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<br>Tanous | FIRST NAME<br>Schuyler | M.I. | SUFFIX |
| SSN<br>***-**-**** | BIRTH DATE<br>2/2/1997 | PHONE - TYPE<br>(703) 407 - 5863 - Mobile | |
| EMAIL<br>skytanous@gmail.com | | | |

| EMERGENCY CONTACT | | |
|---|---|---|
| NAME<br>Shelby Tanous | ADDRESS<br>685 1st ave, apt 18L, new york, 40 10116 | |
| PHONE<br>(703) 888 - 8163 | EMAIL ADDRESS<br>shelbytanous@gmail.com | RELATIONSHIP<br>sister |

| CURRENT ADDRESS | | | |
|---|---|---|---|
| STREET ADDRESS<br>5823 Bent Twig Road | CITY<br>McLean | STATE | ZIP<br>2021 |
| MOVE IN DATE | MOVE OUT DATE<br>current | MONTHLY RENT<br>$0.00 / Mo. | |

| EMPLOYMENT & INCOME INFORMATION | | | |
|---|---|---|---|
| OCCUPATION<br>Senior Associate | EMPLOYER/COMPANY<br>Goldman Sachs | | |
| SUPERVISOR<br>Michael Cote | SUPERVISOR PHONE<br>(212) 934 - 2885 | SALARY<br>$175,000.00/Yr. | START DATE |
| EMPLOYER ADDRESS<br>200 West Street | CITY<br>New York | STATE<br>NY | ZIP<br>10282 |
| OCCUPATION<br>Senior Associate | EMPLOYER/COMPANY<br>Goldman Sachs | | |
| SUPERVISOR<br>Michael Cote | SUPERVISOR PHONE<br>(212) 934 - 2885 | SALARY<br>$80,000.00/Yr. | START DATE |
| EMPLOYER ADDRESS<br>200 West Street | CITY<br>New York | STATE<br>NY | ZIP<br>102822 |
| OTHER INCOME DESCRIPTION<br>Total Share Value Portfolio - $87k | | | MONTHLY INCOME<br>$3,261.00/Yr. |
| OTHER INCOME DESCRIPTION<br>High Yield Savings Account | | | MONTHLY INCOME<br>$10,000.00/Yr. |

| BACKGROUND INFORMATION | |
|---|---|
| Have you ever filed for bankruptcy?<br>NO | Have you ever willfully refused to pay rent when due?<br>NO |
| Have you ever been evicted from a tenancy or left owing money?<br>NO | Have you ever been convicted of a crime?<br>NO |
| Preferred Mailing Address:<br>5823 Bent Twig Road, McLean, Virginia 2021 - AU | |

## 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 Schuyler Tanous*

**Signed by Schuyler Tanous**
Tue Jan 14 2025 11:15:37 PM EST
Key: D04BB91E; IP Address: 115.64.72.146

Schuyler Tanous *(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 |
|---|---|---|---|
| Schuyler Tanous | XXXXXXXXXXXX7936 | 15438396 | $21.50 |

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

# Rental Report for Schuyler Tanous

| 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 Schuyler Tanous: No Credit**

| | | Importance | Result |
|---|---|---|---|
| AI Score | | Not Considered | No Credit |
| No Credit | | Pass/Conditional | |
| Total annual income to rent ratio exceeds 40.0 | | Pass/Fail | |
| Criminal and Other Public Records: Felony Convictions | | Pass/Fail | |
| Total Considered Felony Convictions | None | Pass/Fail | |
| Alcohol | None ever | Pass/Fail | |
| Bad Check | None ever | Pass/Fail | |
| Criminal Other | None ever | Pass/Fail | |
| Drug Manufacture Distribution | None ever | Pass/Fail | |
| Drug Marijuana Use | None ever | Pass/Fail | |
| Drug Meth Manufacture | None ever | Pass/Fail | |
| Drug Use | None ever | Pass/Fail | |
| Fraud | None ever | Pass/Fail | |
| Government Obstruction | None ever | Pass/Fail | |
| Kidnapping | None ever | Pass/Fail | |
| Property Destruction | None ever | Pass/Fail | |

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

**NOTIFICATION(S)**

**APPLICANT: International address entered. Credit screening not run.**
Credit screening was not run for the applicant because an international address was entered.

**Income Verifications**

| Requested For | | | Requested Date | |
|---|---|---|---|---|
| Schuyler Tanous | | | 1/14/2025 | |
| **Date**<br>1/14/2025 | **Consumer Provided Income Source**<br>Document | | **Verified Annual Income**<br>$286,279.44<br>*Income amount used in scoring | |
| **Pay Period**<br>12/01/24 to 12/31/24 | **Document Type**<br>PAYSTUB | **Employee Name**<br>TANOUS, SCHUYLER A | **Employer Name**<br>GOLDMAN SACHS AUSTRALIA SERVICES PTY LTD | **Pay Amount**<br>$23,856.62 |

**Criminal and Other Public Records**

| Requested For | Location Searched | Period Searched | Requested | Returned |
|---|---|---|---|---|
| Schuyler Tanous | Multistate Search | 1/16/2018 - 1/16/2025 | 1/16/2025 | 1/16/2025 |

**Results**
*No Records Found*

**National Sex Offender Registry History**

| Requested For | Date Requested | Date Returned |
|---|---|---|
| Schuyler Tanous | 1/16/2025 | 1/16/2025 |

**Results**
*No Records Found*

**Restricted Person Search**

| Requested For | Requested | Returned |
|---|---|---|
| Schuyler Tanous | 1/16/2025 | 1/16/2025 |

**Results**
*No Records Found*

*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<br>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<br>1700 G Street, N.W.<br>Washington, DC 20552<br>b. Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357 |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>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.<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br>d. National Credit Union Administration<br>Office of Consumer Financial Protection (OCFP)<br>Division of Consumer Compliance Policy and Outreach<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street, S.W.<br>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<br>United States Small Business Administration<br>409 Third Street, S.W., Suite 8200<br>Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission<br>100 F Street, N.E.<br>Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(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.

CARLYLE

October 29, 2024

Schuyler Tanous
57 Gipps Street
Paddington, New South Wales 2021
Australia

Dear Sky:

We enjoyed our recent discussions with you and sincerely appreciated the opportunity to tell you about The Carlyle Group and its operations. You made an excellent impression and we believe you have the right qualifications for a rewarding career with us. The Carlyle Group Employee Co., L.L.C. (*"Employer"* and together with its affiliates, *"Carlyle"*) is pleased to offer you employment within its US Direct Lending group, on the terms and conditions set forth in this offer letter (this "Offer Letter").

You will have the title of Associate (Level 5) and you will be based in our One Vanderbilt Avenue, New York, NY office. As agreed, you will begin working with us on or around March 3, 2025 (the *"Commencement Date"*).

This Offer Letter supersedes any previous agreements or representations (written or oral) between all or any of the parties (including any third-party representations) in relation to the subject matter of this Offer Letter.

You will be working at the firm in a variety of capacities including, but not limited to: (i) providing overall analytical and research support; (ii) assisting with due diligence for potential transactions; (iii) participating in the structuring, negotiating and managing of investment opportunities that may be acquired by Carlyle and/or investment funds sponsored by Carlyle; (iv) assisting with the financing of investment opportunities that may be acquired by Carlyle and/or investment funds sponsored by Carlyle; (v) actively participating in the firm's recruiting efforts; (vi) helping to oversee Carlyle's investment portfolio and working with the officials at Carlyle's portfolio companies; (vii) assisting with the process of selling or otherwise liquidating Carlyle's investments; and (viii) such other responsibilities, consistent with your position, as may reasonably be assigned to you by Employer from time to time). You shall devote your energies, attention, reasonable best efforts and full and exclusive business time to the business and affairs of Employer, provided, however, that nothing in this Offer Letter shall preclude you from: (i) engaging in personal investment activities (subject to Carlyle's insider trading and conflict of interest policies); (ii) engaging in activities consented to by Employer in its sole discretion pursuant to the next paragraph below; (iii) serving as a member of the board of directors of the companies named on Schedule 1 hereto, if any; or (iv) engaging in charitable, professional, and/or community activities, in each case so long as such activities do not materially conflict or interfere with the proper performance of your duties hereunder.

You shall not, without the prior written approval of Employer, receive compensation or any direct or indirect financial benefit for services rendered during the term of your employment to any Person other than Employer. As used herein, the term "*Person*" shall include all natural persons, corporations, business trusts, associations, companies, partnerships, joint ventures and other entities, governments, agencies and political subdivisions.

The general terms of your employment are as follows:

1. **Base Salary:** You will receive an initial base salary *("Base Salary")* of US$150,000 per annum (subject to adjustment from time to time by Employer), payable in accordance with Employer's standard payroll practices, but in no event less frequently than once every

month. Your position has been classified as exempt for purposes of the Fair Labor Standards Act.

2. **Annual Incentive Bonus:** During the term of your employment with Employer, you will be eligible to earn annual bonuses, which will be payable to you at Employer's discretion in connection with Employer's annual discretionary year-end performance-based bonus program for the fiscal year ending December 31, 2025. Any such discretionary bonus shall be payable in US dollars and in accordance with Employer's policies and procedures, and all or a portion of any such discretionary bonus may be paid in restricted stock units (at the election of Employer), but in no event shall any such discretionary bonus be paid later than March 15 of the year immediately following the year to which such bonus relates (*e.g.*, any annual bonus for 2025 would be paid by no later than March 15, 2026). To be eligible to receive any such discretionary bonus, you must be employed by Employer at the time any such discretionary bonus is paid. You will not be eligible to receive any discretionary bonus after your employment with Employer terminates for any reason.

3. **Benefits:** You will be eligible to participate in Employer's standard employee benefits for similarly situated employees, as noted in the enclosed Benefits Summary. Such benefits may be changed over time by Employer in its sole and absolute discretion.

4. **Relocation Bonus:** You will receive a Relocation Bonus ("*Relocation Bonus*") in the gross amount of US$15,000 on the next regularly scheduled payroll date that is 30 days after the Commencement Date, provided that you are employed by Employer at the time the Relocation Bonus is paid. If you voluntarily terminate your employment with Employer, or if you are terminated by Employer for "Cause" (as defined in Section 7), in either case, within twelve months of the Commencement Date, you agree that you will reimburse Employer, within 30 days after the date of such termination, for an amount equal to the full gross amount of the Relocation Bonus borne by Employer multiplied by a fraction, the numerator of which equals 365 minus the number of days you were employed by Employer and the denominator of which equals 365.

5. **Background Investigations:** Your employment is contingent upon Employer's satisfactory completion of its background investigation on you, which shall be completed prior to the Commencement Date. In addition, Employer may require that a background investigation be conducted by an independent third party. Following the Commencement Date, you may be subject to periodic background checks from time to time at Carlyle's sole discretion. An unsatisfactory background investigation, a delay in the process due to lack of response from you for requested information or falsification, misrepresentation or omission on your resume, new hire paperwork or other work records may result in immediate termination of this offer of employment or your employment with Employer.

6. **Notice Period:** Given the importance of your position with Employer, your access to and use of Confidential Information (as defined below) and the irreparable harm that your departure would likely cause Carlyle, its investor relationships and its business opportunities, you agree that if you resign or retire from your employment with Employer, you will provide Employer with advance written notice of your intent to so resign or retire of at least the number of months shown on Attachment A hereto (determined based on your corresponding title and level on the date on which you notify Employer of your intent to so resign or retire) (the "*Notice Period*"). During the Notice Period, you will remain an employee of Employer and will not be free to begin an employment relationship with another Person, absent Employer's authorized written consent. During the Notice Period, Employer shall continue to pay you the Base Salary at that rate then in effect in accordance with Employer's payroll policies. During the Notice Period, you will be eligible to participate

in Employer's benefit plans to the extent permitted by such plans and applicable law. You will not otherwise be eligible to receive any other compensation during the Notice Period. During the Notice Period, Employer reserves the right, in its sole discretion, to: (i) change or remove any or all of your duties; (ii) require you to remain away from Employer's premises; and/or (iii) take such other action as determined by Employer to aid and assist in the transition process associated with your departure. During the Notice Period you must continue to act in a manner consistent with this Offer Letter and your duty of loyalty and exclusivity to Employer. Employer, in its sole discretion, may waive all of or a portion of the Notice Period and/or the provisions of this Section at any time and for any reason or for no reason. For the avoidance of doubt, if Employer waives all or a portion of the Notice Period and/or of the provisions of this Section, you shall not be entitled to any Base Salary or continued participation in Employer's benefit plans (except as otherwise provided by applicable law) for the portion of the Notice Period that has been waived. To the extent Carlyle shortens or waives the Notice Period for any reason other than due to conduct by you constituting cause (as determined by Carlyle in its reasonable discretion), Carlyle also shall reduce the Non-Competition Period (as defined below) by the same amount of time.

