

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Atallah		FIRST NAME Chady	M.I. SUFFIX
SSN ***-**-****		BIRTH DATE 2/16/1986	PHONE - TYPE (702) 426 - 2219 - Mobile
EMAIL chadyatallah@hotmail.com			
CURRENT ADDRESS			
STREET ADDRESS 626 First Ave		CITY New York	STATE NY
DATE IN		DATE OUT current	MONTHLY RENT \$9,000.00 / Mo.
EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Surgeon		EMPLOYER/COMPANY NYU Langone Health	
SUPERVISOR Chady Atallah		SUPERVISOR PHONE (646) 501 - 0584	SALARY \$600,000.00/Yr.
EMPLOYER ADDRESS 530 First Ave		CITY New York	STATE NY
		ZIP 10016	
BACKGROUND INFORMATION			
Have you ever filed for bankruptcy? NO		Have you ever willfully refused to pay rent when due? NO	
Have you ever been evicted from a tenancy or left owing money? NO		Have you ever been convicted of a crime? NO	
Preferred Mailing Address: 626 First Ave, New York, NY 10016 - US			
NEW YORK CITY TENANT FAIR CHANCE ACT			
Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:			
1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing. 2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report. 3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/. 4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.			

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ Application consent was digitally accepted by Chady Atallah



Signed by Chady Atallah

Sun Oct 27 2024 06:49:00 PM EDT

Key: B458E8B8; IP Address: 38.125.79.83

Chady Atallah (Applicant)

Date

The following charge(s) will appear on your card statement as "ClickPay"

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Chady Atallah	XXXXXXXXXXXX3994	15200756	\$21.50

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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 Chady Atallah**The property's screening criteria result****PENDING**

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

Score for Chady Atallah: 852

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
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	👍



Rental Report for Chady Atallah, 10/29/2024 at 685 First Ave

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

Credit Quick Summary

Total annual income (reported by Applicant)	\$600,000.00	
Total verified annual income	Pending	
Total verified combined annual income to rent ratio	Pending (based on rent of \$6,400.00)	
Total number of accounts	9	
Accounts with no late payments	9 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$6,141.00 (\$0.00 past due)	
Outstanding revolving debt	\$6,141.00 (4% of limit) (\$0.00 past due)	
Outstanding loan balance	\$0.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	\$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Chady Atallah	CHADY ATALLAH
SSN:	***_**_****	***_**_****
Birth Date:	2/**/1986	2/**/1986

Addresses	From Application	From Equifax
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Rental Report for Chady Atallah, 10/29/2024 at 685 First Ave

	626 First Ave New York, NY 10016 - US	626 1ST AVE. W31B NEW YORK, NY 10016 (Applicant) Reported 10/2024 1301 ALICEANNA ST. 2211 BALTIMORE, MD 21231 (Applicant) Reported 10/2024 4643 LINDELL BLVD 601 SAINT LOUIS, MO 63108 (Applicant) Reported 12/2022 1220 WOODCHASE LN. F CHESTERFIELD, MO 63017 (Applicant) Reported 9/2020 770 W HAMBURG ST. BALTIMORE, MD 21230 (Applicant) Reported 4/2020 414 LIGHT ST. 4001 BALTIMORE, MD 21202 (Applicant) Reported 3/2020 707 PRESIDENT ST. 1231 BALTIMORE, MD 21202 (Applicant) Reported 1/2019 777 S EDEN ST. 1104 BALTIMORE, MD 21231 (Applicant) Reported 11/2018 15 CHARLES PLZ. 2802 BALTIMORE, MD 21201 (Applicant) Reported 8/2017 500 W UNIVERSITY PKWY 6A BALTIMORE, MD 21210 (Applicant) Reported 5/2014
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Employment	From Application	From Equifax
Applicant:	Surgeon NYU Langone Health \$600,000.00/Yr. Total annual Income: \$600,000.00	RESIDENT JOHNS HOPKINS

