description*	*Check No.*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending Daily Balance*
9/3	Check	121		4,500.00	858,548.82
9/4	WT Fed#07951 Bank of America, N /Org=Cullen Capital Management LLC Srf# 2024090400583789 Trn#240904184201 Rfb# 2494F3815Dub2510		125,140.00		
9/4	Online Transfer Ref #Ib0Pfy83X3 to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/04/24			3,912.93	
9/4	Non-WF ATM Withdrawal Authorized On 09/04 Via Del Gesu 3 Milano Ita 584248441583322 ATM ID Ewit1311 Card 9735			2,528.97	
9/4	International ATM Access Fee Reimbursement		4.98		977,251.90
9/9	Online Transfer Ref #Ib0Ph4Hgqg to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/07/24			4,234.06	
9/9	Purchase Intl Authorized On 09/07 Falconeri Milano Ita S584251401154920 Card 9735			419.47	
9/9	Online Transfer Ref #Ib0Phnf79M to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/09/24			2,350.81	970,247.56
9/10	Purchase Intl Authorized On 09/07 Sarmont S.R.L. Milano Ita S584251424905933 Card 9735			167.34	
9/10	Purchase Intl Authorized On 09/09 Av Murano Glass Venezia Ita S584253394338629 Card 9735			401.62	
9/10	Online Transfer Ref #Ib0Phwxz9F to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/09/24			22,732.57	946,946.03
9/12	Check	111		3,000.00	943,946.03
9/13	Adp Totalsource Direct Dep 240913 3450716612934Ed Sharma,Rahul		47,127.24		991,073.27
9/16	Online Transfer Ref #Ib0Pk9Qn9Z to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/13/24			5,736.44	
9/16	Recurring Transfer to Pnc Bank, NEW Jersey Chk Xxxxxx2525 R. Sharma Ref #Fp0Pkb698J On 09/14/24			17,500.00	
9/16	Purchase Intl Authorized On 09/15 Errante Paolo D. Trapani Ita S584259535443101 Card 9735			5.88	
9/16	Non-WF ATM Withdrawal Authorized On 09/16 Unicredit - Palermo Palermo Ita 584260453493186 ATM ID V0103Aae Card 9735			560.70	
9/16	International ATM Access Fee Reimbursement		5.55		967,275.80
9/17	Purchase Intl Authorized On 09/16 Eleven Srl Palermo Ita S584260456403676 Card 9735			11.38	
9/17	Online Transfer Ref #Ib0Pl7Jw6S to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/17/24			6,843.29	960,421.13
9/19	Purchase Intl Authorized On 09/18 Villa Igiea Palerm Palermo Ita S584262321007733 Card 9735			11,148.00	
9/19	Online Transfer Ref #Ib0Plw5T45 to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/19/24			3,939.53	945,333.60

=> **Wells Fargo Premier Checking** (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
9/20	Purchase Intl Authorized On 09/19 Chanel Roma Babuin Rome Ita S584263545536545 Card 9735			6,602.10	
9/20	Online Transfer Ref #Ib0Pm6Y6Ds to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/20/24			10,207.00	928,524.50
9/23	Online Transfer Ref #Ib0Pn4Xp73 to Wells Fargo Active Cash VISA Card Xxxxxxxxxxxx2729 On 09/23/24			7,822.81	
9/23	Cash eWithdrawal IN Branch 09/23/2024 13:10 Pm 180 Madison Ave NEW York NY 9735			5,500.00	915,201.69
9/24	WT Fed#04374 Bank of America, N /Org=Cullen Capital Management LLC Srf# 2024092400478453 Trn#240924142229 Rfb# 249Ob2028Qlc2I43		187,215.00		1,102,416.69
9/25	ATM Withdrawal Authorized On 09/24 30 Hudson Yards NEW York NY 0008751 ATM ID 0043P Card 9735			600.00	
9/25	Online Transfer to Bny Mellon-Bps Chk Xxxxxx8678 R. Sharma Ref #F20Pns8Wwg 1St of 2 Transfer of Firm Equity Distri			100,000.00	1,001,816.69
9/27	Online Transfer to Bny Mellon-Bps Chk Xxxxxx8678 R. Sharma Ref #F20Ppllrs7 2023 Firm Equity Distribution			87,215.00	914,601.69
9/30	Adp Totalsource Direct Dep 240930 9391324657934Ed Sharma,Rahul		47,127.25		
9/30	Recurring Transfer to Pnc Bank, NEW Jersey Chk Xxxxxx2525 R. Sharma Ref #Fp0Pq2Xpwv On 09/29/24			17,500.00	
9/30	Interest Payment		7.83		944,236.77
Totals			**$406,627.85**	**$325,439.90**	

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

Summary of checks written *(checks listed are also displayed in the preceding Transaction history section)*

Number	Date	$ Amount	Number	Date	$ Amount
111	9/12	3,000.00	121 *	9/3	4,500.00

** Gap in check sequence.*

Important Account Information

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

Important Account Information

Updated limits on Overdraft Fees

Effective October 1, 2024, we will no longer assess overdraft fees on items of $10 or less. Additionally, if both your ending daily account balance and available balance are overdrawn by $10 or less after we have processed your transactions, we won't assess an overdraft fee on those items.

Important Account Information

=> Wells Fargo Premier Checking (continued)

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

Important Account Information

The Wells Fargo Premier Checking account has a $35 monthly service fee which can be avoided each fee period with $250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our brokerage affiliate Wells Fargo Advisors*,**, and applicable bank fiduciary and custody accounts.) Wells Fargo may waive the monthly service fee at its discretion for promotional or other purposes. Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule at wellsfargo.com/online-banking/consumer-account-fees/ for further information about the Premier Checking account and applicable bank fees.

*Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.
**Certain investments or investment accounts are not eligible for linking.

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-05152025-6101308.1.1

Important Account Information

Exclusive Wells Fargo Premier Client Events
As a Wells Fargo Premier client, you may have access to a variety of events featuring industry specialists and thought leaders. Visit wellsfargo.com/premierevents to learn more.

Important Information You Should Know

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:**

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

- **If your account has a negative balance:**

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

- **In case of errors or questions about your electronic transfers:**

  Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

  We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

- **In case of errors or questions about other transactions (that are not electronic transfers):**

  Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- **Early Pay Day information**

  With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.

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

NEW JERSEY NJMVC

New Jersey Motor Vehicle Commission

PROBATIONARY AUTO LICENSE

NOT FOR "REAL ID" PURPOSES

Chief Administrator

DL D2814 42465 55952 CLASS D

DOB 05-01-1995

ISS 03-29-2022 EXP 05-01-2026

DE SOUZA LACERDA

KAMILA E

70 PASSAIC AVE APT 211

KEARNY, NJ 07032-1165

END NONE

RESTR T

Kamila-Lacerda

GENDER F HGT 5'-02" EYES BRN ORGAN DONOR

PP WN202208800000095 UCU- 6.00

Department of the Treasury—Internal Revenue Service

1040 U.S. Individual Income Tax Return 2023

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

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

Your first name and middle initial JOSE A	Last name VASQUEZ BERMEO	Your social security number 157-17-4185
If joint return, spouse's first name and middle initial KAMILA E	Last name DE SOUZA LACERDA	Spouse's social security number 879-60-7420

Home address (number and street). If you have a P.O. box, see instructions.
70 PASSAIC AVE
Apt. no. 211

City, town, or post office. If you have a foreign address, also complete spaces below.
KEARNY
State NJ
ZIP code 07032

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

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

Filing Status Check only one box.
☐ Single
☒ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

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

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

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

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions): Child tax credit	Credit for other dependents
				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a Form W-2, see instructions.
Attach Sch. B if required.

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	59,614
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	59,614
2a	Tax-exempt interest 2a ____ b Taxable interest	2b	
3a	Qualified dividends 3a ____ b Ordinary dividends	3b	
4a	IRA distributions 4a ____ b Taxable amount	4b	
5a	Pensions and annuities 5a ____ b Taxable amount	5b	7,349
6a	Social security benefits 6a ____ b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	12,450
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	79,413
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	79,413
12	**Standard deduction or itemized deductions** (from Schedule A)	12	27,700
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	27,700
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	51,713

SPA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. 1037 CPTS 3US011 Form **1040** (2023)

	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	5,767
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	5,767
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	
	21	Add lines 19 and 20		21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	5,767
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	735
	24	Add lines 22 and 23. This is your **total tax**		24	6,502
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a 5,261		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions)	25c		
	d	Add lines 25a through 25c		25d	5,261
If you have a qualifying child, attach Sch. EIC.	26	2023 estimated tax payments and amount applied from 2022 return		26	
	27	Earned income credit (EIC)	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
	31	Amount from Schedule 3, line 15	31		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	5,261
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	
	35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐		35a	
Direct deposit? See instructions.	b	Routing number XXXXXXXXX c Type: ☐ Checking ☐ Savings			
	d	Account number XXXXXXXXXXXXXXXXX			
	36	Amount of line 34 you want **applied to your 2024 estimated tax**	36		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to www.irs.gov/Payments or see instructions		37	1,272
	38	Estimated tax penalty (see instructions)	38 31		

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

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

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

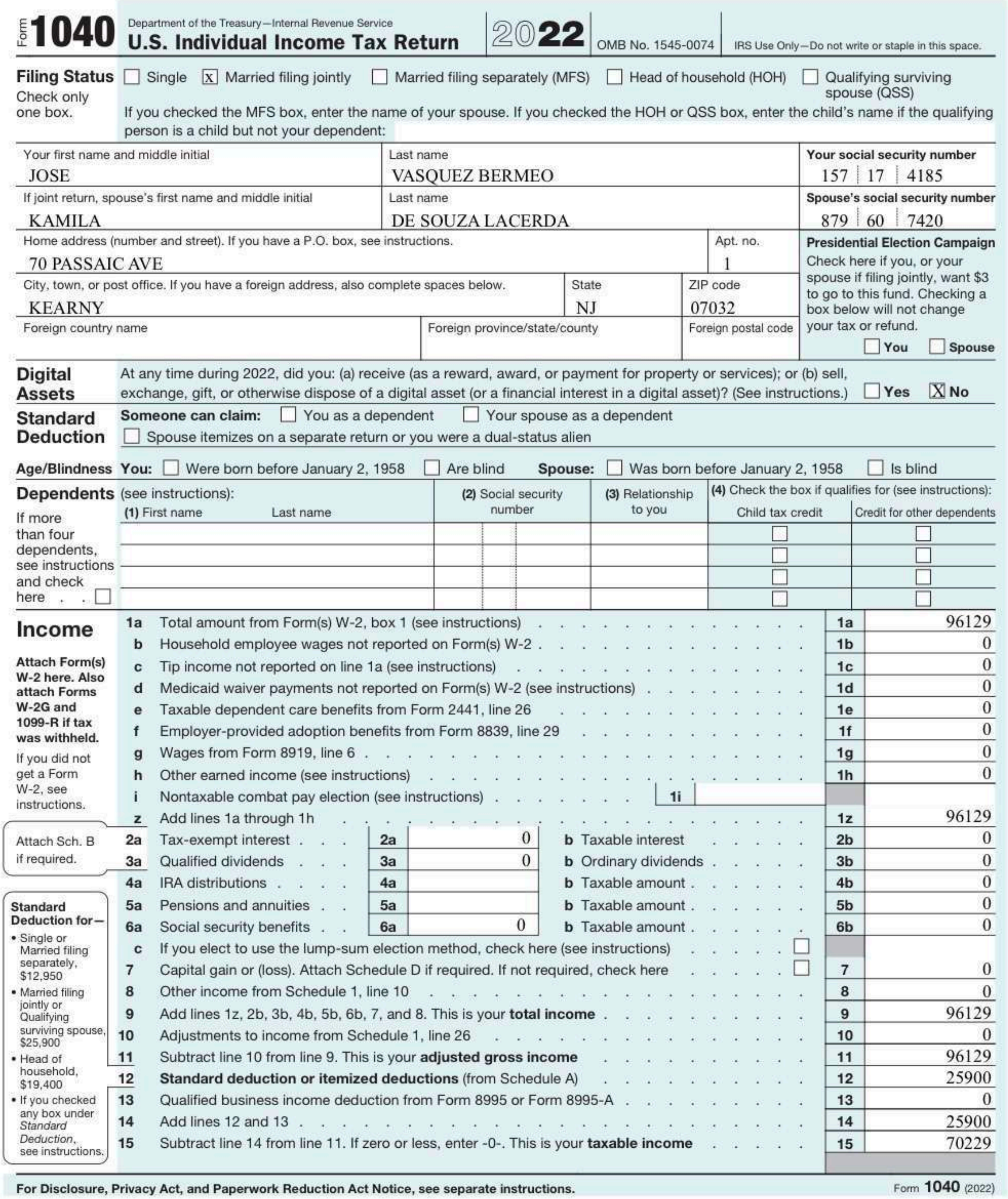
Your signature	Date	Your occupation CARPENTER	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. 201-921-5462	Email address		

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

Paid Preparer Use Only

Preparer's name [illegible]	Preparer's signature	Date	PTIN P01297884	Check if: ☒ Self-employed
Firm's name SAVA SOLUTION SERVICES LLC			Phone no. 973-901-9901	
Firm's address 139 WILSON AVENUE NEWARK NJ 07105			Firm's EIN 45-4418727	

This return was printed on: 02/24/24



Form **1040** Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return 2022 OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

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

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

Your first name and middle initial JOSE	Last name VASQUEZ BERMEO	**Your social security number** 157 17 4185
If joint return, spouse's first name and middle initial KAMILA	Last name DE SOUZA LACERDA	**Spouse's social security number** 879 60 7420

Home address (number and street). If you have a P.O. box, see instructions. 70 PASSAIC AVE Apt. no. 1

City, town, or post office. If you have a foreign address, also complete spaces below. KEARNY State NJ ZIP code 07032

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

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

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ **Yes** ☒ **No**

Standard Deduction **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent

☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness **You:** ☐ Were born before January 2, 1958 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1958 ☐ Is blind

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions): Child tax credit	Credit for other dependents
			☐	☐
			☐	☐
			☐	☐
			☐	☐