7. **Non-Competition**: In consideration of the benefits and promises provided pursuant to this Offer Letter, you covenant and agree that, both during your employment with Carlyle and, in the event you resign from Carlyle or are terminated by Carlyle for "Cause" (as defined below), for the applicable period shown on Attachment A hereto (determined based on your corresponding title and level on the date on which, as applicable, Employer terminates your employment or you notify Employer of your intent to voluntarily terminate your employment) following the date of the termination of your employment with Employer or, if earlier and to the extent applicable, the date on which you notify Employer of your intent to voluntarily terminate your employment with Employer (such period, as applicable, the "*Non-Competition Period*"), you will not, directly or indirectly, without the prior written consent of Carlyle, provide services to a "Competing Investment Business" (as defined below). For purposes of this Offer Letter, "*Competing Investment Business*" shall mean any alternative asset management investment advisory business (whether stand-alone or part of a larger organization) or other business engaging in similar investment sponsorship activity (such as providing investment advisory services for the benefit of a special purpose acquisition company) and shall include, without limitation, any business engaging in the activities and business strategies of the investment funds, vehicles and accounts and other investment products, services and lines of business operated by or within Carlyle's business during the term of your employment. You acknowledge and agree that Carlyle's business is worldwide in scope and therefore this restriction governs your activities anywhere in the world where you (a) provided services; (b) directly or indirectly supervised or managed business operations and/or employees; and/or (c) maintained client or investor relationships, in each case on behalf of Carlyle's business. You shall be deemed to be "providing services" to a Competing Investment Business if you provide services directly or indirectly, whether individually or through or by another person or an entity in which you are a director (or the equivalent), officer, employee, consultant, representative, agent or otherwise, to a Competing Investment Business. You shall not be deemed to be "providing services" to a Competing Investment Business if the Competing Investment Business is a publicly traded entity and your only relationship with such entity is an equity stake of one percent (1%) or less. The restrictions contained in this Non-Competition Section do not prevent you from (I) managing your personal investment activities that are not a Competing Investment Business and for which you receive no compensation in any form or (II) participating in charitable, community, literary and artistic activities, subject to your Offer Letter. For the avoidance of doubt, the Non-Competition Period shall commence running on the same date as the commencement of any applicable notice period and shall run concurrently with any applicable notice period. You agree that this Section may briefly limit your ability to earn a livelihood in a business similar to Carlyle's business, but you

nevertheless hereby agree and hereby acknowledge that the consideration provided to you in this Offer Letter is adequate to support the restrictions contained herein. You further agree that the restrictions set forth in this Section are reasonable and necessary to protect Carlyle's confidential information (including trade secrets), goodwill and other legitimate business needs. In the event that any court or tribunal of competent jurisdiction shall determine this Section to be unenforceable or invalid for any reason, you and Carlyle agree that this Section shall be interpreted to extend only over the maximum period of time, geographic area and scope of activities for which it may be enforceable, all as determined by such court or tribunal. You agree and acknowledge that the foregoing non-competition covenant is a material inducement to Carlyle to enter into this Offer Letter and, as such, it is agreed by you and Carlyle that any breach or threatened breach of this non-competition restriction by you may result in substantial, continuing and irreparable injury to Carlyle and will constitute a material breach of this Offer Letter and shall entitle Carlyle to cease making any payment pursuant to this Offer Letter, among other remedies. In the event of your breach or threatened breach of this non-competition restriction, you agree and acknowledge that Carlyle shall be entitled to forfeiture and/or clawback of the economic and/or equity interests you have received from Carlyle, in addition to whatever other remedies at law Carlyle may have. You and Carlyle further agree that the remedy at law for any breach or threatened breach of this Section by you may be inadequate, and that Carlyle shall, in addition to whatever other remedies Carlyle may have at law or in equity, be entitled (without posting bond or other security) to injunctive relief, specific performance and/ or other equitable relief, as deemed appropriate by any court or tribunal of competent jurisdiction, to prevent a breach of your obligations as set forth in this Section. The obligations under this Section shall survive the termination of your employment and the expiration or termination of this Offer Letter.

For purposes of this Offer Letter, "Cause" means that you have: (I) engaged in gross negligence or willful misconduct in the performance of the duties required of you under this Offer Letter; (II) willfully engaged in conduct that you know or, based on facts known to you, should know, is materially injurious to Employer or any of its affiliates; (III) materially breached any provision of this Offer Letter (other than Section 10.c. or Section 10.d., which are addressed in sub-section (VI) below); (IV) been convicted of, or entered a plea bargain or settlement admitting guilt for, (x) fraud, embezzlement or any other felony or (y) any misdemeanor involving moral turpitude, in each case under the laws of the United States or of any state or municipality or the District of Columbia or any other country or any jurisdiction of any other country (but specifically excluding for purposes of both clause (x) and (y), minor traffic infractions); (V) been the subject of any judicial or administrative order obtained or issued by the U.S. Securities and Exchange Commission or similar agency or tribunal of any country, for any securities violation involving insider trading, fraud, misappropriation, dishonesty or willful misconduct (including, for example, any such order consented to by you in which findings of facts or any legal conclusions establishing liability are neither admitted nor denied); or (VI) breached any provision of Section 10.c. or Section 10.d.

8. **Employment Eligibility Verification:** As a U.S. employer, Employer must verify your identity and eligibility to work in the United States. In compliance with this obligation, Employer must complete an Employment Eligibility Verification Form I-9 within three days of your start date. Enclosed is a copy of the current Form I-9 for your review. You will be required to complete Section 1 of the Form I-9 on your first day of employment. Kindly ensure that you have a thorough understanding of documents that you will be required to provide within the first three business days of your start date to complete Section 2 of the Form I-9.

If you are a foreign national employed in the U.S. pursuant to a non-immigrant visa or an Employment Authorization Document, you may require sponsorship by Employer. You will need to contact Human Capital Management so that Carlyle may take the appropriate steps in advance of your proposed start date. Please note that not all positions are available for sponsorship. Similarly, if you will require assistance with obtaining U.S. permanent residence based on an offer of employment, please note that Carlyle has specific policies in place with regard to sponsorship and the use of Carlyle resources, including attorneys approved by Carlyle, in completing and filing the required paperwork. Failure to comply with the stated immigration and sponsorship policies can be grounds for disciplinary action, including termination of employment.

This Offer Letter is contingent upon your maintaining appropriate work authorization/visa status to work in the United States. Failure to receive and/or maintain the appropriate work authorization will result in the immediate termination of this Offer Letter.

9. **Compliance with Firm Policies and Prospective Employee Certificate**: You shall at all times comply with: (i) all applicable laws, rules and regulations that are related to your job duties and responsibilities and (ii) all corporate and business policies and procedures of Carlyle and Employer that are applicable to you in New York, including without limitation, the New York Attorney General's Public Pension Fund Reform Code of Conduct (the "*Pension Code of Conduct*"). In connection with your execution of this Offer Letter, you shall execute and deliver to Carlyle the "Board Membership" certification attached hereto as Schedule 1, and the "pay to play" certification attached hereto as Schedule 2. You understand and acknowledge that Employer and Carlyle are relying on the certifications and covenants set forth therein as a basis for their compliance with the Pension Code of Conduct and that the accuracy of, and your continued compliance with, such certifications and covenants are conditions to your continued employment.

10. **Records and Confidential Data:**

a. All memoranda, notices, files, records and other documents made or compiled by you during the term of your employment with Employer in the ordinary course of business, or made available to you concerning the business of Carlyle (including, without limitation, any "best practices" materials made available to you), shall be Employer's property and shall be delivered to Employer promptly following its request therefor or automatically promptly following the termination of your employment.

b. You acknowledge that, in and as a result of your employment, you will be making use of and/or acquiring confidential or proprietary information, knowledge and data developed by Carlyle and its affiliates that is of a special and unique nature and value to Carlyle, including, but not limited to, financial, tax, privileged or economic information relating to Carlyle (including, for this purpose, any affiliates, members, partners and employees) or any other confidential or proprietary information relating to the business, strategic, advertising, marketing, trade practices or investment activities of Carlyle or any affiliates, members or any portfolio investments held by any investment fund controlled by Carlyle or its affiliates (collectively, "*Confidential Information*"). You shall not at any time, directly or indirectly, disclose to any Person (other than Carlyle) or use for any purpose other than in accordance with your employment with Carlyle, any Confidential Information (regardless of whether such information qualifies as a "trade secret" under applicable law) that has been obtained by or disclosed to you as a result of your employment by Employer unless: (i) authorized in writing by Employer; (ii) such information, knowledge or data is or becomes available to the general public without breach of this Section; (iii) disclosure is required to be made pursuant to an order of any court or government agency, subpoena or legal process; (iv) disclosure is made to officers, directors or affiliates of Employer or Carlyle (and the officers and directors of such affiliates) or to auditors, counsel and other professional advisors to Employer or Carlyle; or (v) disclosure is required by a court, mediator or arbitrator in connection with any litigation or dispute between Employer and you. You shall immediately supply Employer with a copy of any legal process delivered to you requesting Confidential Information. Prior to any disclosure of Confidential Information, you shall seek to obtain an order reasonably acceptable to Employer protecting the confidentiality of such information (and shall not disclose such Confidential Information until such a protective order satisfactory to Employer has been obtained), and notify Employer as soon as reasonably practicable (and in any event at least ten (10) business days in advance of disclosing such Confidential Information) of such disclosure. You agree that your obligations under this Section may be enforced by specific performance and that breaches or prospective breaches of this Section may be enjoined.

c. You will also not discuss publicly any information about Carlyle's fundraising efforts, or the name of any fund vehicle that has not had a final closing of commitments, and will not discuss (or authorize others to discuss) any such private placement fundraising information with any reporter or representative of any press or other public media.

d. You represent that your employment by the Employer does not and will not violate or breach any agreement to which you are a party with any former employer, including, but not limited, any non-competition or non-solicitation agreement, any agreement to keep in confidence or refrain from using information acquired by you prior to your employment by the Employer or any other restrictive covenant contained in any agreement to which you are a party with any former employer or other service recipient. You agree that you will not perform any work, engage in any activities for, or provide any services with, to, for or on behalf of, the Employer prior to the Commencement Date or otherwise take any actions (or inaction) that would violate any agreements or covenants between you and any former employer or other service recipient. During your employment by the Employer, you agree that you will not violate any provision in any agreement to which you are a party or any covenant in any agreement which you are a party related to non-competition, non-solicitation or confidentiality, including any such agreements or covenants you entered into with any former employer or other service recipient. You agree that you will not improperly make use of or disclose any confidential information or trade secrets of any former employer or other third party, nor will you bring onto the premises of the Employer or use any unpublished documents or any property belonging to any former employer or other third party, in violation of any lawful agreements with such former employer or third party. You indemnify the Employer and its affiliates and hold them harmless from any losses, expenses (including, but not limited to, attorneys' fees and costs) or damages incurred as a result of your actual or alleged violation or breach of this Section. You shall also pay for any losses, expenses (including, but not limited to, attorneys' fees and costs) or damages you personally incur as a result of your actual or alleged violation or breach of this Section.

e. Notwithstanding any other provision of this Offer Letter, you agree that upon accepting employment with a different employer, and in any event prior to commencing employment with such employer, you will disclose to such employer your obligations under this Offer Letter, including your obligations under this Section 10 ("Records and Confidential Data") and under Section 7 ("Non-Competition") and Section 12 ("Non-Solicitation"), and you hereby agree that Employer may confirm such disclosure with such employer, and that you will provide the necessary contact information for such confirmation promptly following request therefor by Employer.

f. Notwithstanding any other provision of this Offer Letter: (i) no provision of this Offer Letter prohibits or restricts any employee from reporting possible violations of law or other whistleblower information to a government regulator or governmental agency (including the right to receive an award for information provided to any such government agencies); (ii)

Carlyle's consent is not required for such disclosure to a regulator or governmental agency; and (iii) notice to Carlyle is not required in the case of such whistleblower disclosure to a government regulator or government agency. Notwithstanding the foregoing, under no circumstance are you authorized to disclose information covered by Carlyle's attorney-client privilege or attorney work product without Carlyle's prior written consent.

Your obligations under this Section shall survive the termination or expiration of this Offer Letter and any termination of your employment.

11. **Non-Disparagement:** You covenant and agree that, both during and at all times following your employment with Employer, except as prohibited by applicable law, you shall not make any communication (in writing, orally or otherwise) that is disparaging about Carlyle or Carlyle's affiliates, investment funds or portfolio companies or any of their respective principals, directors, businesses, partners, officers or agents. For purposes of this Offer Letter, a communication that is disparaging includes, but is not limited to, any communication that is critical or derogatory or that may reasonably be expected to tend to injure the reputation or business of Carlyle or such Person. You agree and acknowledge that the foregoing non-disparagement covenant is a material inducement to Employer extending this Offer Letter and, as such, you agree that any violation of this Section by you will constitute a material breach of this Offer Letter. You further agree that the remedy at law for any breach of this Section may be inadequate, and that Carlyle shall, in addition to whatever other remedies it may have at law or in equity, be entitled (without posting bond or other security) to injunctive or other equitable relief, as deemed appropriate by any such court or tribunal of competent jurisdiction, to prevent a breach of your obligations herein. Notwithstanding the foregoing, you shall not be deemed to have violated this Section in the case of any communication that is made: (i) pursuant to a court order, subpoena or legal process; (ii) to a court, mediator, government agency or arbitrator in connection with any litigation or dispute between you and Employer; or (iii) exclusively to Employer in the course of Employer's supervision or review of your job performance. The obligations under this Section shall survive the expiration or termination of this Offer Letter and any termination of your employment.

12. **Non-Solicitation:** You covenant and agree that, both during your employment with Employer and for a period of twelve months after the last day that you are employed by Employer or an affiliate thereof (regardless of the reason for the termination of your employment), you will not, directly or indirectly, without the prior written consent of Carlyle: (a) participate in any capacity, including as an investor or an advisor, in any transaction that Carlyle or any of its affiliates was actively considering investing in or offering to invest in prior to the date of termination; (b) solicit, contact or identify investors in any investment partnership, fund, vehicle or managed account controlled or advised by Carlyle or its affiliates (to the extent you know that such Person is an investor, directly or indirectly, in such partnership, fund, vehicle or managed account) on behalf of any Person; or (c) recruit, solicit, induce or seek to induce any then-current employee or member of Carlyle or its affiliates to become employed by you or any other Person. You agree that this Section may briefly limit your ability to earn a livelihood in a business similar to the business conducted by Employer, but you nevertheless hereby agree and hereby acknowledge the consideration provided to you in this Offer Letter is adequate to support the restrictions contained herein. You further agree that the restrictions set forth in this Section are reasonable and necessary to protect Carlyle's confidential information (including trade secrets), goodwill and other legitimate business needs. In the event that any court or tribunal of competent jurisdiction shall determine this Section to be unenforceable or invalid for any reason, you and Carlyle agree that this Section shall be interpreted to extend only over the maximum period of time, geographic area and scope of activities for which it may be enforceable, all as determined by such court or tribunal. You agree and acknowledge

that the foregoing non-solicitation covenant is a material inducement to Carlyle to enter into this Offer Letter and, as such, you and Carlyle agree that any breach or threatened breach of this Section by you may result in substantial, continuing and irreparable injury to Carlyle and will constitute a material breach of this Offer Letter and shall entitle Carlyle to cease making any payment pursuant to this Offer Letter, among other remedies. In the event of your breach or threatened breach of this Section, you agree and acknowledge that Carlyle shall be entitled to forfeiture and/or clawback of the economic and/or equity interests you have received from Carlyle, in addition to whatever other remedies at law Carlyle may have. You further agree that the remedy at law for any breach or threatened breach of this Section may be inadequate, and that Carlyle shall, in addition to whatever other remedies it may have at law or in equity, be entitled (without posting bond or other security) to injunctive relief, specific performance and/or other equitable relief, as deemed appropriate by any court or tribunal of competent jurisdiction, to prevent a breach of your obligations set forth in this Section. The obligations under this Section shall survive the expiration or termination of this Offer Letter and the termination of your employment.