Criminal and Other Public Records				
Requested For	Location Searched	Period Searched	Requested	Returned
Chady Atallah	Multistate Search	10/29/2017 - 10/29/2024	10/29/2024	10/29/2024
Results No Records Found				

National Sex Offender Registry History		
Requested For	Date Requested	Date Returned
Chady Atallah	10/29/2024	10/29/2024
Results No Records Found		

Restricted Person Search		
Requested For	Requested	Returned
Chady Atallah	10/29/2024	10/29/2024
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 852	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	
From Equifax		
Risk Model Name Credit Score (Applicant)	Score 802	Score Factors Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The balances on your accounts are too high compared to loan amounts
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts							
From Equifax							
Account Name JPMCB CARD SERVICES (Applicant)	Opened 8/2018	Last Active 8/2024	30-59	60-89	90+	Past Due	Balance \$6,141.00
	Monthly Payment \$61.00	High Credit \$29,061.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 9/ 24 7/ 24 5/ 24 3/ 24 1/ 24 11/ 23 9/ 23 7/ 23 5/ 23 3/ 23 1/ 23 11/ 22						
Account Name BMW FINANCIAL SERVICE (Applicant)	Opened 8/2021	Last Active 7/2024	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$33,921.00	Type INSTALLMENT	Comments RELEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			
	Payment History 8/ 24 6/ 24 4/ 24 2/ 24 12/ 23 10/ 23 8/ 23 6/ 23 4/ 23 2/ 23 12/ 22 10/ 22						
Account Name BMW FINANCIAL SERVICE (Applicant)	Opened 8/2018	Last Active 6/2021	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$31,132.00	Type INSTALLMENT	Comments RELEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			
	Payment History 9/ 21 7/ 21 5/ 21 3/ 21 1/ 21 11/ 20 9/ 20 7/ 20 5/ 20 3/ 20 1/ 20 11/ 19						
Account Name SUNTRUST BANK DBA LI (Applicant)	Opened 6/2014	Last Active 5/2019	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$14,222.00	Type INSTALLMENT	Comments FIXED RATE Rate/Status 1: Pays account as agreed			



Rental Report for Chady Atallah, 10/29/2024 at 685 First Ave

Account Name TRUIST BANK (Applicant)	Opened 8/2016	Last Active 7/2022	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$10,000.00	Type INSTALLMENT	Comments FIXED RATE Rate/Status 1: Pays account as agreed			
	Payment History 0 8/22 6/22 4/22 2/22 12/21 10/21 8/21 6/21 4/21 2/21 12/20 10/20						
Account Name CAPITAL ONE BANK USA (Applicant)	Opened 1/2016	Last Active 3/2021	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$8,114.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 10/24 8/24 6/24 4/24 2/24 12/23 10/23 8/23 6/23 4/23 2/23 12/22						
Account Name HYUNDAI MOTOR FINANC (Applicant)	Opened 8/2017	Last Active 7/2020	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$6,971.00	Type INSTALLMENT	Comments LEASE - EARLY TERMINATION Rate/Status 1: Pays account as agreed			
	Payment History 0 8/20 6/20 4/20 2/20 12/19 10/19 8/19 6/19 4/19 2/19 12/18 10/18						
Account Name CITICARDS CBNA (Applicant)	Opened 9/2006	Last Active 3/2023	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$3,468.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 7/24 5/24 3/24 1/24 11/23 9/23 7/23 5/23 3/23 1/23 11/22 9/22						
Account Name APPLE CARD - GS BANK (Applicant)	Opened 11/2020	Last Active 10/2023	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$952.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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						

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 from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

(800) 685-1111

<https://www.freeze.equifax.com>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