Income

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

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

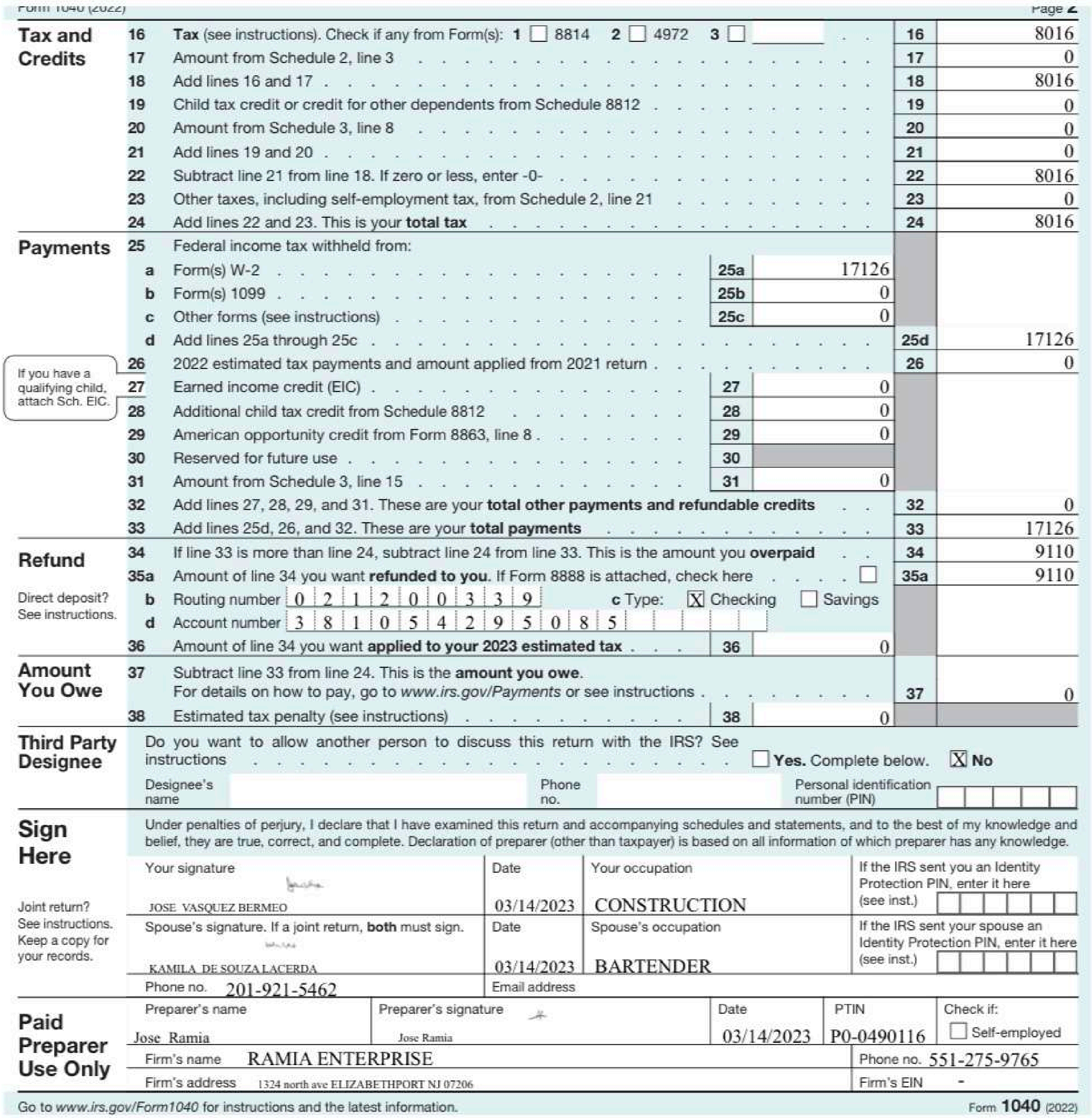
1a	Total amount from Form(s) W-2, box 1 (see instructions)				1a	96129
b	Household employee wages not reported on Form(s) W-2				1b	0
c	Tip income not reported on line 1a (see instructions)				1c	0
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)				1d	0
e	Taxable dependent care benefits from Form 2441, line 26				1e	0
f	Employer-provided adoption benefits from Form 8839, line 29				1f	0
g	Wages from Form 8919, line 6				1g	0
h	Other earned income (see instructions)				1h	0
i	Nontaxable combat pay election (see instructions)	1i				
z	Add lines 1a through 1h				1z	96129
2a	Tax-exempt interest	2a	0	**b** Taxable interest	2b	0
3a	Qualified dividends	3a	0	**b** Ordinary dividends	3b	0
4a	IRA distributions	4a		**b** Taxable amount	4b	0
5a	Pensions and annuities	5a		**b** Taxable amount	5b	0
6a	Social security benefits	6a	0	**b** Taxable amount	6b	0
c	If you elect to use the lump-sum election method, check here (see instructions) ☐					
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐				7	0
8	Other income from Schedule 1, line 10				8	0
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**				9	96129
10	Adjustments to income from Schedule 1, line 26				10	0
11	Subtract line 10 from line 9. This is your **adjusted gross income**				11	96129
12	**Standard deduction or itemized deductions** (from Schedule A)				12	25900
13	Qualified business income deduction from Form 8995 or Form 8995-A				13	0
14	Add lines 12 and 13				14	25900
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**				15	70229

Attach Sch. B if required.

Standard Deduction for—

- Single or Married filing separately, $12,950
- Married filing jointly or Qualifying surviving spouse, $25,900
- Head of household, $19,400
- If you checked any box under *Standard Deduction*, see instructions.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2022)



Form 1040 (2022) Page 2

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	8016
17	Amount from Schedule 2, line 3			17	0
18	Add lines 16 and 17			18	8016
19	Child tax credit or credit for other dependents from Schedule 8812			19	0
20	Amount from Schedule 3, line 8			20	0
21	Add lines 19 and 20			21	0
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	8016
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	0
24	Add lines 22 and 23. This is your **total tax**			24	8016

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	17126		
b	Form(s) 1099	25b	0		
c	Other forms (see instructions)	25c	0		
d	Add lines 25a through 25c			25d	17126
26	2022 estimated tax payments and amount applied from 2021 return			26	0
27	Earned income credit (EIC)	27	0		
28	Additional child tax credit from Schedule 8812	28	0		
29	American opportunity credit from Form 8863, line 8	29	0		
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31	0		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	0
33	Add lines 25d, 26, and 32. These are your **total payments**			33	17126

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	9110
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	9110
b	Routing number 0 2 1 2 0 0 3 3 9 c Type: ☒ Checking ☐ Savings				
d	Account number 3 8 1 0 5 4 2 9 5 0 8 5				
36	Amount of line 34 you want **applied to your 2023 estimated tax**	36	0		

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	0
38	Estimated tax penalty (see instructions)	38	0		

Third Party Designee

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

Designee's name

Phone no.

Personal identification number (PIN)

Sign Here

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

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

Your signature JOSE VASQUEZ BERMEO	Date 03/14/2023	Your occupation CONSTRUCTION	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, **both** must sign. KAMILA DE SOUZA LACERDA	Date 03/14/2023	Spouse's occupation BARTENDER	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. 201-921-5462	Email address		

Paid Preparer Use Only

Preparer's name Jose Ramia	Preparer's signature Jose Ramia	Date 03/14/2023	PTIN P0-0490116	Check if: ☐ Self-employed
Firm's name RAMIA ENTERPRISE			Phone no. 551-275-9765	
Firm's address 1324 north ave ELIZABETHPORT NJ 07206			Firm's EIN -	

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2022)

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:
www.bankofamerica.com
1.800.421.2110
Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050
Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY NJ 07032-1165

Account# 5524 3337 2153 **3108**
September 14 - October 13, 2024

Account Summary/Payment Information

Previous Balance	–$59.23
Payments and Other Credits	–$150.00
Purchases and Adjustments	$1,368.45
Fees Charged	**$0.00**
Interest Charged	**$0.00**
New Balance Total	$1,159.22
Total Credit Line	$1,500.00
Total Credit Available	$340.78
Cash Credit Line	$600.00
Portion of Credit Available for Cash	$340.78
Statement Closing Date	10/13/2024
Days in Billing Cycle	30

New Balance Total	$1,159.22
Current Payment Due	$35.00
Total Minimum Payment Due	$35.00
Payment Due Date	11/10/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **$40.00.**

Total Minimum Payment Warning: If you make only the Total 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 card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	5 years	$2,120.00
$48.00	36 months	$1,728.00 (Savings = $392.00)

If you would like information about credit counseling services, call 866.300.5238.

13 0011592200003500000150000000000000005524333721533108

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

Account Number: 5524 3337 2153 **3108**

Payment Due Date	11/10/2024
New Balance Total	$1,159.22
Total Minimum Payment Due	$35.00

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY NJ 07032-1165

Enter payment amount $ ☐☐☐☐☐☐.☐☐

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 20113721533108⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
09/23	09/24	TONY BIANCO USA MELBOURNE VIC	1480	3108	−150.00	
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				**−$150.00**
		Purchases and Adjustments				
10/06	10/07	NikePOS_US Elizabeth NJ	9034	3108	115.00	
10/06	10/07	Lids 5020 Jersey City NJ	3097	3108	47.98	
10/06	10/08	ZARA USA 10815 JERSEY CITY NJ	7750	3108	204.53	
10/08	10/09	JOE THE JUICE 1350 A New York NY	0044	3108	14.25	
10/08	10/09	JOE THE JUICE 1350 A New York NY	2040	3108	6.58	
10/08	10/09	SQ *CITIZENS ICON HOLD NEW YORK NY	8202	3108	71.99	
10/08	10/09	TARGET 00028811 KEARNY NJ	2746	3108	26.11	
10/08	10/09	TST*ZOU ZOUS-CHEZ ZOU- New York NY	5625	3108	34.40	
10/08	10/09	DUANE READE #14246 NEW YORK NY	6428	3108	16.09	
10/08	10/10	STARBUCKS STORE 07420 NEW YORK NY	0136	3108	12.17	
10/09	10/10	Club Monaco Short Hills NJ	1024	3108	322.75	
10/09	10/11	ARITZIA SHORT HILLS SHORT HILLS NJ	3527	3108	496.60	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				**$1,368.45**
		Interest Charged				
10/13	10/13	INTEREST CHARGED ON PURCHASES			0.00	
10/13	10/13	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
10/13	10/13	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
10/13	10/13	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				**$0.00**

2024 Totals Year-to-Date	
Total fees charged in 2024	$88.33
Total interest charged in 2024	$47.82

Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	27.74%V				$0.00	$0.00
Balance Transfers	27.74%V				$0.00	$0.00
Direct Deposit and Check Cash Advances	29.49%V				$0.00	$0.00
Bank Cash Advances	29.49%V				$0.00	$0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

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

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:
www.bankofamerica.com
1.800.421.2110
Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050
Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY NJ 07032-1165

Account# 5524 3337 2153 **3108**
August 14 - September 13, 2024

Account Summary/Payment Information

Previous Balance	$1,406.75
Payments and Other Credits	–$2,865.50
Purchases and Adjustments	$1,399.52
Fees Charged	**$0.00**
Interest Charged	**$0.00**
New Balance Total	–$59.23
Credit balance, please do not pay	
Total Credit Line	$1,500.00
Total Credit Available	$1,500.00
Cash Credit Line	$600.00
Portion of Credit Available for Cash	$600.00
Statement Closing Date	09/13/2024
Days in Billing Cycle	31

New Balance Total	–$59.23
Current Payment Due	$0.00
Total Minimum Payment Due	$0.00
Payment Due Date	10/10/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **$40.00.**

If you would like information about credit counseling services, call 866.300.5238.

13 000059230000000000286550000000000000005524333721533108

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

Account Number: 5524 3337 2153 **3108**

Payment Due Date	10/10/2024
New Balance Total	–$59.23
Total Minimum Payment Due	$0.00

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY NJ 07032-1165

Enter payment amount $.

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 20113721533108⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE
Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
08/20	08/20	PAYMENT - THANK YOU	0631	3108	−1,458.75	
09/13	09/13	Online payment from CHK 5085	0995	3108	−1,406.75	
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				**−$2,865.50**
		Purchases and Adjustments				
08/16	08/17	VELVET CAVIAR NEW YORK NY	9937	3108	52.00	
08/22	08/22	PERSONALCREATIONS.COM 8887410508 IL	8735	3108	86.32	
08/23	08/23	TONY BIANCO USA MELBOURNE VIC	4629	3108	160.00	
08/24	08/24	Theory New York NY	9050	3108	177.00	
08/28	08/29	LOccitane SHORT HILLS NJ	1060	3108	116.22	
08/28	08/29	MACYS .COM MASON OH	5743	3108	451.78	
08/31	09/02	NYCDOT PARKNYC LONG ISLAND CNY	7025	3108	25.05	
09/01	09/02	SLATE SWIM CERRITOS CA	9476	3108	179.15	
09/02	09/03	BLACKBOUGH SWIM MANDALUYONG PHL	9206	3108	145.50	
09/03	09/04	NEWPORT CENTRE W GARAG JESRSEY CITY NJ	2647	3108	4.00	
09/03	09/04	CSC SERVICEWORK KEARNY NJ	2465	3108	2.50	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				**$1,399.52**
		Interest Charged				
09/13	09/13	INTEREST CHARGED ON PURCHASES			0.00	
09/13	09/13	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
09/13	09/13	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
09/13	09/13	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				**$0.00**

2024 Totals Year-to-Date	
Total fees charged in 2024	$88.33
Total interest charged in 2024	$47.82

Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	28.24%V				$0.00	$0.00
Balance Transfers	28.24%V				$0.00	$0.00
Direct Deposit and Check Cash Advances	29.99%V				$0.00	$0.00
Bank Cash Advances	29.99%V				$0.00	$0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

You have a credit balance and do not need to make a payment on your account.

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

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:
www.bankofamerica.com
1.800.421.2110
Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050
Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY NJ 07032-1165

Account# 5524 3337 2153 **3108**
July 14 - August 13, 2024

Account Summary/Payment Information

Previous Balance	$1,407.85
Payments and Other Credits	–$1,407.85
Purchases and Adjustments	$1,401.19
Fees Charged	**$0.00**
Interest Charged	**$5.56**
New Balance Total	$1,406.75
Total Credit Line	$1,500.00
Total Credit Available	$93.25
Cash Credit Line	$600.00
Portion of Credit Available for Cash	$93.25
Statement Closing Date	08/13/2024
Days in Billing Cycle	31

New Balance Total	$1,406.75
Current Payment Due	$35.00
Total Minimum Payment Due	$35.00
Payment Due Date	09/10/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **$40.00.**

Total Minimum Payment Warning: If you make only the Total 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 card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	7 years	$3,019.00
$58.00	36 months	$2,088.00 (Savings = $931.00)

If you would like information about credit counseling services, call 866.300.5238.

13 0014067500003500001407850000000000005524333721533108

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

Account Number:	5524 3337 2153 **3108**
Payment Due Date	09/10/2024
New Balance Total	$1,406.75
Total Minimum Payment Due	$35.00

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY NJ 07032-1165

Enter payment amount $ ☐☐☐☐☐☐.☐☐

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 20113721533108⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
07/19	07/19	PAYMENT - THANK YOU	0617	3108	−1,407.85	
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				**−$1,407.85**
		Purchases and Adjustments				
07/20	07/22	KEARNY CITGO KEARNY NJ	4404	3108	50.50	
07/25	07/25	ARITZIA.COM 855-274-8942 NY	1130	3108	164.30	
07/25	07/25	ARITZIA.COM 855-274-8942 NY	1809	3108	36.72	
07/25	07/26	GlobalE /Jaded London New York NY	4079	3108	212.00	
07/26	07/27	260ONLINE NEW YORK NY	9431	3108	171.20	
07/27	07/29	POTTERYBARNKIDS.COM 800-290-8181 CA	5760	3108	108.88	
07/28	07/29	CALPAKTRAVEL.COM COMPTON CA	7727	3108	191.92	
07/28	07/29	HAUTE SWIMWEAR VIRGINIA BEACVA	5437	3108	143.55	
07/28	07/29	BOUTINE LOS ANGELES CA	6242	3108	79.00	
07/28	07/29	ETTIKA LOS ANGELES CA	9168	3108	243.12	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				**$1,401.19**
		Interest Charged				
08/13	08/13	INTEREST CHARGED ON PURCHASES			5.56	
08/13	08/13	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
08/13	08/13	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
08/13	08/13	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				**$5.56**

2024 Totals Year-to-Date	
Total fees charged in 2024	$88.33
Total interest charged in 2024	$47.82

Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	28.24%V				$ 232.02	$ 5.56
Balance Transfers	28.24%V				$ 0.00	$ 0.00
Direct Deposit and Check Cash Advances	29.99%V				$ 0.00	$ 0.00
Bank Cash Advances	29.99%V				$ 0.00	$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

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

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:
www.bankofamerica.com
1.800.421.2110
Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050
Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY NJ 07032-1165

Account# 5524 3337 2153 **3108**
June 14 - July 13, 2024

Account Summary/Payment Information

Previous Balance	$806.13
Payments and Other Credits	$0.00
Purchases and Adjustments	$520.22
Fees Charged	**$50.07**
Interest Charged	**$31.43**
New Balance Total	$1,407.85
Total Credit Line	$1,500.00
Total Credit Available	$92.15
Cash Credit Line	$600.00
Portion of Credit Available for Cash	$92.15
Statement Closing Date	07/13/2024
Days in Billing Cycle	30

New Balance Total	$1,407.85
Current Payment Due	$79.00
Past Due Amount	$35.00
Total Minimum Payment Due	$114.00
Payment Due Date	08/10/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **$40.00.**

Total Minimum Payment Warning: If you make only the Total 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 card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	6 years	$2,828.00

If you would like information about credit counseling services, call 866.300.5238.

