NEW YORK STATE USA

DRIVER LICENSE

NOT FOR FEDERAL PURPOSES

Mark J.F. Schroeder
Commissioner of Motor Vehicles

ID 686 987 870

Class D

VANLOWE
L,A III

11016 72ND AVE 303
FOREST HILLS, NY 11375

Sex M Height 6'-01" Eyes BRO

DOB 10/29/1970

Expires 10/29/2028

E NONE

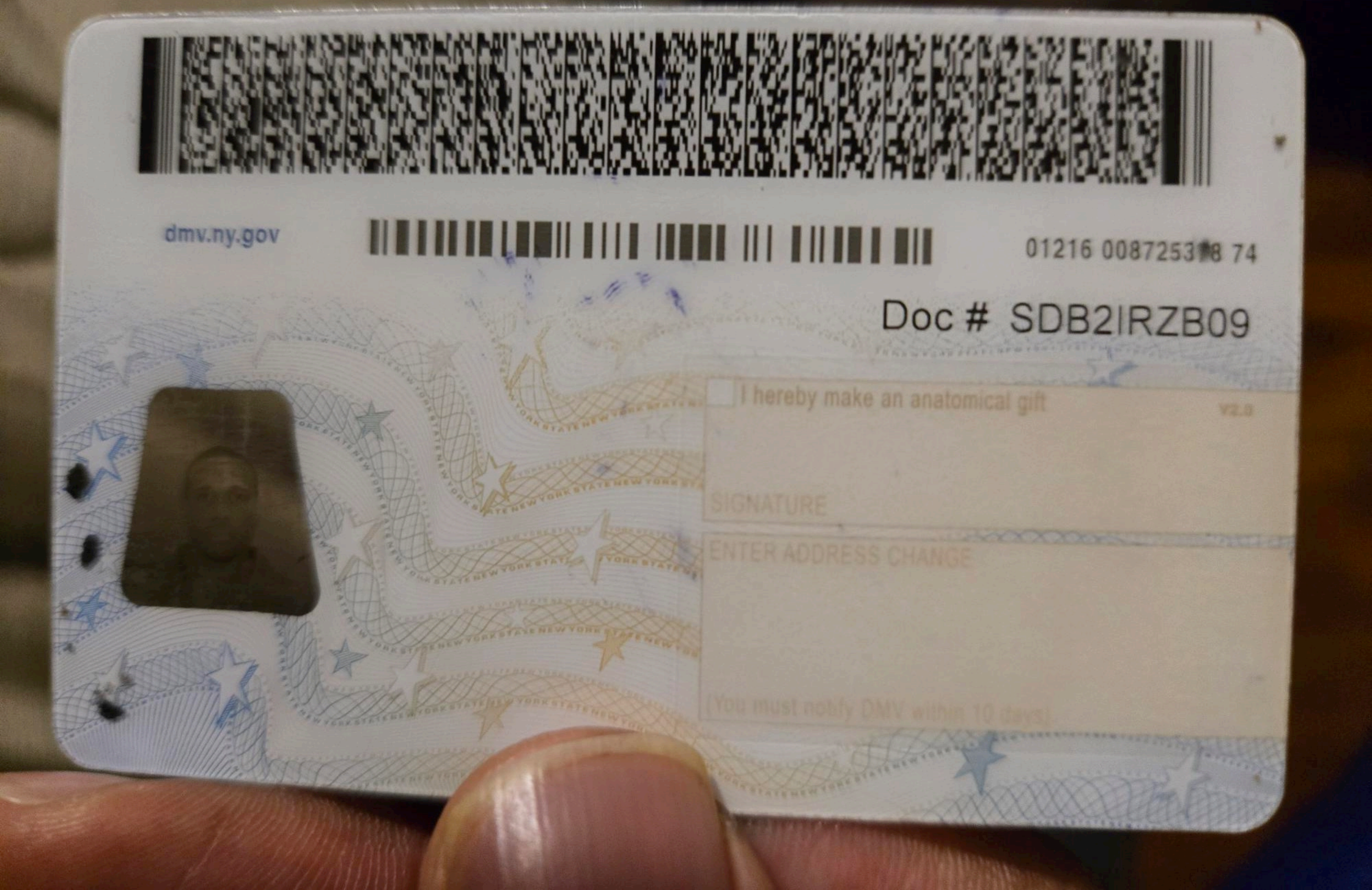
R NONE

OCT 70

Issued 11/25/2020

L VANLOWE

EXCELSIOR


dmv.ny.gov
01216 008725318 74
Doc # SDB2IRZB09
I hereby make an anatomical gift
V2.0
SIGNATURE
ENTER ADDRESS CHANGE
(You must notify DMV within 10 days)