(888) 397-3742

<https://www.experian.com/freeze/center.html>

TransUnion LLC

P.O. Box 2000

Chester, PA 19022-2000

(888) 909-8872

www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

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

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

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

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

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

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

NEW YORK STATE ^{USA}

DRIVER LICENSE

Mark J. F. Schroeder
Commissioner of Motor Vehicles



ID **561 622 212**

Class **D**

**ATALLAH
CHADY**

**626 1ST AVE APT W31B
NEW YORK, NY 10016**

DOB **02/16/1986**

Issued **01/10/2023**

Expires **02/16/2027**

E **NONE**

R **B**

Sex **M** Height **5'-05"** Eyes **BRO**



Organ
Donor



FEB 86



October 30,2024

To Whom It May Concern:

Our records indicate the following information, which we furnish to you in confidence. If you have any questions, please feel free to contact us at the number below:

Employee Name: Dr Chady Atallah

Current Employment Title: Staff Physician

Employment Dates: From 01/01/2023 to present

Current Employment Type: Full-Time

Annual Salary: \$618,500.00

Sincerely,

NYU Langone Health Human Resources Department

Phone: 212-404-3787

Fax: 212-404-3920

E-mail: hrtransactions@nyulangone.org

1 Park Ave

4th Floor

New York, NY 10016

NYU Langone Health
Human Resources Department
One Park Avenue - 4th Floor
New York, NY 10016

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 Chady	Last name Atallah	Your social security number 731 05 6551
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. 626 1st Ave		Apt. no. W318
City, town, or post office. If you have a foreign address, also complete spaces below. New York		State NY
Foreign country name		ZIP code 100163726
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 ☒ Single ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

Check only one box.
☐ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)

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		1a		475,426.	
1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	0.
i	Nontaxable combat pay election (see instructions)		1i		
z	Add lines 1a through 1h			1z	475,426.
2a	Tax-exempt interest	2a		2b	
3a	Qualified dividends	3a	1,105.	3b	1,760.
4a	IRA distributions	4a		4b	
5a	Pensions and annuities	5a		5b	
6a	Social security benefits	6a		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	214.
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	477,400.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your adjusted gross income			11	477,400.
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	13,850.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income			15	463,550.

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	133,916.
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	133,916.
	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	133,916.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	2,554.
24	Add lines 22 and 23. This is your total tax	24	136,470.	
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2	25a	135,313.
	b	Form(s) 1099	25b	
	c	Other forms (see instructions)	25c	2,479.
	d	Add lines 25a through 25c	25d	137,792.
	26	2023 estimated tax payments and amount applied from 2022 return	26	
	27	Earned income credit (EIC) No	27	
	28	Additional child tax credit from Schedule 8812	28	
	29	American opportunity credit from Form 8863, line 8	29	
	30	Reserved for future use	30	
	31	Amount from Schedule 3, line 15	31	
32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32		
33	Add lines 25d, 26, and 32. These are your total payments	33	137,792.	
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	1,322.
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	1,322.
	b	Routing number 1 2 2 4 0 1 7 1 0 c Type: ☒ Checking ☐ Savings		
	d	Account number 1 5 2 8 7 3 1 5 4		
	36	Amount of line 34 you want applied to your 2024 estimated tax	36	
Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions.	37	
	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.)
			Surgeon	
	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. (702) 426-2219	Email address		
Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN
	You Li	You Li	04/08/2024	P02245694
	Firm's name	Intuit Inc		Phone no.
	Firm's address	7535 Torrey Santa Fe Road San Diego CA 92129		Firm's EIN 77-0034661