13 0014078500011400000000000000000000000005524333721533108

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

Account Number: 5524 3337 2153 **3108**

Payment Due Date	08/10/2024
New Balance Total	$1,407.85
Total Minimum Payment Due	$114.00

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY NJ 07032-1165

Enter payment amount $.

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

⑆5240222250⑆ 20113721533108⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Purchases and Adjustments				
06/13	06/14	TOJA F.PAELLAS Y MAS MARBELLA ESP 55.00 EUR	9958	3108	59.68	
06/13	06/14	BKG*HOTEL AT BOOKING.C (888)850-3958NH 352.20 EUR	3559	3108	382.28	
06/13	06/14	WDFG MALAGA MALAGA ESP 4.95 EUR	8973	3108	5.37	
06/15	06/17	WWW.DIRECTCHARGE.COM VERRIERES-LE-ILE 7.50 EUR	9539	3108	8.07	
06/16	06/17	EGDE MARBELLA ESP 44.00 EUR	8922	3108	47.34	
06/20	06/22	PARKIT MANAGEMENT-02P NEW YORK NY	4870	3108	17.48	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				**$520.22**
		Fees				
06/13	06/14	FOREIGN TRANSACTION FEE	9958	3108	1.79	
06/13	06/14	FOREIGN TRANSACTION FEE	3559	3108	11.46	
06/13	06/14	FOREIGN TRANSACTION FEE	8973	3108	0.16	
06/15	06/17	FOREIGN TRANSACTION FEE	9539	3108	0.24	
06/16	06/17	FOREIGN TRANSACTION FEE	8922	3108	1.42	
07/10	07/11	LATE FEE FOR PAYMENT DUE		3108	35.00	
		TOTAL FEES FOR THIS PERIOD				**$50.07**
		Interest Charged				
07/13	07/13	INTEREST CHARGED ON PURCHASES			31.43	
07/13	07/13	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
07/13	07/13	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
07/13	07/13	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				**$31.43**

2024 Totals Year-to-Date	
Total fees charged in 2024	$88.33
Total interest charged in 2024	$42.26

Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	28.24%V				$ 1,354.07	$ 31.43
Balance Transfers	28.24%V				$ 0.00	$ 0.00
Direct Deposit and Check Cash Advances	29.99%V				$ 0.00	$ 0.00
Bank Cash Advances	29.99%V				$ 0.00	$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.

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

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY, NJ 07032-1165

Your Adv SafeBalance Banking

for September 21, 2024 to October 23, 2024

Account number: 3810 5429 5085

KAMILA E DE SOUZA LACERDA

Account summary

Beginning balance on September 21, 2024	$1,130.30
Deposits and other additions	32,900.00
ATM and debit card subtractions	-3,257.42
Other subtractions	-27,376.76
Service fees	-16.17
Ending balance on October 23, 2024	**$3,379.95**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
09/23/24	BKOFAMERICA ATM 09/23 #000005295 DEPOSIT HARRISON HARRISON NJ	3,000.00
09/26/24	VENMO DES:CASHOUT ID:1037153471562 INDN:KAMILA LACERDA CO ID:5264681992 PPD	1,000.00
09/27/24	VENMO DES:CASHOUT ID:1037174234104 INDN:KAMILA LACERDA CO ID:5264681992 PPD	2,800.00
09/30/24	Zelle payment from GABRIELE RODRIGUES VIANA Conf# q9fag3ven	2,600.00
09/30/24	PAYPAL DES:TRANSFER ID:1037198679721 INDN:KAMILA LACERDA CO ID:PAYPALSD11 PPD	2,000.00
10/03/24	PAYPAL DES:TRANSFER ID:1037309245384 INDN:KAMILA LACERDA CO ID:PAYPALSD11 PPD	2,000.00
10/04/24	BKOFAMERICA ATM 10/04 #000004573 DEPOSIT KEARNY AVENUE KEARNY NJ	1,400.00
10/04/24	Zelle payment from SHOLEM J WEISNER Conf# 99aovkk0r	500.00
10/07/24	BKOFAMERICA ATM 10/05 #000003589 DEPOSIT HARRISON HARRISON NJ	1,180.00
10/08/24	BKOFAMERICA ATM 10/08 #000009616 DEPOSIT KEARNY KEARNY NJ	1,500.00
10/09/24	BOFA FIN CTR 10/09 #000005524 DEPOSIT 500 Frank E Rodge Harrison NJ	3,500.00
10/09/24	BKOFAMERICA ATM 10/09 #000002825 DEPOSIT HARRISON HARRISON NJ	2,150.00
10/09/24	PAYPAL DES:TRANSFER ID:1037446380951 INDN:KAMILA LACERDA CO ID:PAYPALSD11 PPD	2,000.00
10/10/24	BOFA FIN CTR 10/10 #000002999 DEPOSIT 500 Frank E Rodge Harrison NJ	5,610.00
10/11/24	VENMO DES:CASHOUT ID:1037475251459 INDN:KAMILA LACERDA CO ID:5264681992 PPD	1,500.00
10/15/24	Zelle payment from PALOMA LACERDA PINHO DE SOUZA for "Celular meu I wilson"; Conf# vskjpkqm5	160.00
Total deposits and other additions		**$32,900.00**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
09/23/24	PURCHASE 0920 UBR* PENDING.UBER.COM AMSTERDAM	-51.32
09/23/24	CHECKCARD 0920 MIGNANELLI 24 ROMA 74344954264271714052699	-2.46
09/23/24	CHECKCARD 0920 PIAZZA DI SPAGNA SRL ROMA 74935004265464665172396	-13.42
09/23/24	CHECKCARD 0920 BIBA DI BONDI' MICHELE ROMA 74935004265426592292779	-44.72
09/23/24	PURCHASE 0921 UBER *TRIP HELP.UBER.COMCA	-28.12
09/23/24	CHECKCARD 0921 CSC SERVICEWORK KEARNY NJ 24055234266096239923580	-2.50
09/23/24	CHECKCARD 0922 APPLE.COM/BILL 866-712-7753 CA 24430994266096874449391 RECURRING	-37.31
09/23/24	CHECKCARD 0922 Amazon Prime*0Q0CM7MZ3 Amzn.com/billWA 24692164266108441861660 RECURRING	-2.12
09/23/24	PURCHASE 0922 IC* INSTACART HTTPSINSTACARCA	-51.74
09/23/24	PURCHASE 0923 UBER *EATS HELP.UBER.COMCA	-40.58
09/23/24	PURCHASE 0923 UBER *EATS HELP.UBER.COMCA	-6.14
09/23/24	CHECKCARD 0923 APPLE COM BILL CUPERTINO CA 00000000000000000502419 RECURRING	-10.99
09/23/24	THE HOME DEPOT 09/23 #000716337 PURCHASE THE HOME DEPOT #0 JERSEY CITY NJ	-67.49
09/23/24	THE HOME DEPOT 09/23 #000231963 PURCHASE THE HOME DEPOT #0 JERSEY CITY NJ	-8.24
09/24/24	CHECKCARD 0923 STOCKTON TIRES & AUTO R NEWARK NJ 24943814267900019000044	-21.84
09/24/24	PURCHASE 0924 ROCKET_RESUMED6F726D4 HTTPSROCKETRECA	-24.95
09/25/24	CHECKCARD 0923 TST*SC FITNESS - Newark NJ 24692164268109858827994	-16.86
09/27/24	CHECKCARD 0926 Hulu 877-8244858 CA HULU.COM/BILLCA 24906414270210018187845 RECURRING	-8.52
09/30/24	PURCHASE 0927 IC* INSTACART*SHOPRITE HTTPSINSTACARCA	-90.78
09/30/24	CHECKCARD 0928 UBER *ONE HELP.UBER.COMCA 24036294272718460526747 RECURRING	-9.99
09/30/24	CHECKCARD 0928 EWR C3 CIBO EXPRESS 131 NEWARK NJ 24755424273172738400924	-5.97
09/30/24	CHECKCARD 0929 Joyeux Tribord Paris 74987504273002067198084	-6.72
09/30/24	PURCHASE 0929 Amazon Prime*G56A112X3 Amzn.com/billWA	-15.98
10/04/24	SHOPRITE KEARN 10/04 #000474989 PURCHASE SHOPRITE KEARNY S KEARNY NJ	-18.58
10/07/24	CHECKCARD 1003 STARBUCKS STORE 48184 KEARNY NJ 24692164278108820190463	-14.77
10/07/24	PURCHASE 1004 IC* INSTACART HTTPSINSTACARCA	-75.00
10/07/24	PURCHASE 1004 IC* INSTACART HTTPSINSTACARCA	-9.31
10/07/24	CHECKCARD 1004 STARBUCKS 48184 KEARNY NJ 24445004279000790956915	-26.90
10/07/24	PURCHASE 1005 NJ EZPASS 888-288-6865 NJ	-240.00
10/07/24	PURCHASE 1004 IC* INSTACART HTTPSINSTACARCA	-40.32
10/07/24	CHECKCARD 1005 KEARNY CITGO KEARNY NJ 24034544280001219906415	-42.59
10/07/24	CHECKCARD 1006 PORTUGALIA NEWARK NJ 24116414280110585829403	-63.50

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/07/24	PURCHASE 1005 Jackpocket Inc. 646-7557070 NY	-22.27
10/07/24	PMNT SENT 1006 Wise 888-9083833 NY 24793384279003522675070	-100.00
10/07/24	CHECKCARD 1006 SP AFF www s SAN FRANCISCOCA 00000000000000000789534 RECURRING	-300.00
10/08/24	PURCHASE 1005 EDREAMS PRIME 3M 100-0000001 FL	-4.99
10/08/24	CHECKCARD 1006 MAMO RESTAURANT - NYC 646-9644641 NY 24000974281457605528379	-138.59
10/09/24	CHECKCARD 1008 APPLE.COM/BILL 866-712-7753 CA 24692164282102309398238 RECURRING	-9.99
10/09/24	PURCHASE 1009 AMAZON MARK* 6P7PB7AC3 HTTPSAMAZON.CWA	-45.95
10/10/24	CHECKCARD 1010 APPLE.COM/BILL 866-712-7753 CA 24692164284103792403194 RECURRING	-31.95
10/10/24	CHECKCARD 1009 Club Monaco Short Hills NJ 24793384283001540388027	-200.00
10/10/24	PURCHASE 1009 Jackpocket Inc. 646-7557071 NY	-22.27
10/10/24	PURCHASE 1010 UBER *TRIP HELP.UBER.COMCA	-35.73
10/11/24	PURCHASE 1010 UBER *TRIP HELP.UBER.COMCA	-37.57
10/11/24	PURCHASE 1010 UBER *TRIP HELP.UBER.COMCA	-8.00
10/15/24	CHECKCARD 1012 ATT* BILL PAYMENT 800-331-0500 TX 24055234287117516667487 RECURRING	-455.14
10/15/24	CHECKCARD 1013 TRANSPORTFORNSW TAP SYDNEY 74940524287900093327221	-3.98
10/15/24	PMNT SENT 1013 VENMO *Brando Visa Direct NY	-150.00
10/15/24	PURCHASE 1014 AMAZON DIGI* IX1HD18B3 HTTPSWWW.LINKWA	-4.04
10/15/24	CHECKCARD 1014 NETFLIX COM LOS GATOS CA 00000000000000000740041 RECURRING	-24.51
10/15/24	CHECKCARD 1014 VERIZON*RECURRING PAY 800-VERIZON FL 24692164288107954411511 RECURRING	-169.97
10/15/24	CHECKCARD 1015 CHEMIST WAREHOUSE MARRICKVILLE 74557024289013232123981	-9.45
10/15/24	CHECKCARD 1016 TWC @ BOTANIC Sydney	-7.89
10/16/24	CHECKCARD 1015 SMP*Side Story Cafe Marrickville 74126914289125399273120	-8.78
10/16/24	CHECKCARD 1015 SMP*Side Story Cafe Marrickville 74126914289125054109700	-3.04
10/16/24	CHECKCARD 1015 SQ *HOPEPOINT CHURCH Georges Hall 40641442893902196502200	-4.04
10/16/24	PURCHASE 1016 AMAZON DIGI* M37AZ69P3 HTTPSWWW.LINKWA	-4.25
10/16/24	PURCHASE 1016 AMAZON DIGI* 3O4Q71B53 HTTPSWWW.LINKWA	-4.04
10/17/24	CHECKCARD 1016 APPLE.COM/BILL 866-712-7753 CA 24692164290109703306477 RECURRING	-42.09
10/17/24	CHECKCARD 1016 EDUZZ* NATHALIE BILL SOROCABA 24118324291500001400944	-44.09
10/17/24	PURCHASE 1017 AMAZON DIGI* 4Y4204WA3 HTTPSWWW.LINKWA	-10.65
10/17/24	CHECKCARD 1017 WOOLWORTHS/CNR SYDNEY	-11.59

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/18/24	CHECKCARD 1016 LIDCOMBE STATN BKSTA LIDCOMBE 74564724291324903650703	-4.72
10/18/24	CHECKCARD 1018 Disney Plus 888-9057888 CA 24204294291001011922035 RECURRING	-10.65
10/18/24	CHECKCARD 1018 KMART 1058 BANKSTOWN	-24.17
10/21/24	CHECKCARD 1018 TRANSPORTFORNSW TAP SYDNEY 74940524293900175334378	-5.97
10/21/24	CHECKCARD 1018 TRANSPORTFORNSW TAP SYDNEY 74940524292900085614183	-2.82
10/21/24	CHECKCARD 1018 Crest Birubi Beach Anna Bay 74773884292001649207059	-3.52
10/21/24	CHECKCARD 1019 Ingenia One Mile Beach One Mile 74773884293000018200082	-23.67
10/21/24	CHECKCARD 1020 OAKVALE WILDLIFE PARK SALT ASH 74557024295010154275296	-26.35
10/21/24	CHECKCARD 1020 OAKVALE WILDLIFE PARK SALT ASH 74557024295010575020362	-8.44
10/21/24	MOBILE PURCHASE 1020 COLES EXPRESS WAHROONGA	-4.37
10/21/24	MOBILE PURCHASE 1021 CIRCUM VENDING MENTONE	-2.87
10/21/24	CHECKCARD 1021 Eatalo Sydney	-13.25
10/22/24	CHECKCARD 1018 PLINE PH BANKSTOWN BANKSTOWN 74564724295323079745517	-20.80
10/22/24	CHECKCARD 1021 LS Grand Cafe Sydney 74773884294001335368023	-3.80
10/22/24	MOBILE PURCHASE 1021 Bar Toca Sydney	-3.26
10/22/24	CHECKCARD 1021 TOP JUICE QVB SYDNEY 74466024295003757288915	-5.98
10/22/24	PURCHASE 1022 ROCKET_RESUMED6F726D4 HTTPSROCKETRECA	-24.95
10/23/24	CHECKCARD 1022 LS Grand Cafe Sydney 74773884296000202786026	-8.16
10/23/24	CHECKCARD 1022 Koko Black Strand Arca Sydney 74773884296000047637046	-38.28
10/23/24	MOBILE PURCHASE 1023 SQ *POCKET Bondi Beach	-6.80
Total ATM and debit card subtractions		**-$3,257.42**