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 Leonard A. Van Lowe, III

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

Score for Leonard A. Van Lowe, III: 710

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	
May have been through a bankruptcy		Pass/Fail	
No Utility Collections		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	

Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
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)	$220,000.00
Total combined annual income to rent ratio	46.32 (based on rent of $4,750.00)
Total number of accounts	19
Accounts with no late payments	18 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (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	$135,789.00 ($0.00 past due)
Outstanding revolving debt	$50,332.00 (11% of limit) ($0.00 past due)
Outstanding loan balance	$85,457.00 ($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:	Leonard A. Van Lowe, III	LEONARD A. VANLOWE, 3
SSN:	***-**-****	***-**-****
Birth Date:	10/**/1970	10/**/1970

Addresses	From Application	From Equifax
	110-16 72nd Ave Forest Hills, NY 11375 - US	11016 72ND AVE. 303 FOREST HILLS, NY 11375 (Applicant) Reported 10/2024 6860 108TH ST. 6E FOREST HILLS, NY 11375 (Applicant) Reported 12/2018 15501 90TH AVE. 5M JAMAICA, NY 11432 (Applicant) Reported 1/2018 6864 YELLOWSTONE BLVD A57 FOREST HILLS, NY 11375 (Applicant) Reported 11/2016 13291 KENNY RD. DALE CITY, VA 22193 (Applicant) Reported 3/2011 155 90TH AVE. JAMAICA, NY 11432 (Applicant) Reported 3/2011

Employment	From Application	From Equifax
Applicant:	Vice President Barclays $220,000.00/Yr. Total annual Income: $220,000.00	ASSOC BARCLAYS INC VICE PRESIDENT BARCLARYS PROGRAMMER BARCLAYS INC

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Leonard A. Van Lowe, III	Multistate Search	10/4/2017 - 10/4/2024	10/4/2024	10/4/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Leonard A. Van Lowe, III	10/4/2024	10/4/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Leonard A. Van Lowe, III	10/4/2024	10/4/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	710	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)	684	Total of all balances on bankcard or revolving accounts is too high The total of all balances on your open accounts is too high Lack of sufficient relevant real estate account information Your highest bankcard or revolving account balance is too high

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	9/2014	8/2024					$34,160.00

Monthly Payment	High Credit	Type	Comments
$937.00	$34,642.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NISSAN-INFINITI LT (Applicant)	8/2022	8/2024					$27,799.00

Monthly Payment	High Credit	Type	Comments
$1,208.00	$58,016.00	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	0
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	8/2021	8/2024					$25,346.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,339.00	$50,000.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIBANK (Applicant)	11/2021	8/2024					$14,588.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$611.00	$30,000.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER BANK (Applicant)	8/2013	8/2024					$11,341.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$282.00	$18,562.00	REVOLVING	ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SOFI BANK, NATIONAL (Applicant)	4/2020	7/2024					$9,066.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,199.00	$50,000.00	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	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BEST EGG (Applicant)	2/2024	7/2024					$8,658.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$337.00	$10,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	6/2012	8/2024					$4,831.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$219.00	$11,077.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NISSAN-INFINITI LT (Applicant)	11/2018	8/2022	6	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$35,067.00	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	2	0	2	2	2	2	2	0
9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
LENDINGCLUB CORPORAT (Applicant)	2/2018	1/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$32,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NISSAN-INFINITI LT (Applicant)	11/2015	10/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$729.00	$28,431.00	INSTALLMENT	LEASE - EARLY TERMINATION STATUS PENDING Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PROSPER MARKETPLACE (Applicant)	2/2015	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	9/2014	2/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$17,843.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PROSPER MARKETPLACE (Applicant)	9/2015	8/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$15,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIBANK NA (Applicant)	2/1999	8/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$14,600.00	OVERDRAFT RESERVE	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIBANK (Applicant)	9/2011	1/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$10,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/2003	2/2007					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$8,676.00	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
SYNCB/JEWELRY CUSTOM (Applicant)	5/2010						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NISSAN-INFINITI LT (Applicant)	3/2012	10/2015					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$774.00	$30,205.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
652455