Records only

NYU Grossman School of Medicine 550 First Avenue, New York, NY 10016 (212) 404-4200				Pay Group: 610-SOM Monthly				Business Unit: SOMBU							
				Pay Begin Date: 09/01/2024				Advice #: 000000003553217							
				Pay End Date: 09/30/2024				Advice Date: 10/01/2024							
Chady Atallah 626 1st Ave Apt W31B New York, NY 10016				Employee ID: 1129636				TAX DATA:		Federal		NY State			
				Department: S1967-Surgery-Colorectal Division				Marital Status:		Single		Single			
				Hourly Shift Rate:				Allowances:		N/A		0			
				Job Title: Staff Physician				Addl. Pct:		N/A		0.000			
				Annual Base: \$618,500.00 Annual				Addl. Amt:		0.00		0.00			
HOURS AND EARNINGS								TAXES							
----- Pay Period ----- Description Begin Date End Date Rate Hours Earnings Hours Earnings								Current YTD							
Regular 24,999.77 849.59 251,119.73								Fed Withholding 19,757.24 134,824.29							
Employer L 8.25 82.50								Fed MED/EE 956.25 7,241.29							
CHYFACULTY 26,541.90 669.41 199,046.88								Fed OASDI/EE 0.00 10,453.20							
Retro Pay 07/01/2024 08/31/2024 339.835165 14,500.00 14,500.00								Fed Addl Med 593.53 2,694.59							
Cl Hos Bon 0.00 37,500.00								NY Withholding 4,626.44 36,070.96							
Clinic Hos 0.00 1,000.00								NY NEW YORK 2,677.48 19,971.13							
T and E AP 0.00 5,006.00								Withholding							
Total:								0.00		66,049.92		1,519.00		508,255.11	
BEFORE-TAX DEDUCTIONS								AFTER-TAX DEDUCTIONS							
Description Current YTD								Description Current YTD							
Anthem NYU CARE 120.67 1,206.70								Supplemental Life SOM 33.60 211.20							
Delta Dental Basic 11.70 117.00								Supplemental LTD 14.00 140.00							
Anthem Vision 5.10 51.00								Wage Works Parking 0.00 2,115.00							
403(b) Supplemental 1,916.66 19,166.67															
Wage Works Parking 0.00 2,835.00															
Total:								2,054.13		23,376.37		Total:		47.60 2,466.20	
								** Taxable							
				TOTAL GROSS		FED TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY			
Current:				66,049.92		64,031.79		28,610.94		2,101.73		35,337.25			
YTD:				508,255.11		480,232.74		211,255.46		25,842.57		271,157.08			
Year Accruals		Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date	NET DISTRIBUTION								
							Advice #000000003553217 35,337.25								
							Total: 35,337.25								

NYU Grossman School of Medicine 550 First Avenue, New York, NY 10016 (212) 404-4200				Pay Group: 610-SOM Monthly			Business Unit: SOMBU					
				Pay Begin Date: 07/01/2024			Advice #: 000000003497718					
				Pay End Date: 07/31/2024			Advice Date: 08/01/2024					
Chady Atallah 626 1st Ave Apt W31B New York, NY 10016				Employee ID: 1129636			TAX DATA:		Federal		NY State	
				Department: S1967-Surgery-Colorectal Division			Marital Status:		Single		Single	
				Hourly Shift Rate:			Allowances:		N/A		0	
				Job Title: Staff Physician			Addl. Pct:		N/A		0.000	
				Annual Base: \$531,499.90 Annual			Addl. Amt:		0.00		0.00	
HOURS AND EARNINGS								TAXES				
----- Current ----- YTD -----												
Description		Rate	Hours	Earnings	Hours	Earnings	Description		Current	YTD		
Regular Pay				25,124.44	690.93	200,995.52	Fed Withholdng		11,793.77	100,456.54		
Clinical Fixed Pay - CHY				19,167.22	527.07	153,337.76	Fed MED/EE		636.31	5,467.48		
Employer LTD Subsidy				8.25		66.00	Fed OASDI/EE		0.00	10,453.20		
Clinical Hospital Bonus				0.00		25,000.00	Fed Addl Med		394.95	1,593.61		
Clinical Hospital Supplemental				0.00		1,000.00	NY Withholdng		3,004.66	26,999.69		
Travel and Exp Reimbursement				0.00		4,620.00	NY NEW YORK Withholdng		1,739.71	15,022.69		
Total:			0.00	44,299.91	1,218.00	385,019.28	Total		17,569.40	159,993.21		
BEFORE-TAX DEDUCTIONS						AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS			
Description		Current	YTD	Description		Current	YTD	Description		Current	YTD	
Anthem NYU CARE		120.67	965.36	Supplemental Life SOM		33.60	144.00	Core Life Insurance**		36.00	288.00	
Delta Dental Basic		11.70	93.60	Supplemental LTD		14.00	112.00	403(b) Retirement Plan		2,512.44	17,587.10	
Anthem Vision		5.10	40.80	Wage Works Parking		235.00	1,880.00					
403(b) Supplemental		1,916.66	15,333.34									
Wage Works Parking		315.00	2,520.00									
Total:			2,369.13	18,953.10	Total:			282.60	2,136.00	** Taxable		
		TOTAL GROSS		FED TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY		
Current:		44,299.91		41,966.78		17,569.40		2,651.73		24,078.78		
YTD:		385,019.28		361,734.18		159,993.21		21,089.10		203,936.97		
Year Accruals		Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date		NET DISTRIBUTION				
								Advice #000000003497718 24,078.78				
								Total: 24,078.78				