Other subtractions

Date	Description	Amount
09/23/24	Zelle payment to Po mana Conf# ljgxuztfz	-160.00
09/23/24	Zelle payment to Dayane Sobrancelha Conf# jjfkoau62	-45.00
09/23/24	Zelle payment to Ketllen Novo Conf# kfoibkuqq	-110.00
09/23/24	Zelle payment to LUAN MARTINS SOUZA Conf# pe643wekk	-10.00
09/23/24	AMAZON CORP DES:SYF PAYMNT ID:604578163101048 INDN:LACERDAKAMILA CO ID:9069872103 WEB	-447.99
09/24/24	AMERICAN EXPRESS DES:ACH PMT ID:M2118 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,724.06
09/26/24	Zelle payment to Dayane Sobrancelha Conf# qybnuzbgn	-127.00
09/26/24	Zelle payment to Po mana Conf# q7w7tircm	-150.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
09/27/24	Zelle payment to TiWirsim Conf# lda7ybxc4	-1,000.00
09/27/24	AMERICAN EXPRESS DES:ACH PMT ID:M9736 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,000.00
09/30/24	AMERICAN EXPRESS DES:ACH PMT ID:M9618 INDN:Kamila Lacerda CO ID:1133133497 WEB	-3,000.00
09/30/24	MERCURY CARD FBT DES:PAYMENT ID:FPP10099319 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-1,524.64
10/02/24	Zelle payment to Junior Mudanca Conf# rb7fwwmfk	-150.00
10/03/24	Zelle payment to TiWirsim Conf# njey6vfs9	-1,000.00
10/04/24	CAPITAL ONE DES:CRCARDPMT ID:3YBOXU4WZD8O0EY INDN:KAMILA LACERDA CO ID:9541719318 WEB	-808.10
10/07/24	Zelle payment to Antonio Santos Conf# h33fmalvi	-60.00
10/07/24	AMERICAN EXPRESS DES:ACH PMT ID:M9912 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,500.00
10/08/24	Zelle payment to Rogner Quintela Primo Kearny Conf# rsne1pd6r	-30.00
10/08/24	Credit One Bank DES:Payment ID:56500436 INDN:LACERDA,KAMILA CO ID:WEB000004 WEB	-523.08
10/09/24	Zelle payment to SILAS DIAS Conf# j5caeehby	-300.00
10/09/24	AMERICAN EXPRESS DES:ACH PMT ID:M3146 INDN:Kamila Lacerda CO ID:1133133497 WEB	-4,000.00
10/10/24	AMERICAN EXPRESS DES:ACH PMT ID:M7010 INDN:Kamila Lacerda CO ID:1133133497 WEB	-3,000.00
10/15/24	AMERICAN EXPRESS DES:ACH PMT ID:M3700 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,000.00
10/15/24	MBFS.COM DES:Auto Pay ID:5002318167 INDN:Kamila E Lacerda CO ID:1850860002 WEB	-977.89
10/16/24	STATE FARM RO 27 DES:SFPP ID:17 S 1348111217 INDN:KAMILA LACERDA CO ID:9000307001 PPD	-650.38
10/18/24	PUBLIC SERVICE DES:PSEG ID:007596311318 INDN:CAMILA CO ID:4221212800 PPD	-78.62
Total other subtractions		**-$27,376.76**

Service fees

Date	Transaction description	Amount
09/23/24	Monthly Maintenance Fee	-4.95
09/23/24	PURCHASE 0920 UBR* PENDING.UBER.COM AMSTERDAM 74143614265000079265774 INTERNATIONAL TRANSACTION FEE	-1.54
09/23/24	CHECKCARD 0920 BIBA DI BONDI' MICHELE ROMA 74935004265426592292779 INTERNATIONAL TRANSACTION FEE	-1.34
09/23/24	CHECKCARD 0920 PIAZZA DI SPAGNA SRL ROMA 74935004265464665172396 INTERNATIONAL TRANSACTION FEE	-0.40
09/23/24	CHECKCARD 0920 MIGNANELLI 24 ROMA 74344954264271714052699 INTERNATIONAL TRANSACTION FEE	-0.07
09/30/24	CHECKCARD 0929 Joyeux Tribord Paris 74987504273002067198084 INTERNATIONAL TRANSACTION FEE	-0.20
10/15/24	CHECKCARD 1015 CHEMIST WAREHOUSE MARRICKVILLE 74557024289013232123981 INTERNATIONAL TRANSACTION FEE	-0.28
10/15/24	CHECKCARD 1016 TWC @ BOTANIC Sydney INTERNATIONAL TRANSACTION FEE	-0.24
10/15/24	CHECKCARD 1013 TRANSPORTFORNSW TAP SYDNEY 74940524287900093327221 INTERNATIONAL TRANSACTION FEE	-0.12
10/16/24	CHECKCARD 1015 SMP*Side Story Cafe Marrickville 74126914289125399273120 INTERNATIONAL TRANSACTION FEE	-0.26
10/16/24	CHECKCARD 1015 SQ *HOPEPOINT CHURCH Georges Hall 40641442893902196502200 INTERNATIONAL TRANSACTION FEE	-0.12
10/16/24	CHECKCARD 1015 SMP*Side Story Cafe Marrickville 74126914289125054109700 INTERNATIONAL TRANSACTION FEE	-0.09
10/17/24	CHECKCARD 1017 WOOLWORTHS/CNR SYDNEY INTERNATIONAL TRANSACTION FEE	-0.35
10/18/24	CHECKCARD 1018 KMART 1058 BANKSTOWN INTERNATIONAL TRANSACTION FEE	-0.73
10/18/24	CHECKCARD 1016 LIDCOMBE STATN BKSTA LIDCOMBE 74564724291324903650703 INTERNATIONAL TRANSACTION FEE	-0.14
10/21/24	CHECKCARD 1020 OAKVALE WILDLIFE PARK SALT ASH 74557024295010154275296 INTERNATIONAL TRANSACTION FEE	-0.79
10/21/24	CHECKCARD 1019 Ingenia One Mile Beach One Mile 74773884293000018200082 INTERNATIONAL TRANSACTION FEE	-0.71
10/21/24	CHECKCARD 1021 Eatalo Sydney INTERNATIONAL TRANSACTION FEE	-0.40
10/21/24	CHECKCARD 1020 OAKVALE WILDLIFE PARK SALT ASH 74557024295010575020362 INTERNATIONAL TRANSACTION FEE	-0.25
10/21/24	CHECKCARD 1018 TRANSPORTFORNSW TAP SYDNEY 74940524293900175334378 INTERNATIONAL TRANSACTION FEE	-0.18
10/21/24	MOBILE PURCHASE 1020 COLES EXPRESS WAHROONGA INTERNATIONAL TRANSACTION FEE	-0.13
10/21/24	CHECKCARD 1018 Crest Birubi Beach Anna Bay 74773884292001649207059 INTERNATIONAL TRANSACTION FEE	-0.11
10/21/24	MOBILE PURCHASE 1021 CIRCUM VENDING MENTONE 74564454295125021464848 INTERNATIONAL TRANSACTION FEE	-0.09

continued on the next page

Service fees - continued

Date	Transaction description	Amount
10/21/24	CHECKCARD 1018 TRANSPORTFORNSW TAP SYDNEY 74940524292900085614183 INTERNATIONAL TRANSACTION FEE	-0.08
10/22/24	CHECKCARD 1018 PLINE PH BANKSTOWN BANKSTOWN 74564724295323079745517 INTERNATIONAL TRANSACTION FEE	-0.62
10/22/24	CHECKCARD 1021 TOP JUICE QVB SYDNEY 74466024295003757288915 INTERNATIONAL TRANSACTION FEE	-0.18
10/22/24	CHECKCARD 1021 LS Grand Cafe Sydney 74773884294001335368023 INTERNATIONAL TRANSACTION FEE	-0.11
10/22/24	MOBILE PURCHASE 1021 Bar Toca Sydney 74773884295000025213076 INTERNATIONAL TRANSACTION FEE	-0.10
10/23/24	CHECKCARD 1022 Koko Black Strand Arca Sydney 74773884296000047637046 INTERNATIONAL TRANSACTION FEE	-1.15
10/23/24	CHECKCARD 1022 LS Grand Cafe Sydney 74773884296000202786026 INTERNATIONAL TRANSACTION FEE	-0.24
10/23/24	MOBILE PURCHASE 1023 SQ *POCKET Bondi Beach 40641442973380866780870 INTERNATIONAL TRANSACTION FEE	-0.20
Total service fees		**-$16.17**

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

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

This page intentionally left blank

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY, NJ 07032-1165

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

Your Adv SafeBalance Banking

for August 23, 2024 to September 20, 2024

Account number: 3810 5429 5085

KAMILA E DE SOUZA LACERDA

Account summary

Beginning balance on August 23, 2024	$737.51
Deposits and other additions	45,119.95
ATM and debit card subtractions	-10,925.63
Other subtractions	-33,750.60
Service fees	-50.93
Ending balance on September 20, 2024	**$1,130.30**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
08/23/24	VENMO DES:CASHOUT ID:1036440427738 INDN:KAMILA LACERDA CO ID:5264681992 PPD	2,000.00
08/26/24	BKOFAMERICA ATM 08/26 #000006513 DEPOSIT KEARNY KEARNY NJ	2,900.00
08/26/24	Zelle payment from LOCATION HOLDINGS LLC Conf# 99ammg2hx	2,100.00
08/27/24	VENMO DES:CASHOUT ID:1036534602918 INDN:KAMILA LACERDA CO ID:5264681992 PPD	1,500.00
08/28/24	BKOFAMERICA MOBILE 08/28 3681220122 DEPOSIT *MOBILE NJ	199.68
08/29/24	VENMO DES:CASHOUT ID:1036577790279 INDN:KAMILA LACERDA CO ID:5264681992 PPD	1,200.00
09/03/24	BKOFAMERICA ATM 09/01 #000009795 DEPOSIT HARRISON HARRISON NJ	950.00
09/03/24	BOFA FIN CTR 09/03 #000006516 DEPOSIT 500 Frank E Rodge Harrison NJ	6,500.00
09/03/24	APPLE CASH DES:BANK XFER ID:Kamila Lacerda INDN:Kamila Lacerda CO ID:6192912998 WEB	2,315.89
09/03/24	VENMO DES:CASHOUT ID:1036666990246 INDN:KAMILA LACERDA CO ID:5264681992 PPD	2,000.00
09/03/24	Zelle payment from LOCATION HOLDINGS LLC Conf# 99amx8jzf	2,000.00
09/04/24	BKOFAMERICA MOBILE 09/04 3665140322 DEPOSIT *MOBILE NJ	1,300.07
09/05/24	BKOFAMERICA ATM 09/05 #000004757 DEPOSIT KEARNY AVENUE KEARNY NJ	5,000.00
09/05/24	BKOFAMERICA ATM 09/05 #000007539 DEPOSIT HARRISON HARRISON NJ	2,470.00
09/06/24	PAYPAL DES:TRANSFER ID:1036742326476 INDN:KAMILA LACERDA CO ID:PAYPALSD11 PPD	2,000.00
09/12/24	BKOFAMERICA ATM 09/12 #000001413 DEPOSIT HARRISON HARRISON NJ	790.00
09/12/24	Zelle payment from PALOMA LACERDA PINHO DE SOUZA Conf# wi204zzwy	160.00
09/13/24	BKOFAMERICA MOBILE 09/13 3602474368 DEPOSIT *MOBILE NJ	4,619.31
09/13/24	Zelle payment from GAVIN P OBRIEN for "rent"; Conf# 99anld13p	2,000.00
09/13/24	BKOFAMERICA ATM 09/13 #000005055 DEPOSIT HARRISON HARRISON NJ	1,070.00

continued on the next page

Deposits and other additions - continued

Date	Description	Amount
09/16/24	VENMO DES:CASHOUT ID:1036904069019 INDN:KAMILA LACERDA CO ID:5264681992 PPD	2,000.00
09/16/24	Zelle payment from LINDALVA CUNHA Conf# sdqmsyogd	45.00
Total deposits and other additions		**$45,119.95**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/23/24	CHECKCARD 0822 CSC SERVICEWORK KEARNY NJ 24055234236066518196528	-2.50
08/23/24	PMNT SENT 0822 CASH APP*JOSE VASQUEZ 800-9691940 CA 24793384235002321369086	-30.00
08/23/24	CHECKCARD 0822 QTALBARGRILL KEARNY NJ 24193044236000012622768	-159.85
08/23/24	PURCHASE 0822 Jackpocket Inc. 646-7557070 NY	-22.27
08/26/24	CHECKCARD 0823 SEPHORA.COM 877-SEPHORA CA 24692164236105739517977	-161.00
08/26/24	CHECKCARD 0823 UNO*CLINICA TRANSPLA 855-4680020 NJ 24253624237000000169058	-1,405.83
08/26/24	CHECKCARD 0823 Reef Parking Miami FL 24744554237240001705866	-10.00
08/26/24	CHECKCARD 0823 KEARNY CITGO KEARNY NJ 24034544237005361905079	-47.01
08/26/24	PURCHASE 0824 IC* INSTACART*2190 HTTPSINSTACARCA	-49.48
08/26/24	TARGET T- 200 08/25 #000318158 PURCHASE TARGET T- 200 Pas Kearny NJ	-38.90
08/26/24	CHECKCARD 0826 SP AFF BEAUT SAN FRANCISCOCA 00000000000000000870732 RECURRING	-162.50
08/27/24	PURCHASE 0826 Hulu 877-8244858 CA HULU.COM/BILLCA	-8.52
08/27/24	PURCHASE 0826 TRULY BEAUTY HTTPSWWW.TRULFL	-137.55
08/27/24	PURCHASE 0826 O POSITIV HTTPSOPOSITIVDE	-57.60
08/27/24	PURCHASE 0827 ROCKET_RESUMED6F726D4 HTTPSROCKETRECA	-24.95
08/27/24	MOBILE PURCHASE 0827 TARGET T-2881 Kearny NJ	-9.59
08/27/24	STAPLES 1168 08/27 #000976477 PURCHASE STAPLES 1168 JERSEY CITY NJ	-34.95
08/28/24	PURCHASE 0827 IC* INSTACART*SHOPRITE HTTPSINSTACARCA	-44.84
08/28/24	PMNT SENT 0827 Wise 888-9083833 NY 24793384240002462269072	-200.00
08/28/24	MOBILE PURCHASE 0827 SQ *GIODOCINHOS CAFE Harrison NJ	-29.25
08/28/24	CHECKCARD 0827 CSC SERVICEWORK KEARNY NJ 24055234241071382116498	-2.50
08/29/24	CHECKCARD 0827 ARTHOUSE HOTEL NEW YORK 212-3621100 NY 24755424241172410475177	-44.75
08/29/24	CHECKCARD 0827 KEARNY CITGO KEARNY NJ 24034544241006189781688	-41.42
08/29/24	PURCHASE 0828 UBER *ONE HELP.UBER.COMCA	-9.99
08/29/24	CHECKCARD 0828 PERSONALCREATIONS.COM 888-741-0508 IL 24036294241742444414497	-77.79
08/29/24	PURCHASE 0829 URBANOUTFITTERS.COM HTTPSWWW.URBAPA	-53.95