13. **<u>Offset</u>:** To the fullest extent permitted by law, Carlyle shall have the right to set-off or otherwise withhold, any and all proceeds, distributions and payments (other than wages due to you solely by virtue of your status as an employee), including without limitation, bonus payments, equity-based awards and any amounts representing your direct and indirect share of distributions or incentive fees otherwise payable from any Carlyle-related fund or entity (including Carlyle's investment or coinvestment funds), in order to recover any amounts due to Carlyle from you, including damages as a result of any breach of any contractual obligation that you have to Employer.

14. **<u>Governing Law</u>:** The validity of this Offer Letter and of any of the terms and provisions as well as the rights and duties of the parties hereunder, shall be governed by the laws of the State of New York, without reference to any conflict of law or choice of law principles in the State of New York that might apply the law of another jurisdiction.

15. **<u>Defend Trade Secrets Act</u>:** By signing this Offer Letter, you acknowledge that you have received and reviewed The Carlyle Group's Whistleblower Policy, which is enclosed herewith and which, among other things, provides written notice to you of certain immunity provided by the Defend Trade Secrets Act, 18 U.S.C. § 1833(b).

16. **<u>Withholding</u>:** All payments hereunder will be subject to withholding of applicable federal, state and local income and employment taxes and other deductions, in each case, as required by law or as elected by you.

17. **<u>Section 409A</u>**: The intent of the parties is that the payments and benefits that are eligible to be received under this Offer Letter shall comply with or be exempt from the applicable requirements of Section 409A of the Internal Revenue Code of 1986, as amended, and the regulations and other interpretive guidance issued thereunder, and, accordingly, to the maximum extent permitted, this Offer Letter will be administered and interpreted in accordance with such intent.

18. **<u>At-Will Employment</u>:** Your employment with Employer is on an "at-will" basis, meaning that either you or Employer may terminate your employment at any time and for any reason or no reason. Further, your continued employment, as well as your participation in any benefit programs does not assure you of continuing employment with Employer. Employer also reserves the right to modify or amend the terms of its benefit plans at any time for any reason. This policy of at-will employment is the entire agreement as to the duration of your

employment and may only be modified upon an express written approval of Carlyle. As an employee, you will be expected to abide by Employer's policies and procedures, which are included in our Handbook. Specifically, you will be required to sign an acknowledgement that you have read, understand, accept and agree to comply with the provisions contained in the Handbook.

19. **Counterparts**. This Offer Letter may be executed in multiple original counterparts, each of which shall be deemed an original and all of which together shall constitute one and the same document. Signature pages in ".pdf" form or other electronic signatures shall be deemed original signatures of this Offer Letter.

We look forward to hearing from you and sincerely hope you decide to join our team. Please review the general terms of this Offer Letter. Your signature below will confirm your acceptance of the terms of this Offer Letter.

Please return one copy of this Offer Letter to Alexandra Finder, Senior Recruiter, at your earliest convenience and keep the other copy for your records. If you have any questions, please don't hesitate to contact Alexandra at 202-981-4053.

Sincerely,

The Carlyle Group Employee Co., L.L.C.

Jeannine Santarelli

Jeannine Santarelli
Managing Director, COO, Human Capital Management

Agreed to and accepted

DocuSigned by:

By: ______________________ Date: 10/31/2024

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Schuyler Tanous

***Enclosures**:*
*Benefits Summary*
*Pension Code of Conduct*
*Form I-9*
*Whistleblower Policy*
*Article 23-A*
*NYC Earn Sick Time Act*

**ATTACHMENT A**

**NON-COMPETITION PERIOD AND NOTICE PERIOD**

| TITLE/LEVEL | NOTICE PERIOD (IN MONTHS) | NON-COMPETITION PERIOD (IN MONTHS) |
|---|---|---|
| Segment Head; Fund Head; Sector Head; Segment Chief Operating Officer ("*Designated Leadership*") | 6 | 12 |
| Levels 10, 9 and 8 (*other than* "*Designated Leadership*") | 6 | 6 |
| Levels 7 and 6 | 3 | 3 |
| Level 5 | 1 | 1 |
| Levels 4, 3, 2, 1 | 1 | None |

**Schedule 1**

## BOARD OF DIRECTORS SEATS

List all companies for which you are or will be a board member, and indicate if the company is private or public following the example below. If your board seat(s) were not disclosed and approved during the interview process, then they will be subject to Carlyle's review and approval.

***If you are not or will not be a board member as of the Commencement Date, then enter N/A.***

*Example: 1. Company Name (public); 2. Company Name (private); 3. Company Name (public)*

| |
|---|
| N/A |

DS

Initials of Employee: SA7

**Schedule 2**

**PROSPECTIVE EMPLOYEE CERTIFICATE**

The Carlyle Group
1001 Pennsylvania Avenue, NW
Suite 220 South
Washington, DC 20004

Schuyler Tanous
57 Gipps Street
Paddington, New South Wales 2021
Australia

Dear Sky:

The Carlyle Group ("Carlyle") is subject to a number of restrictions with regard to its interactions with U.S. state and local government entities (including public pension funds), including, most significantly, the New York Attorney General's Public Pension Fund Reform Code of Conduct, as adopted by Carlyle on May 14, 2009 (the "Pension Code of Conduct") and Rule 206(4)-5 under the Investment Advisers Act of 1940 (the "SEC Pay-to-Play Rule"). Carlyle has adopted certain written procedures (the "Procedures") in order to set forth the internal safeguards and other measures designed to monitor and ensure compliance with applicable rules and regulations. We therefore ask you to make the following certifications and covenants, which are necessary to ensure Carlyle's compliance with the Procedures. Please note that the accuracy of, and your continued compliance with, these certifications and covenants are conditions to your continued employment.

You hereby certify and covenant to Carlyle as follows:

1. You have been provided with a copy of the Pension Code of Conduct and Carlyle's Executive Summary of the Procedures. You have carefully reviewed, and agree to at all times comply with, such Procedures. You have been afforded the opportunity to ask questions of Carlyle concerning the Procedures and related matters and to obtain any additional information necessary to execute this certificate on an informed basis.

2. Within the past two years, neither you nor any member of your household has provided, directly or indirectly, anything of value to (i) any state or local official (or candidate for state or local office) or state or local political party in the United States and neither you nor any member of your household has solicited or coordinated contributions or payments to any such candidate, official or party; or (ii) any person involved in the selection of investments for any governmental retirement or pension plan. The only exception to the prohibitions described herein is certain *de minimis* contributions (e.g., those contributions that do not exceed $350 for elections in which the donor is entitled to vote and those contributions that do not exceed $150 for elections in which the donor is not entitled to vote) that have been disclosed to and reviewed by Carlyle prior to the date hereof.

3. Within the past two years, you have not, directly or indirectly, had any responsibility for any governmental retirement or pension plan and have not served as an employee or fiduciary of any such plan.

4. To the best of your knowledge after inquiry based on your best efforts, you do not have any financial, commercial, business or personal relationship (whether direct or indirect) with any governmental retirement or pension plan or any employee, advisor or fiduciary of such plan, unless such relationship has been disclosed in writing to, and acknowledged by, Carlyle prior to the date hereof.

[*Signature Page Follows*]

Sincerely,
The Carlyle Group

Acknowledged and agreed
as of 10/31/2024:

DocuSigned by:
48B233D5B15A43D...

Schuyler Tanous

DocuSign

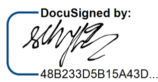
## Certificate Of Completion

Envelope Id: 4978AC3825C44FC2911B5F5ED0B43821 | Status: Completed
Subject: Complete with Docusign: Sky Tanous - Offer Letter.pdf
Source Envelope:

| | | |
|---|---|---|
| Document Pages: 13 | Signatures: 2 | Envelope Originator: |
| Certificate Pages: 4 | Initials: 1 | Alexandra Finder |
| AutoNav: Enabled | | 1001 Pennsylvania Avenue, NW |
| EnvelopeId Stamping: Enabled | | Suite 220 |
| Time Zone: (UTC-05:00) Eastern Time (US & Canada) | | Washington, DC  20004 |
| | | Alexandra.Finder@carlyle.com |
| | | IP Address: 136.226.49.70 |

## Record Tracking

| | | |
|---|---|---|
| Status: Original<br>10/30/2024 3:14:08 PM | Holder: Alexandra Finder<br>Alexandra.Finder@carlyle.com | Location: DocuSign |

| Signer Events | Signature | Timestamp |
|---|---|---|
| Schuyler Tanous<br>skytanous@gmail.com<br>Security Level: Email, Account Authentication (Optional) | <br>Signature Adoption: Drawn on Device<br>Using IP Address: 49.180.103.97 | Sent: 10/30/2024 3:17:24 PM<br>Viewed: 10/31/2024 5:25:15 PM<br>Signed: 10/31/2024 5:33:57 PM |

**Electronic Record and Signature Disclosure:**
Accepted: 10/31/2024 5:25:15 PM
ID: de58a519-1078-4de0-bced-adcea2b093ab

| In Person Signer Events | Signature | Timestamp |
|---|---|---|

| Editor Delivery Events | Status | Timestamp |
|---|---|---|

| Agent Delivery Events | Status | Timestamp |
|---|---|---|

| Intermediary Delivery Events | Status | Timestamp |
|---|---|---|

| Certified Delivery Events | Status | Timestamp |
|---|---|---|

| Carbon Copy Events | Status | Timestamp |
|---|---|---|

| Witness Events | Signature | Timestamp |
|---|---|---|

| Notary Events | Signature | Timestamp |
|---|---|---|

| Envelope Summary Events | Status | Timestamps |
|---|---|---|
| Envelope Sent | Hashed/Encrypted | 10/30/2024 3:17:24 PM |
| Envelope Updated | Security Checked | 10/31/2024 4:06:30 PM |
| Envelope Updated | Security Checked | 10/31/2024 4:06:30 PM |
| Certified Delivered | Security Checked | 10/31/2024 5:25:15 PM |
| Signing Complete | Security Checked | 10/31/2024 5:33:57 PM |
| Completed | Security Checked | 10/31/2024 5:33:57 PM |

| Payment Events | Status | Timestamps |
|---|---|---|

## Electronic Record and Signature Disclosure

**CONSUMER DISCLOSURE**

From time to time, The Carlyle Group (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your DocuSign, Inc. (DocuSign) Express user account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the Ã¦I agreeÃ† button at the bottom of this document.

**Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, as long as you are an authorized user of the DocuSign system you will have the ability to download and print any documents we send to you through your DocuSign user account for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a $0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

**Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

**Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign Ã´Withdraw ConsentÃ¶ form on the signing page of your DocuSign account. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use your DocuSign Express user account to receive required notices and consents electronically from us or to sign electronically documents from us.

**All notices and disclosures will be sent to you electronically**

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through your DocuSign user account all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

**How to contact The Carlyle Group:**
You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:
To contact us by email send messages to: john.pacovich@carlyle.com

**To advise The Carlyle Group of your new e-mail address**
To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at john.pacovich@carlyle.com and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address..
In addition, you must notify DocuSign, Inc to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.
**To request paper copies from The Carlyle Group**
To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to john.pacovich@carlyle.com and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We will bill you for any fees at that time, if any.
**To withdraw your consent with The Carlyle Group**
To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

i. decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
ii. send us an e-mail to john.pacovich@carlyle.com and in the body of such request you must state your e-mail, full name, IS Postal Address, telephone number, and account number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

**Required hardware and software**

| | |
|---|---|
| Operating Systems: | Windows2000Â¬ or WindowsXPÂ¬ |
| Browsers (for SENDERS): | Internet Explorer 6.0Â¬ or above |
| Browsers (for SIGNERS): | Internet Explorer 6.0Â¬, Mozilla FireFox 1.0, NetScape 7.2 (or above) |
| Email: | Access to a valid email account |
| Screen Resolution: | 800 x 600 minimum |
| Enabled Security Settings: | Ã² Allow per session cookies<br>Ã² Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection |

** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.
**Acknowledging your access and consent to receive materials electronically**
To confirm to us that you can access this information electronically, which will be similar to

other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the Ã¦I agreeÃ† button below.
By checking the Ã¦I AgreeÃ† box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES document; and

- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and

- Until or unless I notify The Carlyle Group as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by  The Carlyle Group during the course of my relationship with you.

**Highly Sensitive Information**
**Summer 2023 Compensation Summary**
**TANOUS, SCHUYLER**

Office: Sydney
Employee ID: 00181550
Date of Hire: Jul 22, 2019

## *Key Messages*

**Per Annum Total Compensation**

- Per Annum Total Compensation (PATC) is AUD 380,000.

- Your total bonus for Summer 2023 is AUD 130,000. This is comprised of cash payment (AUD 113,099) and equity (USD 11,345, converted from AUD 16,901).

**Other Information (Effective Aug 1, 2023)**

- Annual base salary will continue at AUD 250,000.

## *Per Annum Total Compensation (Calculation)* — *AUD*

| | |
|---|---|
| Per Annum Total Compensation (PATC) | 380,000 |
| - Per Annum Salary Rate | 250,000 |
| = Summer 2023 Discretionary Compensation [Comprised of (a) + (b) Below] | 130,000 |
| (a) Equity-Based Discretionary Award [1] | 16,901 |
| (b) Cash Discretionary Award [2] | 113,099 |

## *Notes*

With the exception of the notification of your base salary, which forms part of your terms and conditions of employment, this compensation summary is provided for information purposes only. All other terms and conditions of the employment contract remain unchanged and continue to apply. Please note, the amounts displayed are gross and are subject to taxation and any discretionary deductions that have been elected. This compensation summary should not be used for tax reporting purposes.