Retirement Plan Message: Your pay stub shows the last Retirement Plan employer contribution (if eligible) made on the base salary from your prior check.

DIRECT DEPOSIT DISTRIBUTION	
Account Type	Deposit Amount
Checking	\$24,078.78
Total:	\$24,078.78

NYU Grossman School of Medicine 550 First Avenue, New York, NY 10016 (212) 404-4200				Pay Group: 610-SOM Monthly			Business Unit: SOMBU					
				Pay Begin Date: 08/01/2024			Advice #: 000000003529791					
				Pay End Date: 08/31/2024			Advice Date: 09/03/2024					
Chady Atallah 626 1st Ave Apt W31B New York, NY 10016				Employee ID: 1129636			TAX DATA:		Federal		NY State	
				Department: S1967-Surgery-Colorectal Division			Marital Status:		Single		Single	
				Hourly Shift Rate:			Allowances:		N/A		0	
				Job Title: Staff Physician			Addl. Pct:		N/A		0.000	
				Annual Base: \$531,499.90 Annual			Addl. Amt:		0.00		0.00	
HOURS AND EARNINGS								TAXES				
Description		Rate	Current Hours	Earnings	YTD Hours	Earnings	Description		Current	YTD		
Regular Pay				25,124.44	778.29	226,119.96	Fed Withholding		14,610.51	115,067.05		
Clinical Fixed Pay - CHY				19,167.22	593.71	172,504.98	Fed MED/EE		817.56	6,285.04		
Employer LTD Subsidy				8.25		74.25	Fed OASDI/EE		0.00	10,453.20		
Travel and Exp Reimbursement				386.00		5,006.00	Fed Addl Med		507.45	2,101.06		
Clinical Hospital Bonus		292.032912		12,500.00		37,500.00	NY Withholding		4,444.83	31,444.52		
Clinical Hospital Supplemental				0.00		1,000.00	NY NEW YORK Withholding		2,270.96	17,293.65		
Total:			0.00	57,185.91	1,372.00	442,205.19	Total		22,651.31	182,644.52		
BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS				EMPLOYER PAID BENEFITS					
Description		Current	YTD	Description		Current	YTD	Description		Current	YTD	
Anthem NYU CARE		120.67	1,086.03	Supplemental Life SOM		33.60	177.60	Core Life Insurance**		36.00	324.00	
Delta Dental Basic		11.70	105.30	Supplemental LTD		14.00	126.00	403(b) Retirement Plan		2,512.45	20,099.55	
Anthem Vision		5.10	45.90	Wage Works Parking		235.00	2,115.00					
403(b) Supplemental		1,916.67	17,250.01									
Wage Works Parking		315.00	2,835.00									
Total:			2,369.14	21,322.24	Total:		282.60	2,418.60	** Taxable			
		TOTAL GROSS		FED TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY		
Current:		57,185.91		54,466.77		22,651.31		2,651.74		31,882.86		
YTD:		442,205.19		416,200.95		182,644.52		23,740.84		235,819.83		
Year Accruals		Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date	NET DISTRIBUTION					
							Advice #000000003529791 31,882.86					
							Total: 31,882.86					