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/29/24	PURCHASE 0828 I AM GIA HTTPSUS.IAMGICA	-75.00
08/30/24	PURCHASE 0829 UBER *EATS HELP.UBER.COMCA	-29.54
08/30/24	CHECKCARD 0829 Omnex Money Transfer 866-6141670 NJ 24906414242207892032704	-556.95
09/03/24	CHECKCARD 0829 10 EAST 30TH STREET GAR NEW YORK NY 24801974243074251023502	-55.00
09/03/24	PURCHASE 0830 Jackpocket Inc. 646-7557070 NY	-22.27
09/03/24	MOBILE PURCHASE 0831 CARNICERIA LAS AMERICAS NEWARK NJ	-6.22
09/03/24	PURCHASE 0901 POSHMARK 650-488-7740 CA	-153.00
09/03/24	PURCHASE 0902 Zara.com New York NY	-83.92
09/03/24	MOBILE PURCHASE 0901 NATHANS 2JG01 ELIZABETH NJ	-19.48
09/03/24	KEARNY CITGO 09/02 #000732234 MOBILE PURCHASE KEARNY CITGO KEARNY NJ	-44.25
09/03/24	WHOLEFDS NWK#1 09/02 #000665078 MOBILE PURCHASE WHOLEFDS NWK#105 NEWARK NJ	-23.90
09/03/24	MOBILE PURCHASE 0902 BETEL BAKERY NEWARK NJ	-18.00
09/03/24	MACY'S 17 09/03 #000148372 MOBILE PURCHASE MACY'S 174 2 JERSEY CITY NJ	-164.27
09/04/24	MOBILE PURCHASE 0902 CANTINA DA SERRA 201-5182707 NJ	-129.73
09/04/24	PURCHASE 0903 UBER *EATS HELP.UBER.COMCA	-34.37
09/05/24	PURCHASE 0904 DIOR.COM/BEAUTY 877-903-4671 NY	-275.10
09/05/24	MOBILE PURCHASE 0903 STARBUCKS STORE 07483 UNION NJ	-11.70
09/05/24	MOBILE PURCHASE 0903 ZARA USA 10815 JERSEY CITY NJ	-151.55
09/05/24	PURCHASE 0904 BOTTEGA V WOODBURY PBL Wayne NJ	-804.49
09/06/24	PURCHASE 0904 UNITED 01624182025 UNITED.COM TX	-548.30
09/06/24	PURCHASE 0904 UNITED 01644311263 UNITED.COM TX	-137.99
09/06/24	MOBILE PURCHASE 0904 STARBUCKS STORE 09467 NEW YORK NY	-14.09
09/06/24	PURCHASE 0905 UBER *EATS HELP.UBER.COMCA	-45.59
09/06/24	PURCHASE 0906 UBER *TRIP HELP.UBER.COMCA	-9.91
09/06/24	CHECKCARD 0905 STARBUCKS 48184 KEARNY NJ 24445004250000750326565	-20.45
09/09/24	PURCHASE 0905 EWR VICTORY GRILLE 866-5083558 NJ	-38.62
09/09/24	MOBILE PURCHASE 0905 EWR C3 CIBO EXPRESS 131 NEWARK NJ	-43.87
09/09/24	CHECKCARD 0906 ESBELA COMERCIO DE PRO SAO PAULO 24894274250068407354863	-14.01
09/09/24	CHECKCARD 0906 ESBELA COMERCIO DE PRO SAO PAULO 24894274250068407355068	-1.80
09/09/24	CHECKCARD 0906 AZUL LINHAS AEREA GUARULHOS 24793354250462010242999	-32.32

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/09/24	CHECKCARD 0906 AEROMIX CONVENIENCIA GUARULHOS 24830444250000176201765	-7.59
09/09/24	CHECKCARD 0906 GarapaoDaSerra JABOTICATUBAS 24669014250066204035043	-13.84
09/09/24	CHECKCARD 0906 SUPER SERRA DO CIPO SANTANA DO RI 24261774250123050400044	-40.53
09/09/24	CHECKCARD 0907 MERCADINHO DA SERRA SANTANA DO RI 24262714252015044244699	-4.16
09/09/24	CHECKCARD 0907 MERCADINHO DA SERRA SANTANA DO RI 24262714252015043691692	-5.79
09/09/24	CHECKCARD 0907 DROGARIA SANTANA SANTANA DO RI 24262714252015044160382	-10.34
09/09/24	CHECKCARD 0907 CamilaPonteloPass SANTANA DO RI 24669014251076389166090	-17.19
09/09/24	CHECKCARD 0907 DROGARIA SANTANA SANTANA DO RI 24262714252015047509346	-17.87
09/10/24	PURCHASE 0909 UBER* TRIP WWW.UBER.COM.	-0.54
09/10/24	CHECKCARD 0909 GarapaoDaSerra JABOTICATUBAS 24669014253096765086207	-12.19
09/10/24	CHECKCARD 0909 LEVE MINAS CONFINS 24793354253402003891169	-5.61
09/10/24	PURCHASE 0909 UBER* TRIP WWW.UBER.COM.	-10.30
09/10/24	CHECKCARD 0909 PAG*MorumbiShopping SAO PAULO 24669014253096847116519	-10.07
09/10/24	CHECKCARD 0909 Bacio di Latte-LJ0007 Sao Paulo 24772664253001412871023	-5.42
09/10/24	PURCHASE 0910 UBER* TRIP OSASCO	-2.51
09/10/24	PURCHASE 0910 UBER* TRIP WWW.UBER.COM.	-2.73
09/11/24	PURCHASE 0910 UBER* TRIP OSASCO	-6.53
09/11/24	PURCHASE 0910 UBER* TRIP OSASCO	-5.16
09/11/24	CHECKCARD 0910 CLINICA ROUND GLUTEO S SAO PAULO 24198954254029616259364	-807.32
09/11/24	PURCHASE 0910 UBER* TRIP WWW.UBER.COM.	-12.06
09/11/24	CHECKCARD 0910 BELEZA FIDALGA EIRELI SAO PAULO 24894274254109138468485	-534.62
09/11/24	CHECKCARD 0910 BELEZA FIDALGA COMERCI SAO PAULO 24894274254109138469533	-4.46
09/11/24	CHECKCARD 0910 GEORGE V C BRANCA SAO PAULO 24830444254000271375122	-19.73
09/11/24	PURCHASE 0910 UBER* TRIP WWW.UBER.COM.	-36.87
09/11/24	CHECKCARD 0910 RETAIL SERVICES CAFETE GUARULHOS 24830444254003605929960	-2.19
09/11/24	CHECKCARD 0910 AEROMIX GUARULHOS 24830444254001867682921	-78.83
09/11/24	Duane Reade ST 09/11 #000920371 PURCHASE Duane Reade STO 7 NEW YORK NY	-34.85
09/12/24	PURCHASE 0911 UBER *TRIP HELP.UBER.COMCA	-26.35
09/12/24	PURCHASE 0911 UBER *TRIP HELP.UBER.COMCA	-8.93
09/12/24	CHECKCARD 0911 IC* INSTACART HTTPSINSTACARCA 24011344255000067953514	-43.59
09/12/24	CHECKCARD 0911 CSC SERVICEWORK KEARNY NJ 24055234256086184449709	-2.50
09/12/24	PURCHASE 0911 METROPOLIS PARKING HTTPSWWW.METRTN	-49.35
09/12/24	USPS PO 333450 09/12 #000906132 PURCHASE USPS PO 33345002 HARRISON NJ	-20.05

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/12/24	CHECKCARD 0912 SP AFF BEAUT SAN FRANCISCOCA 00000000000000000915556 RECURRING	-325.00
09/13/24	CHECKCARD 0911 KEARNY CITGO KEARNY NJ 24034544256002504777750	-40.00
09/13/24	CHECKCARD 0911 MOXY CHELSEA MARRIOTT NEW YORK NY 24692164256109775433631	-174.47
09/13/24	CHECKCARD 0912 ATT* BILL PAYMENT 800-331-0500 TX 24055234257087238021857	-585.22
09/13/24	MOBILE PURCHASE 0912 SQ *SHAKE SHACK New York NY	-15.59
09/13/24	CHECKCARD 0913 APPLE COM BILL CUPERTINO CA 00000000000000000182980 RECURRING	-20.25
09/16/24	CHECKCARD 0912 TST*SC FITNESS - Newark NJ 24692164257100357765895	-17.86
09/16/24	CHECKCARD 0913 TIME 2 DRIP MED SPA NEWARK NJ 24246664257900010200036	-102.96
09/16/24	PURCHASE 0913 UBER *TRIP HELP.UBER.COMCA	-138.87
09/16/24	CHECKCARD 0914 APPLE.COM/BILL 866-712-7753 CA 24692164258101265312522 RECURRING	-10.65
09/16/24	CHECKCARD 0914 APPLE.COM/BILL 866-712-7753 CA 24692164258101265379463 RECURRING	-9.99
09/16/24	CHECKCARD 0914 APPLE.COM/BILL 866-712-7753 CA 24692164258101265431645 RECURRING	-8.53
09/16/24	MOBILE PURCHASE 0913 SQ *UPTOWN MARKET GATE Queens NY	-5.48
09/16/24	CHECKCARD 0914 Netflix 1 8445052993 CA	-24.51
09/16/24	CHECKCARD 0915 APPLE.COM/BILL 866-712-7753 CA 24430994259089901851571 RECURRING	-7.99
09/17/24	CHECKCARD 0916 SUMUP *TAXI PALERMO 74878364260437878991556	-55.52
09/17/24	CHECKCARD 0917 VERIZON*RECURRING PAY 800-VERIZON FL 24692164261103762910993 RECURRING	-89.99
09/18/24	PURCHASE 0917 GoFundMe Help Marcelo F GOFUNDME.COM CA	-1,000.00
Total ATM and debit card subtractions		**-$10,925.63**

Other subtractions

Date	Description	Amount
08/23/24	Zelle payment to Victor Sfalaini Conf# ly7sy8s7p	-190.00
08/26/24	Zelle payment to Gigi Conf# rrby9xpy9	-70.00
08/26/24	AMERICAN EXPRESS DES:ACH PMT ID:M6726 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,500.00
08/27/24	Zelle payment to Gabriel Cami Oslen Conf# nm8hd4nr9	-125.00
08/27/24	AMERICAN EXPRESS DES:ACH PMT ID:M4612 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,000.00
08/28/24	MERCURY CARD FBT DES:PAYMENT ID:FPP8808706 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-1,000.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
08/28/24	AMAZON CORP DES:SYF PAYMNT ID:604578163101048 INDN:LACERDAKAMILA CO ID:9069872103 WEB	-50.20
08/29/24	MERCURY CARD FBT DES:PAYMENT ID:FPP8841242 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-788.85
08/30/24	Zelle payment to Po mana Conf# meau22l5l	-100.00
09/03/24	Zelle payment to Dayane Sobrancelha Conf# nm1a6uvas	-15.00
09/03/24	AMERICAN EXPRESS DES:ACH PMT ID:M5184 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,078.03
09/03/24	AMERICAN EXPRESS DES:ACH PMT ID:M4290 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,000.00
09/03/24	PHAM TRAN DIEM Q DES:IAT PAYPAL ID:1036680317747 INDN:KAMILA LACERDA CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000055000	-550.00
09/04/24	MERCURY CARD FBT DES:PAYMENT ID:FPP9137922 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-2,000.00
09/04/24	TANG HAO RONG DES:IAT PAYPAL ID:1036687739501 INDN:KAMILA LACERDA CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000018499	-184.99
09/05/24	Zelle payment to NYKYA SAMPEUR Conf# owepgeplk	-110.00
09/05/24	Zelle payment to NYKYA SAMPEUR Conf# m54844op6	-220.00
09/05/24	Zelle payment to Patricia Fl Conf# jh04y20zc	-2,000.00
09/05/24	Zelle payment to Victor Sfalaini Conf# l2dkqxn2e	-150.00
09/05/24	AMERICAN EXPRESS DES:ACH PMT ID:M2332 INDN:Kamila Lacerda CO ID:1133133497 WEB	-5,000.00
09/05/24	RUSSODEV-WFOP125 DES:WEB PMTS ID:6QNW0H INDN:KamilaLacerda CO ID:9000327993 WEB	-3,142.33
09/06/24	Credit One Bank DES:Payment ID:56500436 INDN:LACERDA,KAMILA CO ID:WEB000004 WEB	-219.55
09/12/24	Zelle payment to Marlene Costureira Conf# j17a6b2z3	-67.00
09/12/24	MBFS.COM DES:Auto Pay ID:5002318167 INDN:Kamila E Lacerda CO ID:1850860002 WEB	-977.89
09/13/24	Online Banking payment to CRD 3108 Confirmation# 0122431099	-1,406.75
09/13/24	Zelle payment to BRANDI DAIS Conf# k6em087en	-80.00
09/13/24	STATE FARM RO 27 DES:SFPP ID:17 S 1348111217 INDN:KAMILA LACERDA CO ID:9000307001 PPD	-650.38
09/16/24	AMERICAN EXPRESS DES:ACH PMT ID:M8958 INDN:Kamila Lacerda CO ID:1133133497 WEB	-4,000.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
09/17/24	MERCURY CARD FBT DES:PAYMENT ID:FPP9697020 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-2,000.00
09/19/24	PUBLIC SERVICE DES:PSEG ID:007596311318 INDN:CAMILA CO ID:4221212800 PPD	-74.63
Total other subtractions		**-$33,750.60**

Service fees

Date	Transaction description	Amount
09/09/24	CHECKCARD 0906 SUPER SERRA DO CIPO SANTANA DO RI 24261774250123050400044 INTERNATIONAL TRANSACTION FEE	-1.22
09/09/24	CHECKCARD 0906 AZUL LINHAS AEREA GUARULHOS 24793354250462010242999 INTERNATIONAL TRANSACTION FEE	-0.97
09/09/24	CHECKCARD 0907 DROGARIA SANTANA SANTANA DO RI 24262714252015047509346 INTERNATIONAL TRANSACTION FEE	-0.54
09/09/24	CHECKCARD 0907 CamilaPonteloPass SANTANA DO RI 24669014251076389166090 INTERNATIONAL TRANSACTION FEE	-0.52
09/09/24	CHECKCARD 0906 GarapaoDaSerra JABOTICATUBAS 24669014250066204035043 INTERNATIONAL TRANSACTION FEE	-0.42
09/09/24	CHECKCARD 0906 ESBELA COMERCIO DE PRO SAO PAULO 24894274250068407354863 INTERNATIONAL TRANSACTION FEE	-0.42
09/09/24	CHECKCARD 0907 DROGARIA SANTANA SANTANA DO RI 24262714252015044160382 INTERNATIONAL TRANSACTION FEE	-0.31
09/09/24	CHECKCARD 0906 AEROMIX CONVENIENCIA GUARULHOS 24830444250000176201765 INTERNATIONAL TRANSACTION FEE	-0.23
09/09/24	CHECKCARD 0907 MERCADINHO DA SERRA SANTANA DO RI 24262714252015043691692 INTERNATIONAL TRANSACTION FEE	-0.17
09/09/24	CHECKCARD 0907 MERCADINHO DA SERRA SANTANA DO RI 24262714252015044244699 INTERNATIONAL TRANSACTION FEE	-0.12
09/09/24	CHECKCARD 0906 ESBELA COMERCIO DE PRO SAO PAULO 24894274250068407355068 INTERNATIONAL TRANSACTION FEE	-0.05
09/10/24	CHECKCARD 0909 GarapaoDaSerra JABOTICATUBAS 24669014253096765086207 INTERNATIONAL TRANSACTION FEE	-0.37
09/10/24	PURCHASE 0909 UBER* TRIP WWW.UBER.COM. 24118324253000000490596 INTERNATIONAL TRANSACTION FEE	-0.31
09/10/24	CHECKCARD 0909 PAG*MorumbiShopping SAO PAULO 24669014253096847116519 INTERNATIONAL TRANSACTION FEE	-0.30
09/10/24	CHECKCARD 0909 LEVE MINAS CONFINS 24793354253402003891169 INTERNATIONAL TRANSACTION FEE	-0.17

continued on the next page

Service fees - continued

Date	Transaction description	Amount
09/10/24	CHECKCARD 0909 Bacio di Latte-LJ0007 Sao Paulo 24772664253001412871023 INTERNATIONAL TRANSACTION FEE	-0.16
09/10/24	PURCHASE 0910 UBER* TRIP WWW.UBER.COM. 24118324254000000240271 INTERNATIONAL TRANSACTION FEE	-0.08
09/10/24	PURCHASE 0910 UBER* TRIP OSASCO 24118324254500001711683 INTERNATIONAL TRANSACTION FEE	-0.08
09/10/24	PURCHASE 0909 UBER* TRIP WWW.UBER.COM. 24118324253000000651700 INTERNATIONAL TRANSACTION FEE	-0.02
09/11/24	CHECKCARD 0910 CLINICA ROUND GLUTEO S SAO PAULO 24198954254029616259364 INTERNATIONAL TRANSACTION FEE	-24.22
09/11/24	CHECKCARD 0910 BELEZA FIDALGA EIRELI SAO PAULO 24894274254109138468485 INTERNATIONAL TRANSACTION FEE	-16.04
09/11/24	PURCHASE 0910 UBER* TRIP WWW.UBER.COM. 24118324255000000089131 INTERNATIONAL TRANSACTION FEE	-1.11
09/11/24	CHECKCARD 0910 GEORGE V C BRANCA SAO PAULO 24830444254000271375122 INTERNATIONAL TRANSACTION FEE	-0.59
09/11/24	PURCHASE 0910 UBER* TRIP WWW.UBER.COM. 24118324254000000384863 INTERNATIONAL TRANSACTION FEE	-0.36
09/11/24	PURCHASE 0910 UBER* TRIP OSASCO 24118324254500007949097 INTERNATIONAL TRANSACTION FEE	-0.20
09/11/24	PURCHASE 0910 UBER* TRIP OSASCO 24118324255500000184451 INTERNATIONAL TRANSACTION FEE	-0.15
09/11/24	CHECKCARD 0910 BELEZA FIDALGA COMERCI SAO PAULO 24894274254109138469533 INTERNATIONAL TRANSACTION FEE	-0.13
09/17/24	CHECKCARD 0916 SUMUP *TAXI PALERMO 74878364260437878991556 INTERNATIONAL TRANSACTION FEE	-1.67
Total service fees		**-$50.93**

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

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

Important Messages - Please Read

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

Adding an owner under age 25

You can avoid the monthly fee on Bank of America Advantage Savings and Bank of America Advantage SafeBalance Banking® accounts when at least one owner is under the age of 25. Keep in mind, when you add an owner to an account that is already open, it could take up to three business days for it to be updated and qualify for the fee to be waived.