FX conversion rate is the average daily rate through Aug 1, 2022 and Jun 30, 2023: 1 USD = 1.4897 AUD.

Please e-mail HCM Reward at HCMReward@ln.email.gs.com with questions regarding this compensation summary.

[1] Represents the portion of your Summer 2023 discretionary compensation that will be paid in Restricted Stock Units (RSUs). The number of RSUs will be determined by using the NYSE closing price of GS Inc. common stock on Aug 10, 2023 (grant date). This document does not constitute an offer of securities or financial products: the full terms and conditions of any award will be communicated to you on or around Aug 31, 2023. By accepting this equity award, you will become subject to the firm's notice period as well as restrictions on your activities both during and after employment in the form of non-competition and non-solicitation obligations. Further details will be included with your equity terms / conditions.

[2] Payment in final August payroll in AUD, subject to applicable tax withholding, payroll and other applicable deductions listed on payslip.

Effective Aug 1, 2023, any additional discretionary compensation you may receive for FY 2023 will cover the period worked from Aug 1, 2023 through fiscal year-end. In subsequent years, any discretionary compensation you may receive will cover the period from Jan 1 through fiscal year-end. This year and in subsequent years, you will not be eligible for discretionary compensation if you leave the firm for any reason or cease active full-time employment before fiscal year-end, or if you have given or received notice of termination before fiscal year-end.

Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945

# Your Statement



| | |
|---|---|
| **Account Number** | 06 2009 11070276 |
| **Statement Period** | 1 Jul 2024 - 31 Dec 2024 |
| **Closing Balance** | $57,236.71 CR |
| **Enquiries** | 13 2221 |

010

MS SA TANOUS
57 GIPPS ST
PADDINGTON NSW 2021

*#* 1627.15794.1.5 ZZ258R9 0303 SL.R9.S94E.D362.O V06.00.28

## Smart Access

Enjoy the convenience and security of withdrawing what you need, when you need it. Plus you can have your monthly account fee waived if you deposit at least $2,000 each calendar month.

Name: SCHUYLER ANN TANOUS

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

| Date | Transaction | Debit | Credit | Balance |
|---|---|---|---|---|
| 01 Jul | 2024 OPENING BALANCE | | | $47,506.65 CR |
| 01 Jul | Transfer To nicolas hilliard CommBank App Friday | 24.63 | | $47,482.02 CR |
| 01 Jul | Direct Credit 361748 MEDIBANK PRIVATE 900020987536 | | 159.70 | $47,641.72 CR |
| 02 Jul | AMAZON AU RETAIL SYDNEY AUS Card xx7936 Value Date: 28/06/2024 | 7.00 | | $47,634.72 CR |
| 06 Jul | Fast Transfer From MISS MIKAELA DEMI ZUC Wine day | | 44.00 | $47,678.72 CR |
| 07 Jul | Transfer To arden rice marsh CommBank App Pizza | 17.00 | | $47,661.72 CR |
| 11 Jul | Transfer To ELIZABETH SCHAFFER CommBank App Dinner\| | 60.00 | | $47,601.72 CR |
| 11 Jul | Direct Debit 024332 ANZ CREDIT CARD 4564680120556625 | 592.90 | | $47,008.82 CR |
| 12 Jul | Direct Credit 158824 GOLDMAN SACHS AU 00181550 | | 15,408.00 | $62,416.82 CR |
| 12 Jul | Transfer To schuyler tanous savings CommBank App Savings | 10,000.00 | | $52,416.82 CR |
| 13 Jul | UBER* TRIP | 19.83 | | $52,396.99 CR |
| 13 Jul | Refund Purchase UBER* TRIP | | 0.04 | $52,397.03 CR |
| 14 Jul | UBER* TRIP | 31.38 | | $52,365.65 CR |
| 14 Jul | Refund Purchase UBER* TRIP | | 0.31 | $52,365.96 CR |

**Account Number** 06 2009 11070276

| Date | Transaction | Debit | Credit | Balance |
|---|---|---|---|---|
| 14 Jul | UBER* TRIP | 30.44 | | $52,335.52 CR |
| 14 Jul | Transfer To ZUCK M D<br>CommBank App Vino | 34.10 | | $52,301.42 CR |
| 16 Jul | UBER* EATS SYDNEY NS AUS<br>Card xx7936<br>Value Date: 13/07/2024 | 17.66 | | $52,283.76 CR |
| 19 Jul | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 17/07/2024 | 72.00 | | $52,211.76 CR |
| 20 Jul | UBER* TRIP | 9.58 | | $52,202.18 CR |
| 24 Jul | UBER *TRIP Sydney AU AUS<br>Card xx7936<br>Value Date: 22/07/2024 | 35.00 | | $52,167.18 CR |
| 25 Jul | AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH NS A<br>Card xx7936<br>Value Date: 23/07/2024 | 9.99 | | $52,157.19 CR |
| 28 Jul | UBER* TRIP | 15.83 | | $52,141.36 CR |
| 04 Aug | Fast Transfer From MISS MIKAELA DEMI ZUC<br>Din x | | 103.00 | $52,244.36 CR |
| 06 Aug | Return UBER *TRIP Sydney AU AUS<br>Card xx7936<br>Value Date: 03/08/2024 | | 0.03 | $52,244.39 CR |
| 06 Aug | UBER *TRIP Sydney AU AUS<br>Card xx7936<br>Value Date: 03/08/2024 | 12.94 | | $52,231.45 CR |
| 06 Aug | UBER *TRIP Sydney AU AUS<br>Card xx7936<br>Value Date: 04/08/2024 | 2.56 | | $52,228.89 CR |
| 06 Aug | UBER *TRIP Sydney AU AUS<br>Card xx7936<br>Value Date: 02/08/2024 | 16.07 | | $52,212.82 CR |
| 06 Aug | UBER *EATS Sydney AU AUS<br>Card xx7936<br>Value Date: 02/08/2024 | 8.06 | | $52,204.76 CR |
| 10 Aug | UBER *TRIP Sydney AU AUS<br>Card xx7936<br>Value Date: 08/08/2024 | 33.57 | | $52,171.19 CR |
| 12 Aug | Fast Transfer From ANNA SCHAFFER<br>Boxing Anna<br>Boxing anna | | 370.00 | $52,541.19 CR |
| 12 Aug | Direct Debit 024332 ANZ CREDIT CARD<br>4564680120556625 | 9,012.66 | | $43,528.53 CR |
| 13 Aug | UBER *TRIP Sydney AU AUS<br>Card xx7936<br>Value Date: 11/08/2024 | 34.18 | | $43,494.35 CR |

1627.15794.1.5 ZZ258R9 0303 SL.R9.S94E.D362.O V06.00.37

| Date | Transaction | Debit | Credit | Balance |
|---|---|---|---|---|
| 14 Aug | Return UBER *TRIP Sydney AU AUS<br>Card xx7936<br>Value Date: 12/08/2024 | | 13.93 | $43,508.28 CR |
| 14 Aug | UBER* ONE SYDNEY NS AUS<br>Card xx7936<br>Value Date: 12/08/2024 | 5.51 | | $43,502.77 CR |
| 14 Aug | Direct Credit 158824 GOLDMAN SACHS AU<br>00181550 | | 15,408.00 | $58,910.77 CR |
| 16 Aug | UBER *EATS Sydney AU AUS<br>Card xx7936<br>Value Date: 13/08/2024 | 2.50 | | $58,908.27 CR |
| 16 Aug | UBER* TRIP<br>Value Date: 17/08/2024 | 13.60 | | $58,894.67 CR |
| 17 Aug | UBER* TRIP | 16.46 | | $58,878.21 CR |
| 17 Aug | Refund Purchase<br>UBER* TRIP | | 0.06 | $58,878.27 CR |
| 17 Aug | UBER* TRIP | 11.34 | | $58,866.93 CR |
| 17 Aug | UBER* TRIP | 15.89 | | $58,851.04 CR |
| 17 Aug | UBER* TRIP | 18.40 | | $58,832.64 CR |
| 18 Aug | UBER* TRIP | 14.54 | | $58,818.10 CR |
| 18 Aug | UBER* TRIP | 19.47 | | $58,798.63 CR |
| 18 Aug | UBER* TRIP | 43.39 | | $58,755.24 CR |
| 18 Aug | Refund Purchase<br>UBER* TRIP | | 19.47 | $58,774.71 CR |
| 18 Aug | Refund Purchase<br>UBER* TRIP | | 0.32 | $58,775.03 CR |
| 19 Aug | Fast Transfer From MISS MIKAELA DEMI ZUC<br>Best day | | 31.65 | $58,806.68 CR |
| 20 Aug | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 17/08/2024 | 72.00 | | $58,734.68 CR |
| 23 Aug | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 22/08/2024 | 10.00 | | $58,724.68 CR |
| 23 Aug | nab cards CommBank app BPAY 1<br>4530307026242214 August statement | 4,652.13 | | $54,072.55 CR |
| 24 Aug | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 23/08/2024 | 10.00 | | $54,062.55 CR |
| 25 Aug | Transfer to other Bank CommBank app<br>Whatever | 2,972.00 | | $51,090.55 CR |
| 26 Aug | UBER* TRIP | 22.67 | | $51,067.88 CR |
| 27 Aug | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 25/08/2024 | 10.00 | | $51,057.88 CR |
| 27 Aug | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 24/08/2024 | 10.00 | | $51,047.88 CR |
| 27 Aug | UBER *TRIP HELP.UBER.COM NH NLD<br>Card xx7936 HKD 126.91<br>Value Date: 22/08/2024 | 24.22 | | $51,023.66 CR |
| 27 Aug | International Transaction Fee<br>Value Date: 22/08/2024 | 0.85 | | $51,022.81 CR |

1627.15795.2.5 ZZ258R9 0303 SL.R9.S94E.D362.O V06.00.28

| Date | Transaction | Debit | Credit | Balance |
|---|---|---|---|---|
| 27 Aug | UBER *TRIP HELP.UBER.COM NH NLD<br>Card xx7936 HKD 183.21<br>Value Date: 22/08/2024 | 34.96 | | $50,987.85 CR |
| 27 Aug | International Transaction Fee<br>Value Date: 22/08/2024 | 1.22 | | $50,986.63 CR |
| 27 Aug | AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH NS A<br>Card xx7936<br>Value Date: 23/08/2024 | 9.99 | | $50,976.64 CR |
| 28 Aug | UBER *TRIP HELP.UBER.COM NH NLD<br>Card xx7936 HKD 61.05<br>Value Date: 24/08/2024 | 11.70 | | $50,964.94 CR |
| 28 Aug | International Transaction Fee<br>Value Date: 23/08/2024 | 0.41 | | $50,964.53 CR |
| 28 Aug | UBER *TRIP HELP.UBER.COM NH NLD<br>Card xx7936 HKD 56.95<br>Value Date: 24/08/2024 | 10.91 | | $50,953.62 CR |
| 28 Aug | International Transaction Fee<br>Value Date: 24/08/2024 | 0.38 | | $50,953.24 CR |
| 29 Aug | UBER* TRIP | 15.99 | | $50,937.25 CR |
| 29 Aug | Refund Purchase<br>UBER* TRIP | | 0.08 | $50,937.33 CR |
| 30 Aug | UBER EATS* EATS | 74.17 | | $50,863.16 CR |
| 31 Aug | UBER* TRIP | 13.25 | | $50,849.91 CR |
| 31 Aug | UBER* TRIP | 14.76 | | $50,835.15 CR |
| 01 Sep | UBER* TRIP | 19.00 | | $50,816.15 CR |
| 01 Sep | Transfer To ZUCK M D<br>CommBank App Saturday x | 136.00 | | $50,680.15 CR |
| 06 Sep | UBER EATS* EATS | 31.03 | | $50,649.12 CR |
| 07 Sep | UBER* TRIP | 13.77 | | $50,635.35 CR |
| 08 Sep | UBER* TRIP | 18.84 | | $50,616.51 CR |
| 08 Sep | UBER* TRIP | 0.47 | | $50,616.04 CR |
| 08 Sep | Fast Transfer From MISS MIKAELA DEMI ZUC<br>Mrs bull wine reimbursement | | 38.55 | $50,654.59 CR |
| 09 Sep | Transfer To tegan salter<br>CommBank App We love charity\|\|\| | 35.00 | | $50,619.59 CR |
| 12 Sep | Direct Credit 158824 GOLDMAN SACHS AU<br>00181550 | | 16,614.52 | $67,234.11 CR |
| 12 Sep | Transfer To schuyler tanous savings<br>CommBank App Savings | 10,000.00 | | $57,234.11 CR |
| 12 Sep | Transfer to other Bank CommBank app<br>Wine | 25.00 | | $57,209.11 CR |
| 12 Sep | Direct Debit 024332 ANZ CREDIT CARD<br>4564680120556625 | 3,048.75 | | $54,160.36 CR |
| 13 Sep | UBER EATS* EATS | 152.40 | | $54,007.96 CR |
| 13 Sep | Fast Transfer From DR GARRY JAMES SCHAFF<br>to PayID Phone<br>Indian | | 150.00 | $54,157.96 CR |
| 14 Sep | UBER *ONE Sydney AU AUS<br>Card xx7936<br>Value Date: 12/09/2024 | 8.33 | | $54,149.63 CR |
| 14 Sep | UBER* TRIP | 13.96 | | $54,135.67 CR |
| 14 Sep | UBER* TRIP | 21.19 | | $54,114.48 CR |