LEONARD A VAN LOWE III
110-16 72ND AVENUE # 303
FOREST HILLS NY 11375-4916

Statement Period
Jul 22 - Aug 21, 2024

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF AUGUST 21, 2024

Relationship Summary:

Checking	**$1,392.04**
Savings	**-----**
Investments (not FDIC Insured)	**-----**
Loans	**$14,746.65**

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

Checking	**Balance**
Regular Checking	$1,392.04

Loans	**Credit Line**	**Amount Available**	**Amount You Owe**
Checking Plus Line of Credit 652455	$14,400.00	$0.00	$14,746.65

SUGGESTIONS AND RECOMMENDATIONS

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

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
June 2024	$0 - $14,999	None
July 2024	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	652455	None	None	N/A	No Fee - Qualifying Activity Met

Account Fees and Charges[4] Continued

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Total		None	None		

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

CHECKING ACTIVITY

Regular Checking

652455 — **Beginning Balance:** $93.48 — **Ending Balance:** $1,392.04

Date	Description	Amount Subtracted	Amount Added	Balance
07/22	Cash Withdrawal 07/21 07:23p #3258 Citibank ATM 107-01 71ST AVE, QUEENS, NY	90.00		3.48
07/31	ACH Electronic Credit EMPOWER EMPOWER		425.31	
07/31	ACH Electronic Credit BARCLAYS SERVICE DIRECT DEP		5,203.91	
07/31	Transfer to Checking Plus 06:34a #3258 ONLINE Reference # 000638	624.24		
07/31	Cash Withdrawal 08:12a #3258 Citibank ATM 787 7TH AVE, NY, NY	500.00		4,508.46
08/01	ACH Electronic Debit BARCLAYCARD US CREDITCARD 1156866790	500.00		
08/01	ACH Electronic Debit DISCOVER E-PAYMENT 7067	500.00		
08/01	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3XXZI0R3FCSM0VQ	500.00		3,008.46
08/02	ACH Electronic Debit Infiniti Auto Lease 29010318426	1,208.68		1,799.78
08/05	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3XYFQLVHTB5981I	350.00		1,449.78
08/06	Incoming Wire Transfer WIRE FROM SOLIUM CAPITAL UK LIMITED		2,475.26	
08/06	Cash Withdrawal 12:48p #3258 Citibank ATM 787 7TH AVE, NY, NY	200.00		3,725.04
08/07	Incoming Wire Transfer Fee INCOMING WIRE FEE	15.00		
08/07	ACH Electronic Debit KALED MANAGEMENT KALED MANA	263.37		
08/07	ACH Electronic Debit KALED MANAGEMENT KALED MANA	1,979.46		1,467.21
08/08	ACH Electronic Debit Best Egg PAYMENT	336.89		
08/08	ACH Electronic Debit CITIBANK LOAN EZ-PAY	611.74		518.58
08/09	ACH Electronic Debit GEICO PREM COLL	325.33		193.25
08/12	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3XZPK1B8TJHYX9Y	150.00		
08/12	Cash Withdrawal 08/11 07:12p #3258 Citibank ATM 787 7TH AVE, NY, NY	100.00		
08/12	ACH Electronic Debit CON ED OF NY CECONY	239.38		296.13-
08/13	Checking Plus Transf. to cover Overdraft DONOR 000000652455		296.13	
08/13	ACH Electronic Debit UPSTART NETWORK UPST LOANS 9508300	1,339.49		1,339.49-
08/14	Returned Insufficient Funds - ACH Txn		1,339.49	0.00
08/15	ACH Electronic Credit BARCLAYS SERVICE DIRECT DEP		5,288.95	
08/15	Cash Withdrawal 07:42a #3258 Citibank ATM 787 7TH AVE, NY, NY	400.00		4,888.95
08/16	ACH Electronic Debit DISCOVER E-PAYMENT 7067	364.42		
08/16	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3Y15GU6LLADPCS6	700.00		3,824.53
08/19	Zelle Credit PAY ID:BACwpqnqcd5f ORG ID:BAC NAME:DAWN ROSE		35.00	
08/19	ACH Electronic Debit ATT Payment	55.48		
08/19	ACH Electronic Debit BARCLAYCARD US CREDITCARD 1158536706	937.47		
08/19	ACH Electronic Debit SoFi Bank PL PL PYMT T49275306	1,199.03		1,667.55
08/20	ACH Electronic Debit VERIZON PAYMENTREC 1544640240001	275.51		1,392.04
	Total Subtracted/Added	**13,765.49**	**15,064.05**	