To add an owner to your account, go to bankofamerica.com/appointments and schedule an appointment at a financial center. The new owner will need to come with you and each of you will need to bring your driver's license or other government-issued identification. However, if they are under age 18 without a form of ID, they can apply in person with you.

Great news! You can now withdraw up to $2,000 from any of our ATMs.

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

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

This page intentionally left blank

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY, NJ 07032-1165

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

Your Adv SafeBalance Banking

for July 24, 2024 to August 22, 2024

Account number: 3810 5429 5085

KAMILA E DE SOUZA LACERDA

Account summary

Beginning balance on July 24, 2024	$5,203.49
Deposits and other additions	24,875.07
ATM and debit card subtractions	-12,937.05
Other subtractions	-16,302.57
Service fees	-101.43
Ending balance on August 22, 2024	**$737.51**

Security tips

Tips to help protect yourself from trending scams:

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

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

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

IMPORTANT INFORMATION:

BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
07/29/24	BKOFAMERICA MOBILE 07/28 3766232685 DEPOSIT *MOBILE NJ	491.00
07/31/24	BKOFAMERICA MOBILE 07/31 3644950766 DEPOSIT *MOBILE NJ	1,465.42
07/31/24	BKOFAMERICA MOBILE 07/31 3645214718 DEPOSIT *MOBILE NJ	511.80
08/01/24	BKOFAMERICA ATM 08/01 #000007061 DEPOSIT HARRISON HARRISON NJ	3,700.00
08/02/24	BKOFAMERICA ATM 08/02 #000002407 DEPOSIT HARRISON HARRISON NJ	2,900.00
08/06/24	PAYPAL DES:TRANSFER ID:1036095721288 INDN:KAMILA LACERDA CO ID:PAYPALSD11 PPD	10,000.00
08/12/24	Zelle payment from PALOMA LACERDA PINHO DE SOUZA Conf# s1y5ysfyd	302.00
08/19/24	Zelle payment from CHARLES SLAMOWITZ for "2D"; Conf# gNkxtCGgi	1,095.00
08/19/24	VENMO DES:CASHOUT ID:1036338162806 INDN:KAMILA LACERDA CO ID:5264681992 PPD	200.00
08/19/24	Zelle payment from CHARLES SLAMOWITZ Conf# 8BXO7dEBX	5.00
08/20/24	PAYPAL DES:TRANSFER ID:1036389559271 INDN:KAMILA LACERDA CO ID:PAYPALSD11 PPD	2,004.39
08/20/24	VENMO DES:CASHOUT ID:1036392030517 INDN:KAMILA LACERDA CO ID:5264681992 PPD	1,102.00
08/20/24	BKOFAMERICA ATM 08/20 #000001166 DEPOSIT HARRISON HARRISON NJ	700.00
08/20/24	PAYPAL DES:TRANSFER ID:1036392185535 INDN:KAMILA LACERDA CO ID:PAYPALSD11 PPD	398.46
Total deposits and other additions		**$24,875.07**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
07/24/24	CHECKCARD 0722 TST* SC FITNESS - Newark NJ 24692164205109133442003	-32.72
07/24/24	PURCHASE 0723 IC* INSTACART HTTPSINSTACARCA	-51.31
07/25/24	PURCHASE 0725 HEAVY MANNERS NY HTTPSHEAVYMANNJ	-235.00
07/26/24	PURCHASE 0725 AMAZON MKTPL*RV7SH3O12 Amzn.com/billWA	-23.45
07/29/24	PURCHASE 0726 Hulu 877-8244858 CA HULU.COM/BILLCA	-8.52
07/29/24	CHECKCARD 0728 OPTIMUM 7844 V 973-230-6046 NY 24692164210103464611446	-319.90
07/29/24	MOBILE PURCHASE 0727 CANTINHO MINEIRO II 973-3239370 NJ	-24.39
07/29/24	PURCHASE 0728 PAYPAL *RONG1370265UAP 4029357733	-16.73
07/29/24	PURCHASE 0728 UBER ONE HELP.UBER.COMCA	-9.99
07/29/24	PURCHASE 0729 AMAZON MKTPL*RV1UV8DI2 Amzn.com/billWA	-169.76
07/29/24	ARITZIA 2164 W 07/29 #000184572 PURCHASE 498 RED APPLE CT CENTRAL VALLE NY	-169.58
07/29/24	SAKS OFF 5TH 7 07/29 #000799734 PURCHASE RT 32 GRAPEVINE C CENTRALVALLEY NY	-93.70
07/30/24	CHECKCARD 0729 EXXON UNITY INC KEARNY NJ 24692164211104561268667	-60.48
07/30/24	CHECKCARD 0729 CSC SERVICEWORK KEARNY NJ 24055234212043354616123	-2.50
07/30/24	CHECKCARD 0729 Loewe New York NY 24793384211003284646088	-216.25
07/30/24	PURCHASE 0729 IC* INSTACART HTTPSINSTACARCA	-34.41
07/30/24	MOBILE PURCHASE 0729 THE UPS STORE 6938 973-4413953 NJ	-2.60
07/30/24	PURCHASE 0730 ROCKET_RESUMED6F726D4 HTTPSROCKETRECA	-24.95
07/31/24	PURCHASE 0730 APPLE.COM/BILL 866-712-7753 CA	-42.64
07/31/24	CHECKCARD 0731 AMAZON.COM*RF5G29CB2 SEATTLE WA 24431064213028072965642	-31.25
08/01/24	CHECKCARD 0730 TST* SC FITNESS - Newark NJ 24692164213105878034203	-32.72
08/01/24	PURCHASE 0731 AMAZON MKTPL*RV39U87M0 Amzn.com/billWA	-51.28
08/01/24	PURCHASE 0731 AMAZON MKTPL*RV0032KT0 Amzn.com/billWA	-18.65
08/01/24	CHECKCARD 0731 NYCDOT D & E GARAGE NEW YORK NY 24231684214045513314509	-8.00
08/01/24	PURCHASE 0801 UBER EATS HELP.UBER.COMCA	-23.82
08/01/24	USPS PO 333450 08/01 #000224200 PURCHASE USPS PO 33345002 HARRISON NJ	-20.00
08/01/24	PY *LE LABO FR 08/01 #000237877 PURCHASE PY *LE LABO FRAG NEW YORK NY	-291.79
08/02/24	MOBILE PURCHASE 0801 THE UPS STORE 7387 732-6886160 NJ	-2.44
08/02/24	PURCHASE 0802 AMAZON DIGI* RF8XE0TJ2 HTTPSWWW.LINKWA	-3.19
08/02/24	PURCHASE 0802 METROPOLIS PARKING HTTPSWWW.METRTN	-82.75
08/02/24	BRYANT PK MARK 08/02 #000709615 MOBILE PURCHASE BRYANT PK MARKET JAMAICA NY	-48.38
08/05/24	PURCHASE 0802 AMAZON MKTPL*RF67E0E82 Amzn.com/billWA	-21.31
08/05/24	CHECKCARD 0802 CITY TROPICS NORTH ARLINGTNJ 24100854217900014400013	-45.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/05/24	PURCHASE 0803 LYFT *RIDE FRI 2PM LYFT.COM CA	-128.89
08/05/24	PURCHASE 0802 YSI*Vermella East 201-4875657 NJ	-3,149.12
08/05/24	CHECKCARD 0802 MEZZE GRAB AND GO JAMAICA NY 24049554217900010300316	-9.79
08/05/24	CHECKCARD 0803 JETBLUE 27944503517 8005382583 NY 24055234216047790359715	-150.00
08/05/24	PURCHASE 0802 JFK T5 CC AERONOVA 866-5083558 NY	-40.58
08/05/24	PURCHASE 0803 UBR* PENDING.UBER.COM AMSTERDAM	-98.36
08/05/24	CHECKCARD 0803 CHEZ FRANCIS PARIS 74976004216324777264665	-36.61
08/05/24	CHECKCARD 0803 CHEZ FRANCIS PARIS 74976004216324777265183	-16.39
08/05/24	CHECKCARD 0803 PHARM EUROPENNE 2522036 PARIS 74972004216321843249252	-26.12
08/05/24	CHECKCARD 0804 LE CHAMP DE MARS PARIS 74973004217421718336313	-59.99
08/05/24	PURCHASE 0804 UBER AMSTERDAM	-15.99
08/05/24	CHECKCARD 0804 LELABO STHONORE 4366154 75PARIS 74974004217881972984802	-177.02
08/05/24	CHECKCARD 0804 MA PARIS 74344954217266431475221	-103.81
08/05/24	CHECKCARD 0804 FOUQUET S PARIS 74975004218001768984803	-76.05
08/05/24	CHECKCARD 0804 ZETTLE_*MUNTEAN DANUT DRANCY 74541094218078285160675	-76.49
08/05/24	CHECKCARD 0804 SC-MARINA BERCY PARIS 74975924218181997984805	-32.78
08/05/24	CHECKCARD 0804 SC-MARINA BERCY PARIS 74975924218181998984804	-43.71
08/05/24	CHECKCARD 0804 TAXIS PARISIEN BOBIGNY 74013114217002216445365	-10.93
08/06/24	CHECKCARD 0804 PERRUCHE PARIS 74975924218181630984808	-167.13
08/06/24	CHECKCARD 0805 PAUL DEPARTS ORY3 ZP ORLY 74595794218100329072748	-7.00
08/06/24	CHECKCARD 0805 SUMUP *AV MAISONS ALFO 74878364218431144307906	-108.83
08/06/24	CHECKCARD 0805 GONTRAN CHERRIER2961855 TREMBL307112/ 74972004218321857775182	-14.10
08/06/24	CHECKCARD 0805 BILL PCA T1 TREMBLAY EN F 74973004218421825436575	-78.67
08/06/24	CHECKCARD 0805 ROISSY ROISSY 74499834218062478115937	-173.76
08/06/24	CHECKCARD 0805 Volotea Y7CJPS BARCELONA 74509464218210085708479	-65.56
08/07/24	CHECKCARD 0805 PHARMACY 4 AIRPORT SPATA 74199474219000116859067	-185.36
08/07/24	CHECKCARD 0805 WHSMITH L07 SPATA 74544474219000116330772	-11.57
08/07/24	CHECKCARD 0805 DUTY FREE SHOPS SPATA 3531111 74544474219000107331730	-46.22
08/07/24	CHECKCARD 0805 SSP HELLAS LA PASTERIA SPATA 74544474219000114273131	-10.93
08/07/24	CHECKCARD 0806 SKY EXPRESS ATHENS 74463664219582199622038	-3.85