| Date | Transaction | Debit | Credit | Balance |
|---|---|---|---|---|
| 15 Sep | Transfer To nicolas hilliard<br>CommBank App Greek | 144.00 | | $53,970.48 CR |
| 16 Sep | Fast Transfer From MISS MIKAELA DEMI ZUC<br>Mrs bull at Margaret | | 84.45 | $54,054.93 CR |
| 18 Sep | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 17/09/2024 | 75.00 | | $53,979.93 CR |
| 22 Sep | UBER* TRIP | 13.90 | | $53,966.03 CR |
| 22 Sep | Refund Purchase<br>UBER* TRIP | | 0.04 | $53,966.07 CR |
| 23 Sep | nab cards CommBank app BPAY 1<br>4530307026242214 September | 3,360.21 | | $50,605.86 CR |
| 25 Sep | AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH NS A<br>Card xx7936<br>Value Date: 23/09/2024 | 9.99 | | $50,595.87 CR |
| 29 Sep | Transfer To tegan salter<br>CommBank App Brunchhhhh | 36.00 | | $50,559.87 CR |
| 03 Oct | Transfer To pedro panizo<br>CommBank App Bali | 821.00 | | $49,738.87 CR |
| 04 Oct | GOLDMAN SACHS AUSTRALIA SERVICES PT<br>REF 2024100400009169<br>/ROC/GTOS1K028ZCSJ21///URI//BNF/CON | | 288.00 | $50,026.87 CR |
| 04 Oct | UBER* TRIP | 14.01 | | $50,012.86 CR |
| 04 Oct | Refund Purchase<br>UBER* TRIP | | 0.14 | $50,013.00 CR |
| 05 Oct | UBER* TRIP | 34.94 | | $49,978.06 CR |
| 06 Oct | UBER EATS* EATS | 37.66 | | $49,940.40 CR |
| 06 Oct | UBER* TRIP | 8.52 | | $49,931.88 CR |
| 06 Oct | Transfer to other Bank CommBank app<br>Thai | 44.00 | | $49,887.88 CR |
| 08 Oct | UBER *EATS Sydney AU AUS<br>Card xx7936<br>Value Date: 06/10/2024 | 14.92 | | $49,872.96 CR |
| 11 Oct | Direct Debit 024332 ANZ CREDIT CARD<br>4564680120556625 | 16.12 | | $49,856.84 CR |
| 12 Oct | UBER EATS* EATS | 29.56 | | $49,827.28 CR |
| 14 Oct | Direct Credit 158824 GOLDMAN SACHS AU<br>00181550 | | 15,408.00 | $65,235.28 CR |
| 14 Oct | UBER EATS* EATS | 57.92 | | $65,177.36 CR |
| 15 Oct | Transfer To schuyler tanous savings<br>CommBank App Savings | 9,000.00 | | $56,177.36 CR |
| 15 Oct | UBER *ONE Sydney AU AUS<br>Card xx7936<br>Value Date: 12/10/2024 | 9.99 | | $56,167.37 CR |
| 17 Oct | UBER* EATS SYDNEY NS AUS<br>Card xx7936<br>Value Date: 15/10/2024 | 2.50 | | $56,164.87 CR |
| 19 Oct | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 17/10/2024 | 75.00 | | $56,089.87 CR |
| 19 Oct | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 17/10/2024 | 75.00 | | $56,014.87 CR |

1627.15796.3.5 ZZ258R9 0303SL.R9.S94E.D362.O V06.00.28

| Date | Transaction | Debit | Credit | Balance |
|---|---|---|---|---|
| 19 Oct | Adjust Purchase TELSTRA SERVICES Card xx7936 AUD 75.00 Value Date: 17/10/2024 | | 75.00 | $56,089.87 CR |
| 25 Oct | AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH NS A Card xx7936 Value Date: 23/10/2024 | 9.99 | | $56,079.88 CR |
| 25 Oct | UBER* TRIP | 14.11 | | $56,065.77 CR |
| 25 Oct | Refund Purchase UBER* TRIP | | 0.03 | $56,065.80 CR |
| 26 Oct | UBER* TRIP | 17.38 | | $56,048.42 CR |
| 26 Oct | UBER* TRIP | 16.82 | | $56,031.60 CR |
| 27 Oct | UBER* TRIP | 28.91 | | $56,002.69 CR |
| 27 Oct | Refund Purchase UBER* TRIP | | 28.91 | $56,031.60 CR |
| 27 Oct | UBER* TRIP | 32.89 | | $55,998.71 CR |
| 27 Oct | UBER* TRIP | 11.23 | | $55,987.48 CR |
| 27 Oct | nab cards CommBank app BPAY 1 4530307026242214 October bill | 5,935.00 | | $50,052.48 CR |
| 28 Oct | UBER* TRIP | 17.56 | | $50,034.92 CR |
| 02 Nov | UBER* TRIP | 21.33 | | $50,013.59 CR |
| 02 Nov | UBER* TRIP | 18.16 | | $49,995.43 CR |
| 03 Nov | UBER* TRIP | 13.64 | | $49,981.79 CR |
| 03 Nov | Refund Purchase UBER* TRIP | | 0.03 | $49,981.82 CR |
| 04 Nov | Fast Transfer From MISS MIKAELA DEMI ZUC CREDIT TO ACCOUNT | | 22.00 | $50,003.82 CR |
| 11 Nov | UBER* TRIP | 12.59 | | $49,991.23 CR |
| 11 Nov | Direct Debit 024332 ANZ CREDIT CARD 4564680120556625 | 4,660.02 | | $45,331.21 CR |
| 14 Nov | Transfer To Qantas Airways Limited - $94 PayID Email from CommBank App Perth flights | 94.87 | | $45,236.34 CR |
| 14 Nov | Direct Credit 158824 GOLDMAN SACHS AU 00181550 | | 15,408.00 | $60,644.34 CR |
| 14 Nov | UBER* TRIP | 12.91 | | $60,631.43 CR |
| 14 Nov | UBER* TRIP | 13.08 | | $60,618.35 CR |
| 14 Nov | Refund Purchase UBER* TRIP | | 0.04 | $60,618.39 CR |
| 15 Nov | UBER* EATS SYDNEY NS AUS Card xx7936 Value Date: 13/11/2024 | 2.67 | | $60,615.72 CR |
| 15 Nov | Transfer To schuyler tanous savings CommBank App Savings | 5,000.00 | | $55,615.72 CR |
| 15 Nov | Transfer To ZUCK M D CommBank App Hot frenchie | 26.00 | | $55,589.72 CR |
| 19 Nov | TELSTRA SERVICES MELBOURNE AUS Card xx7936 Value Date: 17/11/2024 | 75.00 | | $55,514.72 CR |
| 22 Nov | UBER* TRIP | 24.84 | | $55,489.88 CR |
| 22 Nov | Refund Purchase UBER* TRIP | | 0.03 | $55,489.91 CR |

| Date | Transaction | Debit | Credit | Balance |
|---|---|---|---|---|
| 22 Nov | UBER* TRIP | 23.93 | | $55,465.98 CR |
| 23 Nov | UBER* TRIP | 24.66 | | $55,441.32 CR |
| 23 Nov | Refund Purchase UBER* TRIP | | 0.01 | $55,441.33 CR |
| 23 Nov | UBER* TRIP | 29.39 | | $55,411.94 CR |
| 23 Nov | UBER* TRIP | 23.24 | | $55,388.70 CR |
| 23 Nov | Refund Purchase UBER* TRIP | | 29.39 | $55,418.09 CR |
| 24 Nov | UBER* TRIP | 18.85 | | $55,399.24 CR |
| 24 Nov | UBER* TRIP | 0.36 | | $55,398.88 CR |
| 24 Nov | Transfer To cassandra CommBank App Dinner | 44.00 | | $55,354.88 CR |
| 26 Nov | AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH NS A Card xx7936 Value Date: 23/11/2024 | 9.99 | | $55,344.89 CR |
| 26 Nov | nab cards CommBank app BPAY 1 4530307026242214 November bill | 3,053.70 | | $52,291.19 CR |
| 28 Nov | GOLDMAN SACHS AUSTRALIA SERVICES PT REF 2024112800009117 /ROC/GTOS46T2DEMXX7C///URI//BNF/CON | | 19.75 | $52,310.94 CR |
| 30 Nov | UBER* TRIP | 27.65 | | $52,283.29 CR |
| 30 Nov | UBER* TRIP | 18.77 | | $52,264.52 CR |
| 01 Dec | Transfer To ZUCK M D CommBank App Meatballs | 52.81 | | $52,211.71 CR |
| 02 Dec | Direct Debit 024332 ANZ CREDIT CARD 4564680120556625 | 1,154.18 | | $51,057.53 CR |
| 07 Dec | UBER* TRIP | 15.27 | | $51,042.26 CR |
| 07 Dec | UBER* TRIP | 17.46 | | $51,024.80 CR |
| 08 Dec | UBER* TRIP | 25.81 | | $50,998.99 CR |
| 08 Dec | UBER *TRIP HELP.UBER.COM | 2.46 | | $50,996.53 CR |
| 08 Dec | UBER* TRIP | 13.96 | | $50,982.57 CR |
| 08 Dec | UBER EATS* EATS | 21.40 | | $50,961.17 CR |
| 08 Dec | Refund Purchase UBER EATS* EATS | | 10.71 | $50,971.88 CR |
| 11 Dec | Transfer To goldman sachs australia serv CommBank App 00181550 | 37.73 | | $50,934.15 CR |
| 12 Dec | Direct Credit 158824 GOLDMAN SACHS AU 00181550 | | 15,462.62 | $66,396.77 CR |
| 12 Dec | Transfer To schuyler tanous savings CommBank App Savings | 5,000.00 | | $61,396.77 CR |
| 14 Dec | UBER *ONE HELP.UBER.CO 14518236738 AU AU Card xx7936 Value Date: 12/12/2024 | 9.99 | | $61,386.78 CR |
| 14 Dec | UBER* TRIP | 13.82 | | $61,372.96 CR |
| 15 Dec | UBER* TRIP | 21.24 | | $61,351.72 CR |
| 15 Dec | Refund Purchase UBER* TRIP | | 0.02 | $61,351.74 CR |
| 15 Dec | UBER* TRIP | 24.36 | | $61,327.38 CR |
| 15 Dec | Refund Purchase UBER* TRIP | | 24.36 | $61,351.74 CR |

1627.15797.4.5 ZZ258R9 0303SL.R9.S94E.D362.O V06.00.28

| Date | Transaction | Debit | Credit | Balance |
|---|---|---|---|---|
| 16 Dec | Transfer To A and G Schaffer<br>CommBank App Clothes for Nick | 462.40 | | $60,889.34 CR |
| 18 Dec | WHITSUNDAY HOLIDAYS MAIN BEACH QL AUS<br>Card xx7936<br>Value Date: 16/12/2024 | 75.81 | | $60,813.53 CR |
| 18 Dec | UBER* TRIP | 16.76 | | $60,796.77 CR |
| 18 Dec | UBER* TRIP | 16.65 | | $60,780.12 CR |
| 18 Dec | Refund Purchase<br>UBER* TRIP | | 0.01 | $60,780.13 CR |
| 19 Dec | TELSTRA SERVICES MELBOURNE AUS<br>Card xx7936<br>Value Date: 17/12/2024 | 75.00 | | $60,705.13 CR |
| 20 Dec | UBER* TRIP | 17.49 | | $60,687.64 CR |
| 21 Dec | UBER* TRIP | 18.37 | | $60,669.27 CR |
| 23 Dec | GOLDMAN SACHS AUSTRALIA SERVICES PT<br>REF 2024122300021759<br>/ROC/GTOS83JXF4YTZ52///URI//BNF/CON | | 40.00 | $60,709.27 CR |
| 24 Dec | nab cards CommBank app BPAY 1<br>4530307026242214 December bill | 3,291.47 | | $57,417.80 CR |
| 25 Dec | AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH NS A<br>Card xx7936<br>Value Date: 23/12/2024 | 9.99 | | $57,407.81 CR |
| 27 Dec | UBER* TRIP | 21.12 | | $57,386.69 CR |
| 27 Dec | Refund Purchase<br>UBER* TRIP | | 0.03 | $57,386.72 CR |
| 30 Dec | Fast Transfer From N SCHAFFER | | 118.00 | $57,504.72 CR |
| 30 Dec | Fast Transfer From ELIZABETH SCHAFFER<br>Food | | 118.00 | $57,622.72 CR |
| 30 Dec | Direct Debit 024332 ANZ CREDIT CARD<br>4564680120556625 | 883.35 | | $56,739.37 CR |
| 31 Dec | Fast Transfer From Waller C R and Watson<br>Lunch/drinks - NBF | | 257.34 | $56,996.71 CR |
| 31 Dec | Fast Transfer From ANNA SCHAFFER<br>Anna oli<br>Anna oli | | 240.00 | $57,236.71 CR |
| 31 Dec | 2024 CLOSING BALANCE | | | **$57,236.71** CR |

| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
|---|---|---|---|---|---|---|
| $47,506.65 CR | | $86,266.51 | | $95,996.57 | | **$57,236.71** CR |

## Transaction Summary during 1st July 2024 to 31st December 2024

| Transaction Type | 01 Jul to 31 Aug | 01 Sep to 31 Oct | 01 Nov to 31 Dec | Free | Chargeable | Unit Price | Fee Charged |
|---|---|---|---|---|---|---|---|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | $3.00 | **$0.00** |
| Cheques written | 0 | 0 | 0 | 0 | 0 | $3.00 | **$0.00** |
| **Total** | **0** | **0** | **0** | **0** | **0** | | **$0.00** |
| **Account Fee** | | | | | | **$0.00** | **$0.00** |

1627.15797.4.5 ZZ258R9 0303 SL.R9.S94E.D362.O V06.00.28

**Important Information:**
We try to get things right the first time – but if we don't, we'll do what we can to fix it.
You can fix most problems simply by contacting us.
Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
Tell us online: commbank.com.au/support/compliments-and-complaints.html
Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

1627.15798.5.5 ZZ258R9 0303SL.R9.S94E.D362.O V06.00.28

| BSB | Account No. | Account Name |
|---|---|---|
| 182182 | 019481993 | Schuyler Ann Tanous |

Enquiries
macquarie.com.au/contact-us

Macquarie Bank Limited
ABN 46 008 583 542
AFSL 237502

002135 000

Schuyler Ann Tanous
57 Gipps St
PADDINGTON NSW 2021

MACQUARIE

# Macquarie Savings Account Statement

From 1 July 2024 to 31 December 2024

**Overview of this statement**

| Opening balance | - Total debits | + Total credits | = Closing balance |
|---|---|---|---|
| $282,566.65 CR | $0.00 | $46,706.28 | $329,272.93CR |

| | |
|---|---|
| Interest paid to you | $7,706.28 |

**Your messages**

## Now available in mobile banking

We're excited to announce a great new feature to give you added security and peace of mind if you ever misplace your debit or credit card. While you look for your card, simply log in to Macquarie Mobile Banking and place a temporary lock on your card. When you find it again, just log back in and easily unlock it.