All transaction times and dates reflected are based on Eastern Time.
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

CHECKING ACTIVITY

Continued

Overdraft Protection		
As of	Source of Coverage	Amount
08/21	Checking Plus Line of Credit	$0

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

CHECKING PLUS LINE OF CREDIT

Checking Plus Line of Credit

652455

Credit Line:	**$14,400.00**
Available Credit:	**$0.00**
Previous Balance:	**$14,855.28**
New Balance:	**$14,746.65**

Payment Information

New Balance	**$14,746.65**
Minimum Payment Due	**$461.59**
Payment Due Date	**09/21/24**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $25.00 late fee.

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

If you obtain no additional advances and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimate total of ...
Only the minimum payment	5 years	$21,175
$531	3 years	$19,126 (Savings = $2,049)

If you would like information about credit counseling services, call 1-866-446-1826.

Transactions

Date	Description	Amount
07/31	Transfer from Checking ONLINE Reference # 000638	624.24-
08/13	Transfer to Cover OverDraft (Value date of 08/12)	296.13
	Interest Charged	
08/21	Interest Charged	219.48
	Total Interest for this Period	**219.48**

2024 Totals Year-To-Date	
Total Fees Charged in 2024	$0.00
Total Interest Charged in 2024	$1,399.55

Payments were applied as:

Principal	$241.20
Interest Charge	$383.04

Interest Charge Calculation

Billing Cycle		# of Days	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	INTEREST CHARGED
From	Through				
07/22	08/21	31	18.00%	$14,396.59	$219.48

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

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Checking Plus Line of Credit	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966
FOR BILLING INQUIRIES:	For Billing Inquiries calling or e-mailing will not preserve your rights.	Citibank PO Box 769004 San Antonio, TX 78245-9004
CREDIT BUREAU DISPUTES:		Citibank PO Box 6181 Sioux Falls, SD 57117-6181

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

Important Disclosures

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

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

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

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

IN CASE OF ERRORS

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

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.
Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

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

CHECKING PLUS DISCLOSURES

Checking Plus Line of Credit - Fixed Rate and Variable Rate

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

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

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

Other Information

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

Payment Instructions:

You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003. For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.

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

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

If you think there is an error on your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus).
In your letter, give us the following information:

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

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

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

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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

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

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

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

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

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

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

3. **CAMB Balance Range Chart**

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

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

Account Fees and Waiver Eligibility

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

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

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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
652455

LEONARD A VAN LOWE III
110-16 72ND AVENUE # 303
FOREST HILLS NY 11375-4916

Statement Period
Aug 22 - Sep 22, 2024

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF SEPTEMBER 22, 2024

Relationship Summary:	
Checking	**$2,940.23**
Savings	**-----**
Investments (not FDIC Insured)	**-----**
Loans	**$0.00**

Citibank is discontinuing surcharge free access to Banamex ATMs. Depending on the terms of your account, an additional non-Citibank ATM fee may also be applicable when using Banamex ATMs. Use the Citi Worldwide ATM/Branch Locator on Citibank Online or the Citi Mobile® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with fee free access.

Checking	Balance
Regular Checking	$2,940.23

Loans	Credit Line	Amount Available	Amount You Owe
Checking Plus Line of Credit 652455	$14,400.00	$14,400.00	$0.00

SUGGESTIONS AND RECOMMENDATIONS

Effective July 25, 2024, 1) all changes to CDs during the Grace Period must be completed before 10:30 PM Eastern (9:30 PM Central) on the last day of the Grace Period and 2) the "Waiver" section within Section 1 "General Terms", which states that Citibank may delay in enforcing any of our rights under the agreement without losing them and that any waiver by us shall not be deemed a waiver of any other right or of the same right at another time is deleted in its entirety.