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/08/24	PURCHASE 0807 APPLE.COM/BILL 866-712-7753 CA	-9.99
08/09/24	PURCHASE 0808 APPLE.COM/BILL 866-712-7753 CA	-10.65
08/12/24	PURCHASE 0809 Amazon Prime*RM2I24AK0 Amzn.com/billWA	-15.98
08/12/24	MOBILE PURCHASE 0810 TRIO BAMBINI MIKONOS	-39.41
08/12/24	MOBILE PURCHASE 0810 SUMUP *THEOFILOS AGIOS DEMETRI	-43.73
08/12/24	MOBILE PURCHASE 0810 The King of Villas MYKONOS	-54.66
08/13/24	CHECKCARD 0812 SNACK ZONE PROPERTIE MYKONOS 74042554225399256796182	-10.39
08/13/24	CHECKCARD 0812 ATT* BILL PAYMENT 800-331-0500 TX 24055234226056836964170 RECURRING	-447.65
08/13/24	PURCHASE 0812 APPLE.COM/BILL 866-712-7753 CA	-20.25
08/13/24	CHECKCARD 0812 HELEN NAILS MYKONOS 74042554225399325374953	-54.66
08/13/24	CHECKCARD 0812 HELEN NAILS MYKONOS 74042554225399325581227	-10.93
08/13/24	PURCHASE 0812 UBR* PENDING.UBER.COM AMSTERDAM	-39.36
08/13/24	MOBILE PURCHASE 0812 The King of Villas MYKONOS	-49.19
08/14/24	CHECKCARD 0812 KOUSATHANAS NIKOLAOS MIKONOS 74544474226000213145900	-65.59
08/14/24	PURCHASE 0813 UBR* PENDING.UBER.COM AMSTERDAM	-39.38
08/14/24	CHECKCARD 0814 NETFLIX.COM LOS GATOS CA 00000000000000000770249 RECURRING	-24.51
08/15/24	MOBILE PURCHASE 0813 AVATON RESORTS MIKONOS	-1,389.38
08/15/24	PURCHASE 0814 UBER RIDES AMSTERDAM	-40.38
08/15/24	PURCHASE 0814 VERIZON*RECURRING PAY 800-VERIZON FL	-89.99
08/15/24	PURCHASE 0814 UBR* PENDING.UBER.COM AMSTERDAM	-39.60
08/16/24	PURCHASE 0815 APPLE.COM/BILL 866-712-7753 CA	-16.52
08/16/24	PURCHASE 0815 Inflight Internet Servi Cointrin	-5.99
08/19/24	CHECKCARD 0815 EDREAMS US 100-0000001 FL 24803944231920001146867 RECURRING	-199.45
08/19/24	MOBILE PURCHASE 0815 AVATON RESORTS MIKONOS	-88.38
08/19/24	MOBILE PURCHASE 0815 SSP HELLAS KHORA MYKONO MIKONOS	-9.50
08/19/24	PURCHASE 0816 IC* INSTACART HTTPSINSTACARCA	-55.28
08/19/24	PURCHASE 0817 AMAZON MKTPL*RU34N0DT2 Amzn.com/billWA	-40.50
08/19/24	CHECKCARD 0816 KEARNY CITGO KEARNY NJ 24034544230003740960789	-46.18
08/19/24	CHECKCARD 0816 CSC SERVICEWORK KEARNY NJ 24055234230060754530678	-2.50
08/19/24	MOBILE PURCHASE 0817 SQ *SLATE CAFE NOMAD New York NY	-24.49
08/19/24	MOBILE PURCHASE 0817 10 EAST 30TH STREET GAR NEW YORK NY	-65.00
08/19/24	PMNT SENT 0817 Wise 888-9083833 NY	-112.55
08/19/24	PMNT SENT 0817 CASH APP*JOSE VASQUEZ 800-9691940 CA 24793384230002314902021	-150.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/19/24	CHECKCARD 0817 UNO*JULIA DORNELES 855-4680020 NJ 24253624231000000086043	-1,122.94
08/19/24	PURCHASE 0818 UBER TRIP HELP.UBER.COMCA	-4.43
08/19/24	PURCHASE 0819 LYFT *RIDE SAT 7PM LYFT.COM CA	-65.06
08/19/24	PURCHASE 0818 UBER TRIP HELP.UBER.COMCA	-37.82
08/19/24	PURCHASE 0819 UBER TRIP HELP.UBER.COMCA	-67.89
08/19/24	PURCHASE 0819 UBER TRIP HELP.UBER.COMCA	-38.12
08/20/24	PURCHASE 0819 GlobalE /Jaded London New York NY	-188.00
08/20/24	PURCHASE 0819 Amazon.com*RU9JP96T1 Amzn.com/billWA	-64.61
08/20/24	PURCHASE 0819 SP+AFF* BEAUTY TECH AFFIRM.COM CA	-162.50
08/20/24	CHECKCARD 0819 TST*SERAFINA - 77 UWS New York NY 24692164233103057817676	-40.00
08/20/24	PURCHASE 0820 IC* INSTACART HTTPSINSTACARCA	-66.16
08/21/24	CHECKCARD 0820 ARTHOUSE HOTEL NEW YORK 212-3621100 NY 24755424234162340719967	-44.75
08/21/24	CHECKCARD 0820 MILLENNIUM NY DOWNTOWN 212-6932001 NY 24755424234162340904312	-42.67
08/21/24	CHECKCARD 0820 AMAZON TIPS*RU5MW0UC1 SEATTLE WA 24431064233040166018754	-5.00
08/21/24	CHECKCARD 0820 BONZAO SUPERMARKET NEWARK NJ 24801974233064415198649	-5.99
08/21/24	PURCHASE 0821 EXPEDIA 72901613473693 EXPEDIA.COM WA	-59.85
08/21/24	PURCHASE 0821 UBER *TRIP HELP.UBER.COMCA	-8.15
08/21/24	PURCHASE 0821 UBER *TRIP HELP.UBER.COMCA	-12.54
08/22/24	CHECKCARD 0820 PLANNED PARENTHOOD-IRON NEWARK NJ 24426294234030043743715	-76.00
08/22/24	CHECKCARD 0821 MILLENNIUM NY DOWNTOWN 212-6932001 NY 24755424235732352354371	-42.67
08/22/24	PURCHASE 0821 aliexpress 408-7855580 CA	-20.73
08/22/24	PURCHASE 0821 VELVET CAVIAR HTTPSVELVETCANY	-48.00
08/22/24	CHECKCARD 0821 QTALBARGRILL KEARNY NJ 24193044235000012527802	-56.08

Total ATM and debit card subtractions **-$12,937.05**

Other subtractions

Date	Description	Amount
07/25/24	Zelle payment to Camila Olsen Conf# r33c8umkw	-500.00
07/29/24	Zelle payment to Dayane Sobrancelha Conf# ke9h92yai	-240.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
07/30/24	Zelle payment to Cami amor Conf# qz6xvi2gd	-250.00
07/31/24	AMERICAN EXPRESS DES:ACH PMT ID:M5634 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,481.77
08/01/24	AMERICAN EXPRESS DES:ACH PMT ID:M6110 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,000.00
08/02/24	Zelle payment to Victor Sfalaini Conf# lht31zylb	-1,000.00
08/02/24	Zelle payment to Marlene Costureira Conf# pvpcbw8n3	-60.00
08/02/24	Zelle payment to Jarlaine Costureira Conf# l6qdus0dk	-30.00
08/05/24	Zelle payment to Po mana Conf# il1hlsgmb	-80.00
08/06/24	Credit One Bank DES:Payment ID:56500436 INDN:LACERDA,KAMILA CO ID:WEB000004 WEB	-403.80
08/12/24	Zelle payment to Sabrina Alves Conf# knjero8sn	-65.00
08/12/24	MBFS.COM DES:Auto Pay ID:5002318167 INDN:Kamila E Lacerda CO ID:1850860002 WEB	-977.89
08/13/24	STATE FARM RO 27 DES:SFPP ID:17 S 1348111217 INDN:KAMILA LACERDA CO ID:9000307001 PPD	-650.38
08/19/24	MERCURY CARD FBT DES:PAYMENT ID:FPP8553854 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-2,000.00
08/20/24	AMERICAN EXPRESS DES:ACH PMT ID:M7668 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,000.00
08/20/24	BANK OF AMERICA CREDIT CARD Bill Payment	-1,458.75
08/20/24	PUBLIC SERVICE DES:PSEG ID:007596311318 INDN:CAMILA CO ID:4221212800 PPD	-104.98
08/21/24	MERCURY CARD FBT DES:PAYMENT ID:FPP8628793 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-2,000.00
Total other subtractions		**-$16,302.57**

Service fees

Date	Transaction description	Amount
07/24/24	Monthly Maintenance Fee	-4.95
08/05/24	CHECKCARD 0804 LELABO STHONORE 4366154 75PARIS 74974004217881972984802 INTERNATIONAL TRANSACTION FEE	-5.31
08/05/24	CHECKCARD 0804 MA PARIS 74344954217266431475221 INTERNATIONAL TRANSACTION FEE	-3.11
08/05/24	PURCHASE 0803 UBR* PENDING.UBER.COM AMSTERDAM 74143614218000945895414 INTERNATIONAL TRANSACTION FEE	-2.95
08/05/24	CHECKCARD 0804 ZETTLE_*MUNTEAN DANUT DRANCY 74541094218078285160675 INTERNATIONAL TRANSACTION FEE	-2.29

continued on the next page

Service fees - continued

Date	Transaction description	Amount
08/05/24	CHECKCARD 0804 FOUQUET S PARIS 74975004218001768984803 INTERNATIONAL TRANSACTION FEE	-2.28
08/05/24	CHECKCARD 0804 LE CHAMP DE MARS PARIS 74973004217421718336313 INTERNATIONAL TRANSACTION FEE	-1.80
08/05/24	CHECKCARD 0804 SC-MARINA BERCY PARIS 74975924218181998984804 INTERNATIONAL TRANSACTION FEE	-1.31
08/05/24	CHECKCARD 0803 CHEZ FRANCIS PARIS 74976004216324777264665 INTERNATIONAL TRANSACTION FEE	-1.10
08/05/24	CHECKCARD 0804 SC-MARINA BERCY PARIS 74975924218181997984805 INTERNATIONAL TRANSACTION FEE	-0.98
08/05/24	CHECKCARD 0803 PHARM EUROPENNE 2522036 PARIS 74972004216321843249252 INTERNATIONAL TRANSACTION FEE	-0.78
08/05/24	CHECKCARD 0803 CHEZ FRANCIS PARIS 74976004216324777265183 INTERNATIONAL TRANSACTION FEE	-0.49
08/05/24	PURCHASE 0804 UBER AMSTERDAM 74143614218003572590530 INTERNATIONAL TRANSACTION FEE	-0.48
08/05/24	CHECKCARD 0804 TAXIS PARISIEN BOBIGNY 74013114217002216445365 INTERNATIONAL TRANSACTION FEE	-0.33
08/06/24	CHECKCARD 0804 PERRUCHE PARIS 74975924218181630984808 INTERNATIONAL TRANSACTION FEE	-5.01
08/06/24	CHECKCARD 0805 SUMUP *AV MAISONS ALFO 74878364218431144307906 INTERNATIONAL TRANSACTION FEE	-3.26
08/06/24	CHECKCARD 0805 BILL PCA T1 TREMBLAY EN F 74973004218421825436575 INTERNATIONAL TRANSACTION FEE	-2.36
08/06/24	CHECKCARD 0805 Volotea Y7CJPS BARCELONA 74509464218210085708479 INTERNATIONAL TRANSACTION FEE	-1.97
08/06/24	CHECKCARD 0805 GONTRAN CHERRIER2961855 TREMBL307112/ 74972004218321857775182 INTERNATIONAL TRANSACTION FEE	-0.42
08/07/24	CHECKCARD 0805 DUTY FREE SHOPS SPATA 3531111 74544474219000107331730 INTERNATIONAL TRANSACTION FEE	-1.39
08/07/24	CHECKCARD 0805 WHSMITH L07 SPATA 74544474219000116330772 INTERNATIONAL TRANSACTION FEE	-0.35
08/07/24	CHECKCARD 0805 SSP HELLAS LA PASTERIA SPATA 74544474219000114273131 INTERNATIONAL TRANSACTION FEE	-0.33
08/07/24	CHECKCARD 0806 SKY EXPRESS ATHENS 74463664219582199622038 INTERNATIONAL TRANSACTION FEE	-0.12
08/12/24	MOBILE PURCHASE 0810 The King of Villas MYKONOS 24347434223000202745158 INTERNATIONAL TRANSACTION FEE	-1.64
08/12/24	MOBILE PURCHASE 0810 SUMUP *THEOFILOS AGIOS DEMETRI 74878364223431246612552 INTERNATIONAL TRANSACTION FEE	-1.31

continued on the next page

Service fees - continued

Date	Transaction description	Amount
08/13/24	CHECKCARD 0812 HELEN NAILS MYKONOS 74042554225399325374953 INTERNATIONAL TRANSACTION FEE	-1.64
08/13/24	MOBILE PURCHASE 0812 The King of Villas MYKONOS 24347434225000181810047 INTERNATIONAL TRANSACTION FEE	-1.48
08/13/24	PURCHASE 0812 UBR* PENDING.UBER.COM AMSTERDAM 74143614226000113631062 INTERNATIONAL TRANSACTION FEE	-1.18
08/13/24	CHECKCARD 0812 HELEN NAILS MYKONOS 74042554225399325581227 INTERNATIONAL TRANSACTION FEE	-0.33
08/13/24	CHECKCARD 0812 SNACK ZONE PROPERTIE MYKONOS 74042554225399256796182 INTERNATIONAL TRANSACTION FEE	-0.31
08/14/24	CHECKCARD 0812 KOUSATHANAS NIKOLAOS MIKONOS 74544474226000213145900 INTERNATIONAL TRANSACTION FEE	-1.97
08/14/24	PURCHASE 0813 UBR* PENDING.UBER.COM AMSTERDAM 74143614227000106772013 INTERNATIONAL TRANSACTION FEE	-1.18
08/15/24	MOBILE PURCHASE 0813 AVATON RESORTS MIKONOS 74544474227000230304224 INTERNATIONAL TRANSACTION FEE	-41.68
08/15/24	PURCHASE 0814 UBER RIDES AMSTERDAM 74143614228002393730026 INTERNATIONAL TRANSACTION FEE	-1.21
08/15/24	PURCHASE 0814 UBR* PENDING.UBER.COM AMSTERDAM 74143614228000107321520 INTERNATIONAL TRANSACTION FEE	-1.19
08/19/24	MOBILE PURCHASE 0815 AVATON RESORTS MIKONOS 74544474229000257598300 INTERNATIONAL TRANSACTION FEE	-2.65
08/19/24	MOBILE PURCHASE 0815 SSP HELLAS KHORA MYKONO MIKONOS 74544474229000257463976 INTERNATIONAL TRANSACTION FEE	-0.29
Total service fees		**-$101.43**

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

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

Important Messages - Please Read

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

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

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

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

Adding an owner under age 25

You can avoid the monthly fee on Bank of America Advantage Savings and Bank of America Advantage SafeBalance Banking® accounts when at least one owner is under the age of 25. Keep in mind, when you add an owner to an account that is already open, it could take up to three business days for it to be updated and qualify for the fee to be waived.

To add an owner to your account, go to bankofamerica.com/appointments and schedule an appointment at a financial center. The new owner will need to come with you and each of you will need to bring your driver's license or other government-issued identification. However, if they are under age 18 without a form of ID, they can apply in person with you.

This page intentionally left blank

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

☎ Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

KAMILA E DE SOUZA LACERDA
70 PASSAIC AVE APT 211
KEARNY, NJ 07032-1165

Your Adv SafeBalance Banking

for June 21, 2024 to July 23, 2024

Account number: 3810 5429 5085

KAMILA E DE SOUZA LACERDA

Account summary

Beginning balance on June 21, 2024	$236.43
Deposits and other additions	35,000.72
ATM and debit card subtractions	-8,485.55
Other subtractions	-21,540.66
Service fees	-7.45
Ending balance on July 23, 2024	**$5,203.49**

Important information about payment scams

We will never...

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

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

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

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
06/21/24	BKOFAMERICA ATM 06/21 #000001695 DEPOSIT KEARNY KEARNY NJ	1,900.00
06/24/24	VENMO DES:CASHOUT ID:1035182027702 INDN:KAMILA LACERDA CO ID:5264681992 PPD	3,000.00
06/24/24	Zelle payment from PALOMA LACERDA PINHO DE SOUZA Conf# pyee6zcum	150.00
06/25/24	BKOFAMERICA ATM 06/25 #000007281 DEPOSIT KEARNY AVE KEARNY NJ	1,900.00
06/27/24	BKOFAMERICA MOBILE 06/27 3726721487 DEPOSIT *MOBILE NJ	1,524.88
07/01/24	VENMO DES:CASHOUT ID:1035315056554 INDN:KAMILA LACERDA CO ID:5264681992 PPD	2,000.00
07/01/24	Zelle payment from SABRINA ALVES BARBOSA Conf# w165ffefb	120.00
07/02/24	BKOFAMERICA ATM 07/02 #000008015 DEPOSIT HARRISON HARRISON NJ	900.00
07/02/24	Zelle payment from JM INJECTABLES BEAUTY LLC for "Marbella"; Conf# dsnests50	210.00
07/03/24	BKOFAMERICA MOBILE 07/03 3623262452 DEPOSIT *MOBILE NJ	2,455.09
07/03/24	Zelle payment from GABRIELE RODRIGUES VIANA Conf# mhcd6rcl5	1,000.00
07/08/24	Zelle payment from GABRIELE RODRIGUES VIANA Conf# owdh4tecl	1,000.00
07/10/24	BKOFAMERICA MOBILE 07/10 3627033326 DEPOSIT *MOBILE NJ	425.75
07/11/24	Zelle payment from PALOMA LACERDA PINHO DE SOUZA Conf# zdygsc4ys	315.00
07/12/24	BKOFAMERICA ATM 07/12 #000005387 DEPOSIT KEARNY AVE KEARNY NJ	1,060.00
07/12/24	VENMO DES:CASHOUT ID:1035601869285 INDN:KAMILA LACERDA CO ID:5264681992 PPD	500.00
07/15/24	BOFA FIN CTR 07/15 #000002873 DEPOSIT 240 Kearny Ave Kearny NJ	800.00
07/15/24	VENMO DES:CASHOUT ID:1035614999494 INDN:KAMILA LACERDA CO ID:5264681992 PPD	240.00
07/17/24	VENMO DES:CASHOUT ID:1035686702901 INDN:KAMILA LACERDA CO ID:5264681992 PPD	1,500.00