DIRECT DEPOSIT DISTRIBUTION	
Account Type	Deposit Amount
Checking	\$31,882.86
Total:	\$31,882.86

September 1 - September 30, 2024
Citigold Account
CPWM ACCOUNT

Page 1 of 8

CHADY ATALLAH
626 1ST AVE APT W31B
NEW YORK NY 10016-3954

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

Citigold Dedicated Servicing: 888-248-4465

For banking, call your Relationship Manager:

Anthony Dibisceglie, 718-966-6778*

For investments, call your Financial Advisor:

BRODERICK - NICOLAIDIS, 718-876-0142*

For TTY: We accept 711 or other Relay Service.

Website: www.citibank.com

Your Citigold simplified banking Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	131,245.72	150,977.34
Citibank Total	\$131,245.72	\$150,977.34
Citi Personal Wealth Management Accounts ¹		
Total Brokerage Account Value ²	323,801.26	329,295.01
Total IRA Account Value ³	6,500.00	6,500.00
Citi Personal Wealth Management Total	\$330,301.26	\$335,795.01
Citigold Relationship Total	\$461,546.98	\$486,772.35

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citibank Total	\$0.00	\$0.00
Citi Personal Wealth Management Accounts ¹		
Total Brokerage Account Value ²	1,060.04	3,599.11
Total IRA Account Value ³	0.00	0.00
Citi Personal Wealth Management Total	\$1,060.04	\$3,599.11
Citigold Relationship Total	\$1,060.04	\$3,599.11

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

¹ INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

² Reflects margin loans provided by Pershing LLC, if applicable.

³ This is a combined total, as applicable, of all your traditional, Roth, SEP, SAR-SEP, and SIMPLE IRAs.

September 1 - September 30, 2024 Page 2 of 8
CHADY ATALLAH
Citigold Account [REDACTED]

Messages From Citigold

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

You are Citigold for September 2024

Calendar Month ¹	Combined Average Monthly Balance Range ²	Relationship Tier ³
July 2024	\$500,000 - \$799,999	Citigold
August 2024	\$500,000 - \$799,999	Citigold
September 2024	\$500,000 - \$799,999	Citigold

Account Fees and Charges⁴

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking	[REDACTED]	None	None	N/A	No Fee - Citigold Waiver
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.

September 1 - September 30, 2024 Page 3 of 8
CHADY ATALLAH
Citigold Account [REDACTED]

CheckingChecking
Activity**Regular Checking 152873154**

Date	Description	Amount Subtracted	Amount Added	Balance
09/01/24	Opening Balance			131,245.72
09/03/24	ACH Electronic Credit NYU GROSSMAN SCH DIR DEP		31,882.86	163,128.58
09/03/24	ACH Electronic Debit American Copper WEB PMTS BWY7T	9,311.44		153,817.14
09/04/24	ACH Electronic Credit BMW FINANCIAL SE PAYMENTS		6,051.19	159,868.33
09/13/24	Mobile Purchase Sign Based 09/11 03:09p #8180 D5036 APPLE CASH SENT MONEY 877-233-8552 CA 24256	92.00		159,776.33
09/16/24	Mobile Deposit		69.75	159,846.08
09/16/24	ACH Electronic Debit PRUDENTIAL INS PREM 3V2867080024256	2,000.00		157,846.08
09/17/24	Mobile Purchase Sign Based 09/15 02:30p #8180 D5036 APPLE CASH SENT MONEY 877-233-8552 CA 24260	65.00		157,781.08
09/17/24	Mobile Purchase Sign Based 09/13 06:14p #8180 D5036 APPLE CASH SENT MONEY 877-233-8552 CA 24258	100.00		157,681.08
09/17/24	Mobile Purchase Sign Based 09/15 02:29p #8180 D5036 APPLE CASH SENT MONEY 877-233-8552 CA 24260	300.00		157,381.08
09/20/24	ACH Electronic Debit VENMO PAYMENT 1037030429712	75.00		157,306.08
09/24/24	Mobile Purchase Returns 09/22 #8180 D5036 APPLE CASH REFUND 877-233-8552 CA 24267		300.00	157,606.08
09/27/24	ACH Electronic Debit CHASE CREDIT CRD EPAY 7835843932	6,141.99		151,464.09
09/30/24	ACH Electronic Debit MASSMUTUAL LIFE INS. PREM	486.75		150,977.34
	Total Subtracted/Added	18,572.18	38,303.80	
09/30/24	Closing Balance			150,977.34