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
June 2024	$0 - $14,999	None
July 2024	$0 - $14,999	None
August 2024	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	652455	None	None	N/A	No Fee - Qualifying Activity Met

Account Fees and Charges[4] Continued

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Total		None	None		

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

CHECKING ACTIVITY

Regular Checking

652455

Beginning Balance: $1,392.04
Ending Balance: $2,940.23

Date	Description	Amount Subtracted	Amount Added	Balance
08/23	ACH Electronic Debit UPSTART NETWORK RETRY PYMT 9508300	1,339.49		52.55
08/26	Cash Withdrawal 08/24 11:10a #3258 Citibank ATM 787 7TH AVE, NY, NY	40.00		
08/26	ACH Electronic Debit UPSTART NETWORK RETURN FEE	15.00		2.45-
08/28	ACH Electronic Credit EMPOWER EMPOWER		502.49	
08/28	Cash Withdrawal 06:16p #3258 Citibank ATM 787 7TH AVE, NY, NY	100.00		400.04
08/30	ACH Electronic Credit BARCLAYS SERVICE DIRECT DEP		5,458.93	
08/30	ACH Electronic Debit BARCLAYCARD US CREDITCARD 1167628556	200.00		
08/30	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3Y3XD5D2ZLPJ94M	200.00		
08/30	Cash Withdrawal 12:32p #3258 Citibank ATM 1166 6TH AVE, NY, NY	200.00		5,258.97
09/03	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3Y4JXJ3U0RR2CC6	200.00		
09/03	ACH Electronic Debit DISCOVER E-PAYMENT 7067	250.00		
09/03	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3Y4J3E1REOTFQPI	300.00		
09/03	ACH Electronic Debit BARCLAYCARD US CREDITCARD 1168548953	800.00		
09/03	ACH Electronic Debit Infiniti Auto Lease 29010318426	1,208.68		
09/03	Cash Withdrawal 09/02 01:07p #3258 Citibank ATM 787 7TH AVE, NY, NY	500.00		2,000.29
09/05	ACH Electronic Credit EMPOWER EMPOWER		45,935.00	
09/05	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3Y5DEH3ZBF78C1I	200.00		47,735.29
09/06	ACH Electronic Debit KALED MANAGEMENT KALED MANA	263.37		
09/06	ACH Electronic Debit CITIBANK LOAN EZ-PAY	611.74		
09/06	ACH Electronic Debit KALED MANAGEMENT KALED MANA	1,979.46		
09/06	Transfer to Checking Plus 08:11p #3258 ONLINE Reference # 000602	10,000.00		34,880.72
09/09	ACH Electronic Debit CON ED OF NY CECONY	105.00		
09/09	ACH Electronic Debit GEICO PREM COLL	325.33		
09/09	ACH Electronic Debit DISCOVER E-PAYMENT 7067	7,000.00		
09/09	ACH Electronic Debit CAPITAL ONE ONLINE PMT 3Y5TM8OPYTRNJLI	7,000.00		
09/09	ACH Electronic Debit BARCLAYCARD US CREDITCARD 1170873640	12,000.00		
09/09	Cash Withdrawal 11:36a #3258 Citibank ATM 1166 6TH AVE, NY, NY	700.00		7,750.39
09/10	ACH Electronic Debit Best Egg PAYMENT	336.89		7,413.50
09/13	ACH Electronic Credit BARCLAYS SERVICE DIRECT DEP		5,948.76	
09/13	ACH Electronic Debit UPSTART NETWORK UPST LOANS 9508300	1,339.49		
09/13	Cash Withdrawal 05:13p #3258 Citibank ATM 787 7TH AVE, NY, NY	150.00		11,872.77
09/16	Cash Withdrawal 09/16 11:34a #3258 Teller	400.00		
09/16	Transfer to Checking Plus 09/13 10:33p #3258 ONLINE Reference # 000808	4,870.15		
09/16	Cash Withdrawal 09/14 11:29a #3258 Citibank ATM 1166 6TH AVE, NY, NY	500.00		6,102.62
09/18	ACH Electronic Debit ATT Payment	52.16		
09/18	ACH Electronic Debit SoFi Bank PL PL PYMT T50411980	1,199.03		4,851.43

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
09/19	ACH Electronic Debit VERIZON PAYMENTREC 1544640240001	275.51		
09/19	ACH Electronic Debit BARCLAYCARD US CREDITCARD 1170162828	935.69		3,640.23
09/20	Cash Withdrawal 09/20 04:34p #3258 Teller	700.00		2,940.23
	Total Subtracted/Added	**56,296.99**	**57,845.18**	

All transaction times and dates reflected are based on Eastern Time.
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
09/22	Checking Plus Line of Credit	$14,400