continued on the next page

Deposits and other additions - continued

Date	Description	Amount
07/19/24	PAYPAL DES:TRANSFER ID:1035730466675 INDN:KAMILA LACERDA CO ID:PAYPALSD11 PPD	10,000.00
07/23/24	BOFA FIN CTR 07/23 #000007303 DEPOSIT 500 Frank E Rodge Harrison NJ	4,000.00
Total deposits and other additions		**$35,000.72**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/24/24	CHECKCARD 0622 VERIZON BILL PAYMENT VERIZON.COM FL 24692164174105561238050 RECURRING	-116.65
06/24/24	PURCHASE 0622 UBER TRIP HELP.UBER.COMCA	-54.78
06/24/24	PURCHASE 0623 UBER TRIP HELP.UBER.COMCA	-106.78
06/24/24	PURCHASE 0622 IC* INSTACART HTTPSINSTACARCA	-69.88
06/24/24	PURCHASE 0622 IC* INSTACART HTTPSINSTACARCA	-55.08
06/24/24	CHECKCARD 0623 EMPORIUM112 SUPERMARKET NEWARK NJ 24765014176008854389977	-6.59
06/24/24	00000000024391 06/23 #000333059 WITHDRWL A and M Barbersho Montclair NJ	-22.50
06/24/24	PURCHASE 0623 HILLSONG NYC HTTPSHILLSONGNY	-20.00
06/24/24	CHECKCARD 0623 LIQUOR WAREHOUSE EAST N EAST NEWARK NJ 24755424176121767467468	-71.91
06/24/24	CHAMPION PARKI 06/24 #000001817 PURCHASE 205 WEST 76TH ST NEW YORK NY	-60.77
06/25/24	CHECKCARD 0623 SALGADARIA MARANATOS 862-2342291 NJ 24000974176853403397553	-63.23
06/25/24	CHECKCARD 0623 SALGADARIA MARANATOS 862-2342291 NJ 24000974176853403397777	-1.78
06/25/24	CHECKCARD 0624 KEARNY AUTO SPA KEARNY NJ 24071054176939118208972	-30.87
06/25/24	CHECKCARD 0624 TST* SERAFINA - 77 UWS New York NY 24692164177107869498185	-51.55
06/26/24	CHECKCARD 0624 AH PIZZ HARRISON 973-4859200 NJ 24000974177860205254923	-20.70
06/27/24	CHECKCARD 0624 VARSITY CLEANERS HARRISON NJ 24377354179000000525510	-38.00
06/27/24	CHECKCARD 0625 STARBUCKS STORE 48184 KEARNY NJ 24692164178108915138832	-6.02
06/27/24	PURCHASE 0626 DD *DOORDASH PIOPIO8H WWW.DOORDASH.CA	-31.41
06/27/24	PURCHASE 0626 Hulu 877-8244858 CA HULU.COM/BILLCA	-8.52
06/27/24	PURCHASE 0627 UBER EATS HELP.UBER.COMCA	-14.60
06/28/24	CHECKCARD 0626 KEARNY CITGO KEARNY NJ 24034544179006017840488	-48.37
06/28/24	PURCHASE 0627 DD DOORDASH PIOPIO8H 8559731040 CA	-31.41
06/28/24	SUNOCO 0618710 06/28 #000969000 MOBILE PURCHASE 1881 EAST TREMONT BRONX NY	-13.47
07/01/24	PURCHASE 0628 SP K BRAND INC HTTPSWWW.KHY.CA	-168.00
07/01/24	PURCHASE 0628 UBER ONE HELP.UBER.COMCA	-9.99

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/01/24	PURCHASE 0630 APPLE.COM/BILL 866-712-7753 CA	-9.99
07/01/24	MOBILE PURCHASE 0629 TST* HAMPTON COFFEE 1 Water Mill NY	-52.68
07/01/24	SAG HARBOR 06/29 #000192893 MOBILE PURCHASE SAG HARBOR SAG HARBOR NY	-7.50
07/01/24	MOBILE PURCHASE 0629 GURNEY'S MONTAUK RESORT MONTAUK NY	-53.45
07/01/24	PURCHASE 0630 UBER TRIP HELP.UBER.COMCA	-14.96
07/01/24	MOBILE PURCHASE 0629 TST* THE SURF LODGE MONTAUK NY	-218.66
07/01/24	PURCHASE 0630 UBER TRIP 8005928996 CA	-14.91
07/01/24	PURCHASE 0630 YSI*Vermella East 201-4875657 NJ	-2,650.72
07/01/24	SHOPRITE KEARN 07/01 #000252442 PURCHASE SHOPRITE KEARNY S KEARNY NJ	-47.12
07/02/24	PURCHASE 0702 IC* INSTACART HTTPSINSTACARCA	-90.00
07/02/24	PURCHASE 0702 UBER EATS HELP.UBER.COMCA	-34.16
07/02/24	PURCHASE 0702 UBER EATS HELP.UBER.COMCA	-4.37
07/02/24	PURCHASE 0702 IC* INSTACART*SUBSCRIP HTTPSINSTACARCA	-105.56
07/02/24	PMNT SENT 0702 Wise New York NY 24793384184002069093071	-292.44
07/02/24	PURCHASE 0702 ROCKET_RESUMED6F726D4 HTTPSROCKETRECA	-24.95
07/03/24	PURCHASE 0702 SP SPOILD KAMLOOPS BC	-34.98
07/03/24	ARC TEAM 579 07/03 #000622031 PURCHASE ARC TEAM 579 HARRISON NY	-72.87
07/03/24	ARC TEAM 579 07/03 #000179602 PURCHASE ARC TEAM 579 HARRISON NY	-42.65
07/05/24	CHECKCARD 0702 AH PIZZ HARRISON 973-4859200 NJ 24000974185905503816137	-20.70
07/05/24	PURCHASE 0703 DD DOORDASH PIOPIO8H 8559731040 CA	-36.68
07/05/24	MOBILE PURCHASE 0704 BOI NA BRASA NEWARK NJ	-63.93
07/08/24	CHECKCARD 0704 MINAS CAFE 973-3927161 NJ 24000974187917003948656	-17.41
07/08/24	CHECKCARD 0704 BREAD OF LIFE BAKERY K 973-8103594 NJ 24000974187917801330594	-14.95
07/08/24	CHECKCARD 0706 TST* ESTELA NEW YORK NY 24137464188500938969133	-132.16
07/08/24	CHECKCARD 0706 GAR MOTT PARK LLC NEW YORK NY 24801974188021527139890	-67.28
07/08/24	MOBILE PURCHASE 0707 T BAR SOUTHAMPTON 631-2830202 NY	-92.13
07/09/24	PMNT SENT 0709 Wise 888-9083833 NY 24793384190002546505079	-377.61
07/09/24	CHAMPION PARKI 07/09 #000000878 MOBILE PURCHASE 10 EAST 29TH ST NEW YORK NY	-81.37
07/10/24	PURCHASE 0709 IC* INSTACART HTTPSINSTACARCA	-51.15
07/10/24	PURCHASE 0709 UBER EATS HELP.UBER.COMCA	-48.00
07/10/24	MOBILE PURCHASE 0709 JOE THE JUICE 1350 Ave New York NY	-10.32

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/10/24	PURCHASE 0709 Amazon Prime*RY36G9N42 Amzn.com/billWA	-15.98
07/11/24	CHECKCARD 0710 Amazon.com*RY0CT43B1 Amzn.com/billWA 24692164192100781682797	-122.70
07/11/24	PURCHASE 0710 Amazon.com*RY1BP93J1 Amzn.com/billWA	-7.12
07/11/24	PURCHASE 0711 LYFT *RIDE WED 1AM LYFT.COM CA	-68.82
07/11/24	PURCHASE 0710 Amazon.com*RY8A92JU2 Amzn.com/billWA	-4.73
07/11/24	CHECKCARD 0711 VIPHOMECLINIC.COM HTTPSVIPHOMECFL 24011344193000023064971 RECURRING	-63.25
07/11/24	PMNT SENT 0711 PAYPAL *annama Visa Direct CA	-216.00
07/12/24	CHECKCARD 0711 VERIZON BILL PAYMENT VERIZON.COM FL 24692164193101513893628 RECURRING	-284.81
07/12/24	CHECKCARD 0711 AMAZON TIPS*RY05D2PN2 SEATTLE WA 24431064193016474126024	-7.00
07/12/24	WALGREENS STOR 07/12 #000152898 PURCHASE WALGREENS STORE 2 KEARNY NJ	-13.42
07/12/24	SHOPRITE KEARN 07/12 #000255702 PURCHASE SHOPRITE KEARNY S KEARNY NJ	-13.57
07/15/24	CHECKCARD 0713 APPLE.COM/BILL 866-712-7753 CA 24692164195100102888880 RECURRING	-9.99
07/15/24	CHECKCARD 0713 APPLE.COM/BILL 866-712-7753 CA 24692164195100102890746 RECURRING	-10.65
07/15/24	CHECKCARD 0713 APPLE.COM/BILL 866-712-7753 CA 24692164195100102893898 RECURRING	-20.25
07/15/24	PURCHASE 0713 APPLE.COM/BILL 866-712-7753 CA	-8.53
07/15/24	CHECKCARD 0714 NETFLIX.COM LOS GATOS CA 00000000000000000747361 RECURRING	-24.51
07/15/24	PMNT SENT 0715 CASH APP*JOSE VASQUEZ 800-9691940 CA 24793384196002780367081	-80.00
07/16/24	CHECKCARD 0712 AAA USA CO INC 304-4073389 VA 24049554197900018423833	-154.93
07/16/24	CHECKCARD 0715 ATT* BILL PAYMENT 800-331-0500 TX 24055234198030070010044	-575.71
07/18/24	PURCHASE 0717 Jackpocket Inc. 646-7557070 NY	-16.78
07/18/24	CHECKCARD 0717 ENEXIA SPECIALTY STATEN ISLANDNY 24622754199200226211792	-350.00
07/19/24	CHECKCARD 0718 E-Z*PASSPANYNJ VIOL 800-333-8655 NY 24692164200104910212393	-67.63
07/19/24	CHECKCARD 0718 E-Z*PASSNY TOLLBYMAIL 800-333-8655 NY 24692164200104910289276	-57.89
07/19/24	CVS/PHARMACY # 07/19 #000202144 MOBILE PURCHASE CVS/PHARMACY #10 Newark NJ	-4.89
07/22/24	PURCHASE 0719 APPLE.COM/BILL 800-275-2273 CA	-7.99
07/22/24	PURCHASE 0720 IC* INSTACART HTTPSINSTACARCA	-71.27
07/22/24	MOBILE PURCHASE 0719 SQ *SHAKE SHACK Livingston NJ	-80.22
07/22/24	PURCHASE 0721 AMAZON MKTPL*RJ0A83ZX1 Amzn.com/billWA	-31.92
07/22/24	PURCHASE 0721 HILLSONG NYC HTTPSHILLSONGNY	-50.00
07/22/24	PURCHASE 0721 IC* INSTACART HTTPSINSTACARCA	-45.05

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/22/24	WALGREENS STOR 07/21 #000146938 MOBILE PURCHASE WALGREENS STORE 4 KEARNY NJ	-15.83
07/22/24	WHOLEFDS NWK#1 07/22 #000327627 MOBILE PURCHASE WHOLEFDS NWK#105 NEWARK NJ	-75.59
Total ATM and debit card subtractions		**-$8,485.55**

Other subtractions

Date	Description	Amount
06/21/24	PUBLIC SERVICE DES:PSEG ID:007596311318 INDN:CAMILA CO ID:4221212800 PPD	-82.64
06/24/24	AMERICAN EXPRESS DES:ACH PMT ID:M0844 INDN:Kamila Lacerda CO ID:1133133497 WEB	-2,000.00
06/24/24	MERCURY CARD FBT DES:PAYMENT ID:FPP6261020 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-1,000.00
06/25/24	Zelle payment to GABRIELE RODRIGUES VIANA Conf# pqh031yu3	-2,000.00
06/26/24	AMAZON CORP DES:SYF PAYMNT ID:604578163101048 INDN:LACERDAKAMILA CO ID:9069872103 WEB	-273.90
06/28/24	PAYPAL DES:INST XFER ID:PYPL PAYIN4 INDN:KAMILA LACERDA CO ID:PAYPALSI77 WEB	-81.13
07/01/24	Zelle payment to Sabrina Alves Conf# m5xsmptph	-15.00
07/01/24	Zelle payment to Po mana Conf# rvpjz8brf	-130.00
07/02/24	Zelle payment to Sabrina Alves Conf# j30o6o0t1	-165.00
07/02/24	Zelle payment to Ketllen Novo Conf# jghczs7nu	-100.00
07/02/24	Zelle payment to Gabriel Correa Artist Conf# jbdkrqhsp	-60.00
07/05/24	AMERICAN EXPRESS DES:ACH PMT ID:M0840 INDN:Kamila Lacerda CO ID:1133133497 WEB	-3,461.81
07/05/24	CAPITAL ONE DES:CRCARDPMT ID:3XS9XHRB11UT0YI INDN:KAMILA LACERDA CO ID:9541719318 WEB	-17.05
07/08/24	Zelle payment to Bryan Goncalves Conf# k2by2p13n	-131.00
07/08/24	Credit One Bank DES:Payment ID:56500436 INDN:LACERDA,KAMILA CO ID:WEB000004 WEB	-79.41
07/10/24	Zelle payment to MARINA MARA QUITUTES II LLC Conf# j45roblpg	-66.00
07/12/24	Zelle payment to Dayane Sobrancelha Conf# odts3m935	-145.00
07/12/24	MBFS.COM DES:Auto Pay ID:5002318167 INDN:Kamila E Lacerda CO ID:1850860002 WEB	-977.89

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
07/15/24	Zelle payment to Marcao 8 Conf# pncbk7969	-200.00
07/15/24	Zelle payment to TiWirsim Conf# qof51tdak	-145.00
07/15/24	Zelle payment to Po mana Conf# qmeiumwap	-130.00
07/15/24	STATE FARM RO 27 DES:SFPP ID:17 S 1348111217 INDN:KAMILA LACERDA CO ID:9000307001 PPD	-650.38
07/15/24	PAYPAL DES:INST XFER ID:PYPL PAYIN4 INDN:KAMILA LACERDA CO ID:PAYPALSI77 WEB	-81.14
07/18/24	Zelle payment to Patricia Fl Conf# kotn0m9mr	-1,000.00
07/19/24	Bank of America Credit Card Bill Payment	-1,407.85
07/19/24	PUBLIC SERVICE DES:PSEG ID:007596311318 INDN:CAMILA CO ID:4221212800 PPD	-78.67
07/22/24	MERCURY CARD FBT DES:PAYMENT ID:FPP7387367 INDN:KAMILA LACERDA CO ID:2463366406 WEB	-2,014.73
07/22/24	AMAZON CORP DES:SYF PAYMNT ID:604578163101048 INDN:LACERDAKAMILA CO ID:9069872103 WEB	-232.81
07/22/24	CAPITAL ONE DES:MOBILE PMT ID:3XW3PJPI64IP15M INDN:KAMILA LACERDA CO ID:9279744380 WEB	-27.70
07/23/24	BKOFAMERICA BC 07/23 #000007306 WITHDRWL	-4,000.00
07/23/24	Credit One Bank DES:Payment ID:56500436 INDN:KAMILA LACERDA CO ID:WEB000004 WEB	-666.56
07/23/24	TANG HAO RONG DES:IAT PAYPAL ID:1035815369402 INDN:KAMILA LACERDA CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000011999	-119.99
Total other subtractions		**-$21,540.66**

Service fees

Date	Transaction description	Amount
06/21/24	Monthly Maintenance Fee	-4.95
06/24/24	00000000024391 06/23 #000333059 WITHDRWL A and M Barbersho Montclair NJ FEE	-2.50
Total service fees		**-$7.45**

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

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