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.

August 1 - August 31, 2024
Citigold Account
CPWM ACCOUNT

Page 1 of 8

CHADY ATALLAH
626 1ST AVE APT W31B
NEW YORK NY 10016-3954

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

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For TTY: We accept 711 or other Relay Service.

Website: www.citibank.com

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

Your Citigold simplified banking Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	127,071.66	131,245.72
Citibank Total	\$127,071.66	\$131,245.72
Citi Personal Wealth Management Accounts ¹		
Total Brokerage Account Value ²	319,264.40	323,801.26
Total IRA Account Value ³	6,500.00	6,500.00
Citi Personal Wealth Management Total	\$325,764.40	\$330,301.26
Citigold Relationship Total	\$452,836.06	\$461,546.98

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citibank Total	\$0.00	\$0.00
Citi Personal Wealth Management Accounts ¹		
Total Brokerage Account Value ²	132.38	2,539.07
Total IRA Account Value ³	0.00	0.00
Citi Personal Wealth Management Total	\$132.38	\$2,539.07
Citigold Relationship Total	\$132.38	\$2,539.07

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

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- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

² Reflects margin loans provided by Pershing LLC, if applicable.

³ This is a combined total, as applicable, of all your traditional, Roth, SEP, SAR-SEP, and SIMPLE IRAs.

August 1 - August 31, 2024
CHADY ATALLAH
Citigold Account [REDACTED]

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Messages From Citigold

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

You are Citigold for August 2024

Calendar Month ¹	Combined Average Monthly Balance Range ²	Relationship Tier ³
June 2024	\$500,000 - \$799,999	Citigold
July 2024	\$500,000 - \$799,999	Citigold
August 2024	\$500,000 - \$799,999	Citigold

Account Fees and Charges⁴

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non-Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking	[REDACTED]	None	None	N/A	No Fee - Citigold Waiver
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.

August 1 - August 31, 2024
CHADY ATALLAH
Citigold Account

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CheckingChecking
Activity**Regular Checking 152873154**

Date	Description	Amount Subtracted	Amount Added	Balance
08/01/24	Opening Balance			127,071.66
08/01/24	ACH Electronic Credit NYU GROSSMAN SCH DIR DEP		24,078.78	151,150.44
08/01/24	ACH Electronic Debit American Copper WEB PMTS R543R	9,213.45		141,936.99
08/15/24	ACH Electronic Debit PRUDENTIAL INS PREM 3V2867080024226	2,000.00		139,936.99
08/27/24	ACH Electronic Debit BMWFINANCIAL SVS BMWFS PYMT 337836346	1,411.07		138,525.92
08/27/24	Mobile Purchase Sign Based 08/25 04:15p #8180 D5036 APPLE CASH SENT MONEY 877-233-8552 CA 24239	65.00		138,460.92
08/27/24	Mobile Purchase Sign Based 08/25 04:14p #8180 D5036 APPLE CASH SENT MONEY 877-233-8552 CA 24239	300.00		138,160.92
08/28/24	ACH Electronic Debit MASSMUTUAL LIFE INS. PREM	486.75		137,674.17
08/28/24	ACH Electronic Debit CHASE CREDIT CRD EPAY 7764255762	6,428.45		131,245.72
	Total Subtracted/Added	19,904.72	24,078.78	
08/31/24	Closing Balance			131,245.72