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

CHECKING PLUS LINE OF CREDIT

Checking Plus Line of Credit

652455

Credit Line:	**$14,400.00**
Available Credit:	**$14,400.00**
Previous Balance:	**$14,746.65**
New Balance:	**$0.00**

Payment Information	
New Balance	**$0.00**
Minimum Payment Due	**$0.00**
Payment Due Date	**10/21/24**

Transactions

Date	Description	Amount
09/06	Transfer from Checking ONLINE Reference # 000602	10,000.00-
09/16	Transfer from Checking ONLINE Reference # 000808	4,870.15-
	Interest Charged	
09/22	Interest Charged	123.50
	Total Interest for this Period	**123.50**

2024 Totals Year-To-Date	
Total Fees Charged in 2024	$0.00
Total Interest Charged in 2024	$1,523.05

Payments were applied as:

Principal	$14,527.17
Interest Charge	$342.98

Interest Charge Calculation

Billing Cycle					
From	Through	# of Days	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	INTEREST CHARGED
08/22	09/22	32	18.00%	$7,847.94	$123.50

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

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Checking Plus Line of Credit	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966
FOR BILLING INQUIRIES:	For Billing Inquiries calling or e-mailing will not preserve your rights.	Citibank PO Box 769004 San Antonio, TX 78245-9004
CREDIT BUREAU DISPUTES:		Citibank PO Box 6181 Sioux Falls, SD 57117-6181

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

Important Disclosures

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

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

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

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

IN CASE OF ERRORS

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

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

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

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

CHECKING PLUS DISCLOSURES

Checking Plus Line of Credit - Fixed Rate and Variable Rate

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

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

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

Other Information

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

Payment Instructions:

You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003. For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.

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

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

If you think there is an error on your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus).
In your letter, give us the following information:

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

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

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

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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

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

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

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

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

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

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

3. **CAMB Balance Range Chart**

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

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

Account Fees and Waiver Eligibility

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

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

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CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
BD9	000650			0000375652	1
			2755 94416		

Earnings Statement

BARCLAYS

BARCLAYS SERVICES CORPORATION
745 7TH AVENUE - PAYROLL DEPARTMENT
NEW YORK, NY 10019

Period Beginning: 09/01/2024
Period Ending: 09/15/2024
Pay Date: 09/13/2024

Taxable Marital Status:
Federal: Single

Exemptions/Allowances:
Federal: 0

LEONARD VAN LOWE
110-16 72ND AVE
APT 303
FOREST HILLS NY 11375

Earnings

Earnings	rate	hours	this period	year to date
Regular Pay	9166.67	86.67	9,166.67	154,063.23
Discretnrybonus				23,950.00
Recog Imp Inc				22.97
Shvest				346.29
Gross Pay			**$9,166.67**	178,382.49

Deductions

Statutory	this period	year to date
Federal Income Tax	-1,852.71	34,351.78
Social Security Tax	-71.67	10,453.20
Medicare Tax	-131.31	2,559.25
NY State Income Tax	-560.23	11,701.54
New York Cit Income Tax	-355.57	6,734.82
Other		
Den Ppo Pt	-9.00*	153.00
Med Pt	-121.00*	2,057.00
Met Lif Sup Ltd	-24.75	420.75
Pre 401K M	-91.67*	7,868.81
Share Sv Reg		2,270.00
Shvest		346.29
Net Pay	**$5,948.76**	
Checking	-5,948.76	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $8,945.00

Other Benefits and Information

Other Benefits and Information	this period	total to date
Taxable Life	19.55	327.75

Important Notes

CONTACT THE HR SERVICE CENTER WITH QUESTIONS
ACTIVE COLLEAGUES RAISE A TICKET VIA CONTACTHR/

FORMER COLLEAGUES: 1-855-565-6725
EMAIL:HROPSAMERICAS@BARCLAYS.COM

PERSONAL & CONFIDENTIAL

Additional Tax Withholding Information

Taxable Marital Status:
NY: Married
New York Cit: Married
Exemptions/Allowances:
NY: 1
New York Cit: 1

BARCLAYS

BARCLAYS SERVICES CORPORATION
745 7TH AVENUE - PAYROLL DEPARTMENT
NEW YORK, NY 10019

Advice number: **00000375652**
Pay date: 09/13/2024

Deposited to the account of	account number	transit ABA	amount
LEONARD VAN LOWE	xxxx2455	xxxx xxxx	$5,948.76