## Disputing a transaction

Is there a transaction on your card you think might be incorrect? To find out what to do, visit our Help Centre at **help.macquarie.com**

Account Name
Schuyler Ann Tanous

MACQUARIE

# Macquarie Savings Account Statement

From 1 July 2024 to 31 December 2024

Enquiries
macquarie.com.au/contact-us

## Your transactions

Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.

| Date | Transaction | Description | Debits | Credits | Balance |
|---|---|---|---|---|---|
| **Jul 2024** | | | | | |
| **01 Jul** | | **Opening balance** | | | **282,566.65 CR** |
| 12 Jul | Funds Transfer | From SCHUYLER TANOUS - Savings | | 10,000.00 | 292,566.65 CR |
| 31 Jul | Interest | Payment (effective 01 Aug) | | 1,293.37 | 293,860.02 CR |
| **Aug 2024** | | | | | |
| 31 Aug | Interest | Payment (effective 01 Sep) | | 1,251.26 | 295,111.28 CR |
| **Sep 2024** | | | | | |
| 12 Sep | Funds Transfer | From SCHUYLER TANOUS - Savings | | 10,000.00 | 305,111.28 CR |
| 30 Sep | Interest | Payment (effective 01 Oct) | | 1,176.87 | 306,288.15 CR |
| **Oct 2024** | | | | | |
| 15 Oct | Funds Transfer | From SCHUYLER TANOUS - Savings | | 9,000.00 | 315,288.15 CR |
| 31 Oct | Interest | Payment (effective 01 Nov) | | 1,287.95 | 316,576.10 CR |
| **Nov 2024** | | | | | |
| 15 Nov | Funds Transfer | From SCHUYLER TANOUS - Savings | | 5,000.00 | 321,576.10 CR |
| 30 Nov | Interest | Payment (effective 01 Dec) | | 1,311.96 | 322,888.06 CR |
| **Dec 2024** | | | | | |
| 12 Dec | Funds Transfer | From SCHUYLER TANOUS - Savings | | 5,000.00 | 327,888.06 CR |
| 31 Dec | Interest | Payment (effective 01 Jan) | | 1,384.87 | 329,272.93 CR |
| **31 Dec** | | **Closing balance** | | | **329,272.93 CR** |

## Check we have your latest details

New contact details? Contact us to update them.

## For more information

For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please refer to your transaction and savings accounts terms and conditions and electronic banking terms and conditions, available at Macquarie.com.au or by contacting us. If you have feedback or a complaint about our products or services, or to find out more about our dispute resolution procedures, please refer to **macquarie.com.au/feedback-and-complaints.html** or contact us.

Information on current and previous interest rates are available on our website
**macquarie.com.au/everyday-banking/transaction-savings-account-terms-and-conditions.html**

**How you can keep your banking more secure**

It's important to keep your personal information secure, including your passcodes.

**What's a passcode?**

Examples of passcodes include your online banking login details like your Macquarie ID and password, usernames, PINs, SMS codes, and Authenticator push notifications and rolling codes.

**Top tips**

- Never share your passcode with anyone, including a family member or friend.
- Keep your passcodes secure, try to commit them to memory and don't write them down without disguising them well - particularly on anything that can be lost or stolen alongside a payment card or device.
- Choose a passcode that isn't easy to guess - don't use repeated characters, consecutive numbers, your name, birth date, telephone number, driver licence number etc.
- Change your passcodes regularly.
- Take extra care at an ATM or a payment machine to make sure your passcode can't be seen by those around you.
- Always take care to protect the security and secrecy of your devices and passcodes.
- Download the Macquarie Authenticator app to enhance your banking security and help protect you from fraud.

If you don't take reasonable measures to protect your passcodes and reduce your risk, you may be liable for unauthorised transactions according to Australia's ePayments Code.

**Need help?**

For more information on security and keeping your account and personal information safe, visit our website at **macquarie.com.au/security-and-fraud**

You can also refer to the Electronic Banking Terms and Conditions on our website at **macquarie.com.au/digital-banking/electronic-banking-terms-and-conditions**

**End of statement**

Person: 00181550, Schuyler Tanous
Job: 01, Associate

# Payslip

**Employee Name** TANOUS, Schuyler A
**Company** Goldman Sachs Australia Services Pty Ltd - ABN: 27004595448
**Period End** 31-OCT-2024
**Paygroup** GSAUS Goldman Sachs Austra
**Admin Location**
**Pay Date** 15-OCT-2024
**Paypoint**
**Payslip Dest** WO Web Only

| Job | Duty | Award | Class | Clevel | Location | Salary PA$ | Hourly Rate |
|---|---|---|---|---|---|---|---|
| 01 | SUB | AUSTD | ALL | GSJBW_MBD________________ | SYD Sydney | $285,000.00 | $146.1539 |

| YTD Totals | This Pay | Year To Date |
|---|---|---|
| Gross | 23,750.00 | 95,304.52 |
| Tax | 8,342.00 | 32,466.00 |
| Super | 0.00 | 0.00 |
| Deductions | 0.00 | 0.00 |
| Net | 15,408.00 | 62,838.52 |
| Employer Super | 2,802.05 | 10,497.50 |

**Current Period**

| Gross Payments | Date From | Date To | Duty | Job | Type | Units | Rate | Amount |
|---|---|---|---|---|---|---|---|---|
| REG Salary | 31-OCT-2024 | | SUB | 01 | | 1.00 | $23750.0000 | $23750.00 |
| **Gross** | | | | | | | | **$23,750.00** |

| Deduction | Date From | Date To | Job | Amount |
|---|---|---|---|---|
| PAYG Tax | 01-OCT-2024 | 31-OCT-2024 | | $8342.00 |

**Total Deductions** **$8,342.00**
**Net Pay** **$15,408.00**

Pay Disbursement Details:

| Method | Institution | Details | Amount |
|---|---|---|---|
| Bank | CBA Commonwealth Bank Australia | 11070276 TANOUS SA | $15408.00 |

| Subsidy | Paycode | Super No | Super Fund | Amount |
|---|---|---|---|---|
| Additional Empl | ADD1 | | Not Specified | $70.80 |
| SGC Contrib 55697537183000 | SG000 | | Goldman Sachs & JBWere Superannuation Fund | $2,731.25 |

| Leave Code | Type | Unit | Actual |
|---|---|---|---|

Messages:

This page was produced January 16, 2025 05:00 am by program WK8020 (revision 22.1.30907.A2)

Person: 00181550, Schuyler Tanous
Job: 01, Associate

# Payslip

**Employee Name** TANOUS, Schuyler A
**Company** Goldman Sachs Australia Services Pty Ltd - ABN: 27004595448
**Period End** 30-NOV-2024
**Admin Location**
**Paypoint**
**Paygroup** GSAUS Goldman Sachs Austra
**Pay Date** 15-NOV-2024
**Payslip Dest** WO Web Only

| Job | Duty | Award | Class | Clevel | Location | Salary PA$ | Hourly Rate |
|---|---|---|---|---|---|---|---|
| 01 | SUB | AUSTD | ALL | GSJBW_MBD________________ | SYD Sydney | $285,000.00 | $146.1539 |

| YTD Totals | This Pay | Year To Date |
|---|---|---|
| Gross | 23,750.00 | 119,054.52 |
| Tax | 8,342.00 | 40,808.00 |
| Super | 0.00 | 0.00 |
| Deductions | 0.00 | 0.00 |
| Net | 15,408.00 | 78,246.52 |
| Employer Super | 2,802.05 | 13,299.55 |

**Current Period**

| Gross Payments | Date From | Date To | Job | Units | Rate | Amount |
|---|---|---|---|---|---|---|
| REG Salary | 01-NOV-2024 | 30-NOV-2024 | 01 | 1.00 | | $23750.00 |
| **Gross** | | | | | | **$23,750.00** |

| Deduction | Date From | Date To | Job | Amount |
|---|---|---|---|---|
| PAYG Tax | 01-NOV-2024 | 30-NOV-2024 | | $8342.00 |

**Total Deductions** **$8,342.00**
**Net Pay** **$15,408.00**
Pay Disbursement Details:

| Method | Institution | Details | Amount |
|---|---|---|---|
| Bank | CBA Commonwealth Bank Australia | 11070276 TANOUS SA | $15408.00 |

| Subsidy | Paycode | Super No | Super Fund | Amount |
|---|---|---|---|---|
| Additional Empl | ADD1 | | Not Specified | $70.80 |
| SGC Contrib 55697537183000 | SG000 | | Goldman Sachs & JBWere Superannuation Fund | $2,731.25 |

| Leave Code | Type | Unit | Actual |
|---|---|---|---|

Messages:

Person: 00181550, Schuyler Tanous
Job: 01, Associate

# Payslip

**Employee Name** TANOUS, Schuyler A
**Company** Goldman Sachs Australia Services Pty Ltd - ABN: 27004595448
**Period End** 31-DEC-2024
**Admin Location**
**Paypoint**
**Paygroup** GSAUS Goldman Sachs Austra
**Pay Date** 15-DEC-2024
**Payslip Dest** WO Web Only

| Job | Duty | Award | Class | Clevel | Location | Salary PA$ | Hourly Rate |
|---|---|---|---|---|---|---|---|
| 01 | SUB | AUSTD | ALL | GSJBW_MBD________________ | SYD Sydney | $285,000.00 | $146.1539 |

| YTD Totals | This Pay | Year To Date |
|---|---|---|
| Gross | 23,856.62 | 142,911.14 |
| Tax | 8,394.00 | 49,202.00 |
| Super | 0.00 | 0.00 |
| Deductions | 0.00 | 0.00 |
| Net | 15,462.62 | 93,709.14 |
| Employer Super | 2,091.35 | 15,390.90 |

**Current Period**

| Gross Payments | Date From | Date To | Job | Units | Rate | Amount |
|---|---|---|---|---|---|---|
| A074 DDY Dividend Eq | 01-DEC-2024 | 31-DEC-2024 | 01 | 106.62 | | $106.62 |
| ANLVE Annual Leave | 01-DEC-2024 | 31-DEC-2024 | 01 | 0.14 | | $3238.64 |
| ANLVO AL Offset | 01-DEC-2024 | 31-DEC-2024 | 01 | -0.14 | | -$3238.64 |
| REG Salary | 01-DEC-2024 | 31-DEC-2024 | 01 | 1.00 | | $23750.00 |
| **Gross** | | | | | | **$23,856.62** |

| Deduction | Date From | Date To | Job | Amount |
|---|---|---|---|---|
| PAYG Tax | 01-DEC-2024 | 31-DEC-2024 | | $8394.00 |

**Total Deductions** **$8,394.00**
**Net Pay** **$15,462.62**
Pay Disbursement Details:

| Method | Institution | Details | Amount |
|---|---|---|---|
| Bank | CBA Commonwealth Bank Australia | 11070276 TANOUS SA | $15462.62 |

| Subsidy | Paycode | Super No | Super Fund | Amount |
|---|---|---|---|---|
| Additional Empl | ADD1 | | Not Specified | $70.80 |
| SGC Contrib 55697537183000 | SG000 | | Goldman Sachs & JBWere Superannuation Fund | $2,020.55 |

| Leave Code | Type | Unit | Actual |
|---|---|---|---|

Leave Booking: AL Annual Leave 10 Days booked from 27-DEC-2024 to 10-JAN-2025

Messages:

This page was produced January 15, 2025 04:56 am by program WK8020 (revision 22.1.30907.A2)

SCHUYLER TANOUS
5823 BENT TWIG RD
MCLEAN  VA 22101

**JPMorgan Chase Bank, N.A.**
**270 Park Avenue, New York, NY 10017-2014**

**SCHUYLER TANOUS** ACCT. C97615006
**For the Period 12/1/24 to 12/31/24**

# Asset Account

| J.P. Morgan Team | | |
|---|---|---|
| Megan Viviano | Investment Specialist | 202/533-2472 |
| Client Service Team | | 844/275-5369 |
| **Online access** | **www.jpmorganonline.com** | |

**Table of Contents** Page



## Client News

**2024 Year-End Tax Form 1099**

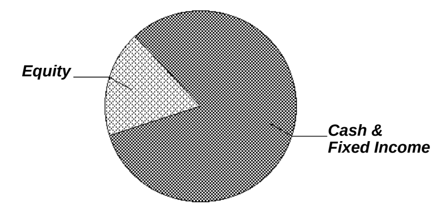
Beginning on February 13, 2025, your 2024 Consolidated Forms 1099 Tax Reporting Statement (the "Form") will be available online. If you have not elected to receive the Form through eDelivery, your Form will be mailed shortly thereafter. Please keep in mind that pending financial industry updates may slightly delay the delivery of your Form 1099 until February 27, 2025. If you have any questions, please contact your J.P. Morgan team.

Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account.