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

ThankYou®
Summary**ThankYou® Points Summary**

Points earned with checking account and eligible linked products and services

0

Go to thankyou.com to review your current point balance and redeem for rewards

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

July 1 - July 31, 2024
Citigold Account
CPWM ACCOUNT

Page 1 of 8

CHADY ATALLAH
626 1ST AVE APT W31B
NEW YORK NY 10016-3954

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

Citigold Dedicated Servicing: 888-248-4465

For banking, call your Relationship Manager:

Anthony Dibisceglie, 718-966-6778*

For investments, call your Financial Advisor:

BRODERICK - NICOLAIDIS, 718-876-0142*

For TTY: We accept 711 or other Relay Service.

Website: www.citibank.com

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

Your Citigold simplified banking Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	121,099.30	127,071.66
Citibank Total	\$121,099.30	\$127,071.66
Citi Personal Wealth Management Accounts ¹		
Total Brokerage Account Value ²	317,549.47	319,264.40
Total IRA Account Value ³	6,500.00	6,500.00
Citi Personal Wealth Management Total	\$324,049.47	\$325,764.40
Citigold Relationship Total	\$445,148.77	\$452,836.06

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citibank Total	\$0.00	\$0.00
Citi Personal Wealth Management Accounts ¹		
Total Brokerage Account Value ²	244.49	2,406.69
Total IRA Account Value ³	0.00	0.00
Citi Personal Wealth Management Total	\$244.49	\$2,406.69
Citigold Relationship Total	\$244.49	\$2,406.69

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

¹ INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

² Reflects margin loans provided by Pershing LLC, if applicable.

³ This is a combined total, as applicable, of all your traditional, Roth, SEP, SAR-SEP, and SIMPLE IRAs.

July 1 - July 31, 2024
CHADY ATALLAH
Citigold Account [REDACTED]

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Messages From Citigold

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You are Citigold for July 2024

Calendar Month ¹	Combined Average Monthly Balance Range ²	Relationship Tier ³
May 2024	\$500,000 - \$799,999	Citigold
June 2024	\$500,000 - \$799,999	Citigold
July 2024	\$500,000 - \$799,999	Citigold

Account Fees and Charges⁴

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking	[REDACTED]	None	None	N/A	No Fee - Citigold Waiver
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.

July 1 - July 31, 2024
CHADY ATALLAH
Citigold Account

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Checking

Checking
Activity

Regular Checking 152873154

Date	Description	Amount Subtracted	Amount Added	Balance
07/01/24	Opening Balance			121,099.30
07/01/24	ACH Electronic Credit NYU GROSSMAN SCH DIR DEP		24,078.77	145,178.07
07/02/24	ACH Electronic Debit American Copper WEB PMTS 6YCLN	9,065.57		136,112.50
07/12/24	ACH Electronic Debit VENMO PAYMENT 1035583432123	142.00		135,970.50
07/15/24	ACH Electronic Credit APPLE CASH BANK XFER Chady Atallah		1,000.00	136,970.50
07/15/24	ACH Electronic Debit PRUDENTIAL INS PREM 3V2867080024193	2,000.00		134,970.50
07/16/24	Mobile Purchase Sign Based 07/13 11:55a #8180 D5036 APPLE CASH SENT MONEY 877-233-8552 CA 24196	2,000.00		132,970.50
07/24/24	ACH Electronic Debit BMWFINANCIAL SVS BMWFS PYMT	942.27		132,028.23
07/29/24	ACH Electronic Debit MASSMUTUAL LIFE INS. PREM	486.75		131,541.48
07/29/24	ACH Electronic Debit CHASE CREDIT CRD EPAY 7692869517	4,469.82		127,071.66
	Total Subtracted/Added	19,106.41	25,078.77	
07/31/24	Closing Balance			127,071.66

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.

ThankYou®
Summary

ThankYou® Points Summary

Points earned with checking account and eligible linked products and services

0

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