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
BD9	000650			0000395412	1
			2755 94416		

BARCLAYS

BARCLAYS SERVICES CORPORATION
745 7TH AVENUE - PAYROLL DEPARTMENT
NEW YORK, NY 10019

Earnings Statement

ADP

Period Beginning: 09/16/2024
Period Ending: 09/30/2024
Pay Date: 09/30/2024

Taxable Marital Status:
Federal: Single

Exemptions/Allowances:
Federal: 0

LEONARD VAN LOWE
110-16 72ND AVE
APT 303
FOREST HILLS NY 11375

Earnings	rate	hours	this period	year to date
Regular Pay	9166.67	86.67	9,166.67	163,229.90
Discretnrybonus				23,950.00
Recog Imp Inc				22.97
Shvest				346.29
Gross Pay			**$9,166.67**	187,549.16

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-1,852.71	36,204.49
	Medicare Tax	-131.32	2,690.57
	NY State Income Tax	-560.23	12,261.77
	New York Cit Income Tax	-355.57	7,090.39
	Social Security Tax		10,453.20
	Other		
	Den Ppo Pt	-9.00*	162.00
	Med Pt	-121.00*	2,178.00
	Met Lif Sup Ltd	-24.75	445.50
	Pre 401K M	-91.67*	7,960.48
	Share Sv Reg		2,270.00
	Shvest		346.29
	Net Pay	**$6,020.42**	
	Checking	-6,020.42	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $8,945.00

Other Benefits and Information	this period	total to date
Taxable Life	19.55	347.30

Important Notes

CONTACT THE HR SERVICE CENTER WITH QUESTIONS
ACTIVE COLLEAGUES RAISE A TICKET VIA CONTACTHR/

FORMER COLLEAGUES: 1-855-565-6725
EMAIL:HROPSAMERICAS@BARCLAYS.COM

PERSONAL & CONFIDENTIAL

Additional Tax Withholding Information

Taxable Marital Status:
NY: Married
New York Cit: Married
Exemptions/Allowances:
NY: 1
New York Cit: 1

BARCLAYS

BARCLAYS SERVICES CORPORATION
745 7TH AVENUE - PAYROLL DEPARTMENT
NEW YORK, NY 10019

Advice number: **00000395412**
Pay date: 09/30/2024

Deposited to the account of	account number	transit ABA	amount
LEONARD VAN LOWE	xxxx2455	xxxx xxxx	$6,020.42

THIS IS NOT A CHECK

NON-NEGOTIABLE

HR Operations
barclays.com

02/10/2024

Private and Confidential

To whom it may concern

Dear Sir/Madam,

RE Mr. Leonard Van Lowe, G47707398

Further to your query regarding the individual named above, we confirm the following.

·	Start date	30 May 2011
·	Contractual status	Permanent/Regular
·	Employing Entity	Barclays Services Corp
·	Corporate grade	VP
·	Annual base salary	$220,000.00
·	Additional fixed payments	

This information is given in strict confidence and should not be divulged to any third party.
It is also given without any admission of liability for any loss or damage caused by reliance on the information provided in this reference on the part of Barclays or any company in the Barclays group, or the signatory.

Yours faithfully,

Stephen Whitehead
HR Operations

This is sent on behalf of all Barclays Group companies.

Good Evening, LEONARD

Last sign on: Oct. 03, 2024 (8:59 PM ET) from computer.

ACCOUNT OVERVIEW

Citi Summary

BANKING

Checking -2455	$6,726.42 Available Now
You have 1 Alert	
Citi® Savings Account -1229	$15,000.00 On Deposit
	Add Funds >
	See Next Steps >

CREDIT LINES & LOANS

Personal Loan -7013	$14,598.34 Total Balance
	Make a Payment >
Checking Plus Line of Cre... -2455	$0.00 Current Balance
Available Credit Amount $14,400.00	
You have 1 Alert	View Details >

RECOMMENDED OFFER

Account Information

Account Number	Routing Number
**2455	021000089
Information For	Fee Information
New York	Learn More

I want to...