# Account Summary

| Asset Allocation | Beginning Market Value | Ending Market Value | Change In Value | Estimated Annual Income | Current Allocation |
|---|---|---|---|---|---|
| Equity | 15,731.82 | 15,305.68 | (426.14) | 198.77 | 18% |
| Cash & Fixed Income | 71,246.28 | 71,567.62 | 321.34 | 3,051.91 | 82% |
| **Market Value** | **$86,978.10** | **$86,873.30** | **($104.80)** | **$3,250.68** | **100%** |
| Accruals | 258.75 | 260.05 | 1.30 | | |
| **Market Value with Accruals** | **$87,236.85** | **$87,133.35** | **($103.50)** | | |

**Asset Allocation**




| Portfolio Activity | Current Period Value | Year-to-Date Value |
|---|---|---|
| **Beginning Market Value** | **86,978.10** | **0.00** |
| Contributions | | 85,192.70 |
| **Net Contributions/Withdrawals** | **$0.00** | **$85,192.70** |
| Income & Distributions | 314.24 | 905.70 |
| Change In Investment Value | (419.04) | 774.90 |
| **Ending Market Value** | **$86,873.30** | **$86,873.30** |
| Accruals | 260.05 | 260.05 |
| **Market Value with Accruals** | **$87,133.35** | **$87,133.35** |

| Tax Summary | Current Period Value | Year-to-Date Value |
|---|---|---|
| Domestic Dividends/Distributions | 314.24 | 904.80 |
| Interest Income | | 0.90 |
| **Taxable Income** | **$314.24** | **$905.70** |

| | To-Date Value |
|---|---|
| **Unrealized Gain/Loss** | **$774.90** |

# Account Summary CONTINUED

| Cost Summary | Cost |
|---|---|
| Equity | 14,530.24 |
| Cash & Fixed Income | 71,568.16 |
| **Total** | **$86,098.40** |

# Equity Summary

| Asset Categories | Beginning Market Value | Ending Market Value | Change In Value | Current Allocation |
|---|---|---|---|---|
| US Large Cap Equity | 15,731.82 | 15,305.68 | (426.14) | 18% |

| Market Value/Cost | Current Period Value |
|---|---|
| Market Value | 15,305.68 |
| Tax Cost | 14,530.24 |
| Unrealized Gain/Loss | 775.44 |
| Estimated Annual Income | 198.77 |
| Yield | 1.29% |

# Equity Detail

| | Price | Quantity | Value | Adjusted Tax Cost / Original Cost | Unrealized Gain/Loss | Est. Annual Inc. / Accrued Div. | Yield |
|---|---|---|---|---|---|---|---|
| **US Large Cap Equity** | | | | | | | |
| **ISHARES CORE S&P 500 ETF** 464287-20-0 TICKER:IVV | 588.68 | 26.000 | 15,305.68 | 14,530.24 | 775.44 | 198.77 | 1.30% |

# Cash & Fixed Income Summary

| Asset Categories | Beginning Market Value | Ending Market Value | Change In Value | Current Allocation |
|---|---|---|---|---|
| Cash | 71,246.28 | 71,567.62 | 321.34 | 82% |

| Market Value/Cost | Current Period Value |
|---|---|
| Market Value | 71,567.62 |
| Tax Cost | 71,568.16 |
| Unrealized Gain/Loss | (0.54) |
| Estimated Annual Income | 3,051.91 |
| Accrued Interest | 260.05 |
| Yield | 4.26% |

## SUMMARY BY MATURITY

| Cash & Fixed Income | Market Value | % of Cash & Fixed Income |
|---|---|---|
| 0-6 months[1] | 71,567.62 | 100% |

## SUMMARY BY TYPE

| Cash & Fixed Income | Market Value | % of Cash & Fixed Income |
|---|---|---|
| Cash | 71,567.62 | 100% |

[1] The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

Note: [1] This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

# Cash & Fixed Income Detail

| | Price | Quantity | Value | Adjusted Tax Cost / Original Cost | Unrealized Gain/Loss | Est. Annual Income / Accrued Interest | Yield |
|---|---|---|---|---|---|---|---|
| **Cash** | | | | | | | |
| **US DOLLAR JPM DEPOSIT SWEEP** | 1.00 | 584.25 | 584.25 | 584.25 | | 1.46 | 0.25% [1] |
| **JPM PRIME MM FD - PREMIER**<br>FUND 350<br>7-Day Annualized Yield: 4.30%<br>4812A2-80-1 TICKER:VPMX EXT:X | 1.0006 | 70,940.801 | 70,983.37 | 70,983.91 | (0.54) | 3,050.45<br>260.05 | 4.30% |
| **Total Cash** | | | **$71,567.62** | **$71,568.16** | **($0.54)** | **$3,051.91**<br>**$260.05** | **4.27%** |

# Portfolio Activity Summary

| Transactions | Current Period Value | Year-To-Date Value* |
|---|---|---|
| **Beginning Cash Balance** | **528.76** | **--** |
| **INFLOWS** | | |
| Income | 314.24 | 905.70 |
| Contributions | | 85,192.70 |
| **Total Inflows** | **$314.24** | **$86,098.40** |
| **TRADE ACTIVITY** | | |
| Settled Sales/Maturities/Redemptions | | 15,000.00 |
| Settled Securities Purchased | (258.75) | (100,514.15) |
| **Total Trade Activity** | **($258.75)** | **($85,514.15)** |
| **Ending Cash Balance** | **$584.25** | **--** |

* Year to date information is calculated on a calendar year basis.
** Your account's standing instructions: use First In, First Out method when selling assets from your position

# Portfolio Activity Detail

## INFLOWS & OUTFLOWS

| Settle Date | Type / Selection Method | Description | Quantity / Cost | Per Unit Amount | Amount |
|---|---|---|---|---|---|
| **Income** | | | | | |
| 12/2 | Div Domest | JPM PRIME MM FD - PREMIER FUND 350 FOR NOV @ VARIOUS RATES FROM 0.0120289% TO 0.0490740% (ID: 4812A2-80-1) | 70,682.181 | 0.0037 | 258.75 |
| 12/20 | Div Domest | ISHARES CORE S&P 500 ETF @ 2.134185 PER SHARE (ID: 464287-20-0) | 26.000 | 2.134 | 55.49 |
| **Total Income** | | | | | **$314.24** |

## TRADE ACTIVITY

| Trade Date / Settle Date | Type | Description | Quantity | Per Unit Amount | Market Cost |
|---|---|---|---|---|---|
| **Settled Securities Purchased** | | | | | |
| 12/2<br>12/2 | Purchase | JPM PRIME MM FD - PREMIER FUND 350 REINVESTED @ 1.0005 PER SHARE (ID: 4812A2-80-1) | 258.620 | 1.0005 | (258.75) |

**IMPORTANT INFORMATION ABOUT YOUR STATEMENT**

For your convenience this statement combines information about your J.P. Morgan accounts identified in this package.

Bank deposit accounts, such as checking, savings and bank lending, may be subject to approval. Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through J.P. Morgan Securities LLC ("JPMS"), a member of FINRA and SIPC. JPMCB and JPMS (collectively "J.P. Morgan") are affiliated companies under the common control of JPMorgan Chase & Co. This account summary is provided for your convenience and includes assets that may not be held by JP Morgan Securities, LLC.

**Important Information about Pricing, Valuations, Estimated Annual Income and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for your exclusive use.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset. Values for oil, gas and mineral interests are calculated annually as three (3) times the net income received into the account from producing interests during the twelve (12) months preceding the value date. Non-producing interests are reflected at a nominal value. These values do not reflect the fair market value of the interests as they do not consider, including but not limited to, reserves, well depth, drilling activity, location or commodity prices.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for informational purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid; the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

**CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT**

EAI: Estimated Annual Income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated Yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Unpriced: If we are unable to obtain a current market value from an internal or external source for a particular security, the price column on your statement will indicate "unpriced." Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

Please see below for additional defined terms related to assets not held at J.P. Morgan.

**Offshore Deposits**

Deposits of non-U.S. dollar funds will be held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States. Under federal law, deposits that are maintained outside of the United States, including in any JPMCB branch located outside of the United States, are not insured by Federal Deposit Insurance Corporation (FDIC) or any other agency of the U.S. Federal Government; are subject to cross-border risks; and enjoy a lesser preference, as compared to deposits held in the United States, in the event JPMCB should be liquidated, become insolvent or be placed into receivership or be subject to other proceedings for the benefit of creditors. Certain of these Foreign Accounts may be considered reportable to the Financial Crimes Enforcement Network (FinCEN) on Report of Foreign Bank and Financial Accounts (FinCEN Form 114).

JPMCB's London Branch is a participant in the UK Financial Services Compensation Scheme (the "FSCS"), and the following terms apply to the extent any of your cash deposits are held at the London Branch. The terms of the FSCS offer protection in connection with deposits to certain types of claimants in the event that they suffer a financial loss as a direct consequence of the London Branch being unable to meet any of its obligations and, subject to the FSCS rules regarding eligible deposits, you may have a right to claim compensation from the FSCS. Subject to the FSCS rules, the maximum compensation payable by the FSCS in relation to eligible deposits is as set out in the relevant information sheet, which is available online as referenced below. For the purposes of establishing such maximum compensation, all your eligible deposits at the London Branch are aggregated and the total is subject to such maximum compensation. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk. Further information is also available online at http://www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

**ASSETS NOT HELD AT J.P. MORGAN**

ASSETS NOT HELD AT J.P. MORGAN are certain securities, financial instruments, and other assets that are held outside of J.P. Morgan (the "Assets"), and may include the following categories:

1. ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request or direction of the client, beneficiary or other interested party.

2. ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.

3. CLIENT HELD ASSET: are certain physical assets held under the custody and control of a client, beneficiary or other interested party.

4. MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

5. Morgan Priv. Ventures - Initial investment amount(s) in Morgan Private Ventures (MPV) transaction(s): This statement lists your initial investment amount(s) in MPV transaction(s) that closed on or after January 1, 2019. The initial investment amount(s) is not guaranteed for accuracy and is provided for informational purposes only and does not reflect initial investment amount(s) for MPV transaction(s) that closed prior to January 1, 2019. MPV has not and has no duty to, update, monitor or value your investment in, or information presented in this statement with respect to, MPV transaction(s). To the extent that MPV has actual knowledge of a liquidity event with respect to a MPV transaction(s), MPV may, but is not obligated to, update or remove such information from the statement.

6. For annuity contracts and life insurance policies sold by J.P. Morgan representatives, Chase Insurance Agency, Inc. serves as agency of record and J.P.Morgan Securities LLC serves as broker record for variable products. When J.P. Morgan serves as trustee or agent for trustee, the physical annuity contract or physical insurance policy may be held at J.P. Morgan.

Categories 1, 2 and 3 apply only to client assets for which J.P. Morgan acts in a fiduciary or agency capacity pursuant to a trust instrument or other written agreement to provide trust or custodial services for the Assets.

Unless we have otherwise agreed or notified you in writing, the Assets have not been issued, sponsored, advised, managed or otherwise affiliated with J.P. Morgan or any of its affiliates, and no J.P. Morgan affiliate currently acts or has acted as a placement agent for the Assets. J.P. Morgan has not performed and, in the future, will not perform any due diligence in connection with the Assets, including the investment merits or value of the Assets.

The Assets are not covered by the Securities Investor Protection Corporation (SIPC) insurance applicable to securities held in the custody of J.P. Morgan Securities LLC, or by the FDIC Insurance applicable to cash deposit assets held in the custody of JPMorgan Chase Bank, N.A. If you have questions about SIPC or FDIC coverage for the Assets, you should contact the entities where the Assets are held.

Information on Memo Posted Assets is being reflected in your statements at your request, for informational purposes only and as a courtesy. The information reflected in your statements for the Assets will be based solely on information provided by you, or by third parties. J.P. Morgan will not be responsible for the completeness or accuracy of this information.

Information on Memo Posted Assets in your statements reflect, at your request, valuations and other information, such as cost basis, market values, gains/losses and yield/return ("Investment Information"), provided to us by the pricing/information source specified by you. J.P. Morgan's ability to include such information on your statements is contingent upon our receipt of the Investment Information in a timely manner. It is your responsibility to instruct the pricing/information source to provide us with the Investment Information that we require. J.P. Morgan will rely on the accuracy of the Investment Information, and will not verify any Investment Information or the methodology utilized to derive the Investment Information. J.P. Morgan will not be liable for any errors or omissions in compiling or disseminating the Investment Information. J.P. Morgan encourages you to review and maintain the original source documents and statements for the Investment Information, and to contact the third parties that provided those documents should you have any questions about their accuracy.

Ongoing, if J.P. Morgan does not receive documentation from the pricing/information source stating updated Investment Information, J.P. Morgan reserves the right to update the price of the affected Memo Posted Assets to "zero" or "not priced" and may remove those Assets from your statement without additional notice.

J.P. Morgan reserves the right to, in its sole discretion and without notice to you, discontinue including information regarding the Memo Posted Assets in your statements.

If at any time you no longer wish to have the Memo Posted Assets reflected in your statements, please inform your J.P. Morgan Client Service team in writing by letter or email.

**Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-registered investment adviser, J.P. Morgan will provide a copy of the adviser's Form ADV 2A or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax professional.

**What to Do If You Think Your Statement Contains an Error**

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan
500 Stanton Christiana Road
NCC1, Floor 1
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

**In case of errors or questions about electronic fund transfers**

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

- Provide your name and account number;

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

We will investigate your complaint or question and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If the alleged error involves an account which is subject to margin requirements or is otherwise covered by Regulation T of the Federal Reserve Board, we will not provisionally credit the account involved. For more complete details, see the applicable account agreements and appendices that govern your account.

**In case of errors or questions about non-electronic transfers**

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), provides account protection for the net equity of a customer's funds and securities positions. SIPC provides $500,000 of primary net equity protection, including $250,000 for claims for cash ("SIPC  Coverage"). You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

**IMPORTANT NOTICE REGARDING CALLABLE SECURITIES**

To the extent J.P. Morgan Securities LLC (JPMS LLC) holds on behalf of any introduced customer account securities which, by their terms, may be called or redeemed prior to maturity ("callable securities") and a partial call or redemption involving such securities occurs, the following procedures will be followed: JPMS LLC will generally administer the partial call or redemption via an impartial lottery system by which it will allocate among its introduced customers the securities to be selected as called or redeemed. In the event the call or redemption is deemed to be on terms favorable to the applicable holder as determined by JPMS LLC, JPMS LLC shall not allocate the securities to any account in which it or its associated persons (or the associated persons of its introducing brokers, to the extent those accounts have been identified to JPMS LLC by the introducing broker, generally, "associated persons") have an interest until all other customers' positions in such securities have been satisfied. In the event the call or redemption is deemed to be on terms unfavorable to the applicable holder, as determined by JPMS LLC, the accounts of customers and associated persons will participate in the impartial lottery on equal terms. See https://www.jpmorgan.com/country/US/EN/disclosures/callable_securities
This information supersedes any prior or inconsistent terms relating to callable securities in your account.