Transfer Money | View Statements | Lock / Unlock a Card | Pay a Bill | Send Money with Zelle® | View All Services

Explore all the benefits of being a Citibank® customer — Learn more

Transactions | Scheduled — Advanced Search | View Last Statement

Time Period: Last 30 Days | Search | Show All

Results for: Sep 03, 2024 to Oct 03, 2024

Date	Description	Debit	Credit	Available Balance
	Posted			
Oct 02, 2024	ACH Electronic Debit - Infiniti Auto Lease 29010318426	-$1,208.68		$6,726.42
Oct 01, 2024	ACH Electronic Debit - US TREASURY IRS PAYMENT 154	-$9,000.00		$7,935.10

IRS — LEONARD VAN LOWE III | English | Profile | Help | Logout

Account Home | Account Balance | **Payments** | Records and Status | Notices and Letters | Forms | Authorizations

Account Home / Payment Activity

Payment Activity

Pending and Scheduled Payments

Information Unavailable

Pending and Scheduled payments information is unavailable at this time. Please wait until this information is available before resubmitting a payment.

Processed Payments

View payments made in the past 5 years. Note that check or money order payments may take up to 3 weeks to show here.

This list does not include tax withholding.

Date	Tax Year	Type	Payment Method	Amount	EFT Number
Sep 27, 2024	2023	Balance Payment	Other	$9,000.00	000000000000000

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	Last name	Your social security number
LEONARD A.	VAN LOWE III	228 39 7001
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
110-16 72ND AVE		303
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
FOREST HILLS	NY	11375
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	197,675
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	197,675
2a	Tax-exempt interest 2a — b Taxable interest	2b	
3a	Qualified dividends 3a — b Ordinary dividends	3b	
4a	IRA distributions 4a — b Taxable amount	4b	
5a	Pensions and annuities 5a — b Taxable amount	5b	
6a	Social security benefits 6a — b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Other income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	
12	**Standard deduction or itemized deductions** (from Schedule A)	12	12,890
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	184,785

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.

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): **1** ☐ 8814 **2** ☐ 4972 **3** ☐ ______	16	39,362
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	
	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	
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24	Add lines 22 and 23. This is your **total tax**	24	39,362
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2 — 25a: 40,298		
	b	Form(s) 1099 — 25b:		
	c	Other forms (see instructions) — 25c:		
	d	Add lines 25a through 25c	25d	40,298
If you have a qualifying child, attach Sch. EIC.	26	2022 estimated tax payments and amount applied from 2021 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	40,298
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	936
	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 ______ **c** Type: ☐ Checking ☐ Savings		
	d	Account number ______		
	36	Amount of line 34 you want **applied to your 2023 estimated tax** — 36: 936		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	
	38	Estimated tax penalty (see instructions) — 38:		

Third Party Designee

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

Designee's name | 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	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Leonard H. Van Luij	4/30/23	Programmer	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address		

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

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name			Phone no.	
Firm's address			Firm's EIN	

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

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

Your first name and middle initial	Last name	Your social security number
LEONARD A.	VAN LOWE III	2 2 8 3 9 7 0 0 1
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.			Apt. no.
110-16 72ND AVE			303
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code	
FOREST HILLS	NY	11375	
Foreign country name	Foreign province/state/county	Foreign postal code	

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

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

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

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

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

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) 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	282,055
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	282,055

Attach Sch. B if required.

2a	Tax-exempt interest	2a		b	Taxable interest	2b	
3a	Qualified dividends	3a		b	Ordinary dividends	3b	
4a	IRA distributions	4a		b	Taxable amount	4b	
5a	Pensions and annuities	5a		b	Taxable amount	5b	
6a	Social security benefits	6a		b	Taxable amount	6b	

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.

c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	
12	**Standard deduction or itemized deductions** (from Schedule A)	12	13,850
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	268,205

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	65,765
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	
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	
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
24	Add lines 22 and 23. This is your **total tax**	24	65,765

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	43,328		
b	Form(s) 1099	25b	13,836		
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	57,164
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	57,164

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	
b	Routing number	c Type: ☑ Checking ☐ Savings	
d	Account number		
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36	

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	8,602
38	Estimated tax penalty (see instructions)	38	

Third Party Designee

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

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

Sign Here

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

Your signature: Leonard J. [illegible] | Date: 9/1/24 | Your occupation: Programmer | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

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

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

Phone no. | Email address

Paid Preparer Use Only

Preparer's name | Preparer's signature | Date | PTIN | Check if: ☐ Self-employed

Firm's name | Phone no.

Firm's address | Firm's EIN