**Money Market Sweep Fund**

Funds that are to be invested in a Money Market Sweep Fund will be held in a single consolidated JPMorgan Chase Bank, N.A. account overnight and invested in the designated Money Market Sweep Fund on the morning of the next business day. In the event of a failure of JPMorgan Chase Bank, N.A. on the day that the balances are swept from the beneficial owner's account to the single consolidated JPMorgan Chase Bank, N.A. account, the balances will be considered deposits by the Federal Deposit Insurance Corporation (FDIC) and will be insured by the FDIC under its applicable insurance rules and limits. However, if JPMorgan Chase Bank, N.A. were to fail on the next business day, when the balances are invested in the Money Market Sweep Fund, the balance will not be considered deposits by the FDIC, and the beneficial owner's swept balances will be treated in one of two ways: (i) if the failed JPMorgan Chase Bank, N.A.'s assets were transferred to an acquiring institution, the swept balances will be available to be returned back into the client's account on the business day following the failure of JPMorgan Chase Bank, N.A.; or (ii) if the failed JPMorgan Chase Bank, N.A. will be dissolved, the client will receive a check or other payment from the FDIC for the value of the client's allotted interest in the Money Market Sweep Fund in accordance with FDIC's normal procedures.

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets.

You must promptly advise your J.P.Morgan team of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan team will consider the information currently in its files to be complete and accurate.

**J.P. MORGAN FUNDS OR THIRD PARTY FUNDS**

Shares of the funds referenced above are not deposits or obligations of, or guaranteed or endorsed by, any bank and are not insured or guaranteed by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other government agency Return and share price will fluctuate and redemption value may be more or less than original cost. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized. You could lose money by investing mutual fund or a Money Market Fund. With respect to a Money Market Fund that qualifies as a "retail" or "government" money market fund under applicable money market fund regulations, although the Money Market Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. In the case of a Money Market Fund that does not qualify as a "retail" or "government" money market fund, because the share price of the Money Market Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. If a Money Market Fund does not qualify as a "government" money market fund the Money Market Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Money Market Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. A Money Market Fund's sponsor has no legal obligation to provide financial support to the Money Market Fund, and you should not expect that the sponsor will provide financial support to the Money Market Fund at any time.

Additional information about J.P. Morgan Funds fees is available in the J.P. Morgan Funds Disclosure Statement and in prospectuses that you may obtain from JPMorgan Distribution Services, Inc., for the J.P. Morgan Funds by calling (800) 480-4111 (Mutual Funds), (844) 457-6383 (ETFs), or by visiting www.jpmorganfunds.com, and for the Six Circles Funds, by calling (212) 464-2070, or by **visiting www.sixcirclesfunds.com.** Additional information about third party fund fees is available in the Third Party Funds Disclosure Statement. Additional information, and a prospectus for any Registered Fund in your account, may be obtained by contacting your J.P. Morgan team.

**IMPORTANT INFORMATION ABOUT MUTUAL FUNDS AND EXCHANGE-TRADED FUNDS REGISTERED UNDER THE INVESTMENT COMPANY ACT OF 1940, AS AMENDED ("REGISTERED FUNDS")**

(i) **J.P. Morgan Funds - Management Fees** J.P. Morgan or its affiliates may be sponsors or managers of Registered Funds ("J.P. Morgan Funds") that are purchased for the Client's Portfolio. In such case, J.P. Morgan or its affiliates may receive a fee for managing the J.P. Morgan Funds. As such, J.P. Morgan and its affiliates will receive more total revenue when the Client's Portfolio is invested in J.P. Morgan Funds than when it is invested in third-party funds.

(ii) **J.P. Morgan Funds and Third Party Funds - Other Fees & Expenses** All Registered Funds have various internal fees and other expenses that are paid by managers or issuers of the Registered Funds or by the Registered Fund itself, but that ultimately are borne by the investor. J.P. Morgan may receive administrative, servicing and other fees for providing services to both J.P. Morgan Funds and third-party Registered Funds that are held in the Client's Portfolio. These payments may be made by sponsors of Registered Funds (including affiliates of J.P. Morgan) or by the Registered Funds themselves, and may be based on the value of the Registered Funds in the Client's Portfolio. Registered Funds or their sponsors may have other business relationships with J.P. Morgan outside of its portfolio management role or with the broker-dealer affiliates of J.P. Morgan, which may provide brokerage or other services that pay commissions, fees and other compensation.

(iii) **Six Circles Funds** The Six Circles Funds are Registered Funds specifically designed by J.P. Morgan for use in discretionary accounts as completion funds to align with J.P. Morgan's core portfolio views. A J.P. Morgan affiliate acts as investment advisor to the Six Circles Funds and engages third-party investment managers as sub-advisors to the Funds' investment portfolios. J.P. Morgan may experience certain benefits and efficiencies from investing account assets in the Six Circles Funds instead of unaffiliated investment vehicles; however, J.P. Morgan does not retain investment advisory fees for managing the Six Circles Funds through an agreement to waive any investment advisory fees that exceed the fees owed to the Six Circles Funds' third-party sub-advisors. The Six Circles Funds do not pay fees to J.P. Morgan for any other services to the Six Circles Funds. Services are provided by third-party service providers and are generally paid by the Six Circles Funds or J.P. Morgan. (Note that the market value of assets invested in the Six Circles Funds will be included in calculating the advisory fees paid on the overall Portfolio.)

Special Notice for DPP and REIT Securities: DPP or REIT securities are not listed on a national securities exchange, are generally illiquid and, even if a customer is able to sell the securities, the price received may be less than the per share estimated value provided in the account statement. Where "net investment" per share estimated value for a DPP or REIT security is presented, please note that part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement.

**IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENTS IN YOUR MARGIN ACCOUNT**

Automatic Reinvestment transactions excluding those conducted by DTC or in open ended mutual funds are processed by J.P. Morgan Securities LLC on an agency basis.

**Please contact your J.P. Morgan Client Service team if you own more than 5% of a publicly traded Regulated Investment Company ("RIC"), or more than 10% of a publicly traded Real Estate Investment Trust ("REIT") in the aggregate at both J.P. Morgan and other financial institutions that hold the same publicly traded RIC or REIT on your behalf, as there may be potential U.S. tax consequences relating to your investment. If you do not contact us, J.P. Morgan will deem you to hold a minority interest of less than 5% or 10% in either the publicly traded RIC or REIT, respectively.**

We the People
Of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

3

PASSPORT
PASSEPORT
PASAPORTE

USA

UNITED STATES OF AMERICA

Type / Type / Tipo: P
Code / Code / Código: USA
Passport No. / No. du Passeport / No. de Pasaporte: 557484613
Surname / Nom / Apellidos: TANOUS
Given Names / Prénoms / Nombres: SCHUYLER ANN
Nationality / Nationalité / Nacionalidad: UNITED STATES OF AMERICA
Date of birth / Date de naissance / Fecha de nacimiento: 02 Feb 1997
Place of birth / Lieu de naissance / Lugar de nacimiento: VIRGINIA, U.S.A.
Sex / Sexe / Sexo: F
Date of issue / Date de délivrance / Fecha de expedición: 04 Jan 2017
Authority / Autorité / Autoridad: United States Department of State
Date of expiration / Date d'expiration / Fecha de caducidad: 03 Jan 2027
Endorsements / Mentions Spéciales / Anotaciones: SEE PAGE 27

USA

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5574846131USA9702020F2701035418705370<528660

I hereby certify that this is a true and correct copy of the original document
Sighted By (name): MONIQUE MORGAN

Date: 13 / 02 / 2024

Signature:

SOLICITOR, NSW

Division = Legal
Extension = 8-9321-8350

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**<br>Schaffer | **FIRST NAME**<br>Nicholas | **M.I.**<br>P. | **SUFFIX** |
| **SSN**<br>***-**-**** | **BIRTH DATE**<br>5/20/1995 | **PHONE - TYPE**<br>(703) 841 - 0430 - Home | |
| **EMAIL**<br>npwschaffer@gmail.com | | | |

| CURRENT ADDRESS | | | | |
|---|---|---|---|---|
| **STREET ADDRESS**<br>57 GIPPS STREET PADDINGTON | | **CITY**<br>SYDNEY | **STATE** | **ZIP**<br>2021 |
| **MOVE IN DATE** | **MOVE OUT DATE**<br>current | **MONTHLY RENT**<br>$0.00 / Yr. | | |

| EMPLOYMENT & INCOME INFORMATION | | | |
|---|---|---|---|
| **OCCUPATION**<br>Senior Business Development Managere | **EMPLOYER/COMPANY**<br>Checkout.com | | |
| **SUPERVISOR**<br>Brendan Sherry | **SUPERVISOR PHONE**<br>(703) 841 - 0430 | **SALARY**<br>$125,000.00/Yr. | **START DATE** |
| **EMPLOYER ADDRESS**<br>40 W 10th Avenue, 4th Floor, New York, NY 10014 | **CITY**<br>new york | **STATE**<br>NY | **ZIP**<br>10014 |
| **OCCUPATION**<br>senior business development Manager | **EMPLOYER/COMPANY**<br>CreditorWatch | | |
| **SUPERVISOR**<br>Brendan Sherry | **SUPERVISOR PHONE**<br>(703) 841 - 0430 | **SALARY**<br>$25,390.00/Yr. | **START DATE** |
| **EMPLOYER ADDRESS**<br>40 W 10th Avenue, 4th Floor, New York, NY 10014 | **CITY**<br>new york | **STATE**<br>NY | **ZIP**<br>10014 |
| **OTHER INCOME DESCRIPTION**<br>Dividends | | | **MONTHLY INCOME**<br>$1,500.00/Yr. |

| BACKGROUND INFORMATION | |
|---|---|
| **Have you ever filed for bankruptcy?**<br>NO | **Have you ever willfully refused to pay rent when due?**<br>NO |
| **Have you ever been evicted from a tenancy or left owing money?**<br>NO | **Have you ever been convicted of a crime?**<br>NO |
| **Preferred Mailing Address:**<br>57 GIPPS STREET PADDINGTON, SYDNEY, New South Wales 2021 - AU | |

## 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 Nicholas P. Schaffer*

**Signed by Nicholas P. Schaffer**
Tue Jan 14 2025 11:24:42 PM EST
Key: B390632A; IP Address: 115.64.72.146

Nicholas P. Schaffer *(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 |
|---|---|---|---|
| SCHUYLER TANOUS | XXXXXXXXXXXX7936 | 15438413 | $21.50 |

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

# Rental Report for Nicholas P. Schaffer

| 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 Nicholas P. Schaffer: No Credit**

| | | Importance | Result |
|---|---|---|---|
| AI Score | | Not Considered | No Credit |
| No Credit | | Pass/Conditional | |
| Total annual income to rent ratio exceeds 40.0 | | Pass/Fail | PENDING |
| Criminal and Other Public Records: Felony Convictions | | Pass/Fail | |
| Total Considered Felony Convictions | None | Pass/Fail | |
| Alcohol | None ever | Pass/Fail | |
| Bad Check | None ever | Pass/Fail | |
| Criminal Other | None ever | Pass/Fail | |
| Drug Manufacture Distribution | None ever | Pass/Fail | |
| Drug Marijuana Use | None ever | Pass/Fail | |
| Drug Meth Manufacture | None ever | Pass/Fail | |
| Drug Use | None ever | Pass/Fail | |
| Fraud | None ever | Pass/Fail | |
| Government Obstruction | None ever | Pass/Fail | |
| Kidnapping | None ever | Pass/Fail | |
| Property Destruction | None ever | Pass/Fail | |

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

**NOTIFICATION(S)**

**APPLICANT: International address entered. Credit screening not run.**
Credit screening was not run for the applicant because an international address was entered.

**APPLICANT: no SSN provided**
No SSN for the primary applicant has been provided. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

| Criminal and Other Public Records | | | | |
|---|---|---|---|---|
| **Requested For**<br>Nicholas P. Schaffer | **Location Searched**<br>Multistate Search | **Period Searched**<br>1/16/2018 - 1/16/2025 | **Requested**<br>1/16/2025 | **Returned**<br>1/16/2025 |
| **Results**<br>*No Records Found* | | | | |

| National Sex Offender Registry History | | |
|---|---|---|
| **Requested For**<br>Nicholas P. Schaffer | **Date Requested**<br>1/16/2025 | **Date Returned**<br>1/16/2025 |
| **Results**<br>*No Records Found* | | |

| Restricted Person Search | | |
|---|---|---|
| **Requested For**<br>Nicholas P. Schaffer | **Requested**<br>1/16/2025 | **Returned**<br>1/16/2025 |
| **Results**<br>*No Records Found* | | |

*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<br>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<br>1700 G Street, N.W.<br>Washington, DC 20552<br>b. Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357 |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>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.<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br>d. National Credit Union Administration<br>Office of Consumer Financial Protection (OCFP)<br>Division of Consumer Compliance Policy and Outreach<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street, S.W.<br>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<br>United States Small Business Administration<br>409 Third Street, S.W., Suite 8200<br>Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission<br>100 F Street, N.E.<br>Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(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.

checkout.com

**CHECKOUT LLC**
**EMPLOYMENT AGREEMENT**

This Employment Agreement (the "**Agreement**") is made and entered into by and between Checkout LLC (the "**Company**") and **Nicholas Schaffer** (the "**Employee**"). The Company and the Employee shall be collectively referred to herein as the "**Parties**" and separately as a "**Party**." The Parties desire to enter an employment relationship subject to the terms and conditions of this Agreement, which shall become effective on the date the last Party to sign executes this Agreement (the "**Effective Date**"). The job offer is conditional and contingent upon completion of a satisfactory background check and the Employee signing and returning the Company employee handbook to acknowledge receipt. Therefore, for good and valuable consideration, the Parties hereby agree as follows:

**AGREEMENT**

1. **Anticipated Start Date.** The Employee's employment with the Company shall commence on **18th March, 2025**, unless another date is mutually agreed to in writing by the Parties.

2. **Position.** The Employee shall serve as the **Manager, Sales** of the Company, which is a full-time position. In such position, the Employee shall have such duties, authority, and responsibility as is customarily attendant to such position, as shall be determined by the Company. The Employee's duties and responsibilities may be modified from time to time at the sole discretion of the Company.

3. **Outside Activity.** The Employee will devote their best efforts and full-time attention to the performance of their duties and responsibilities. Except upon prior written consent by the Company, the Employee agrees that, during their employment, the Employee will not engage in any other employment, occupation, profession, consulting, or other business activity, for compensation or otherwise, that is directly related to the business in which the Company is involved or that would conflict or interfere with the Employee's performance of their duties and responsibilities to the Company. The Employee will not engage in any other activities that conflict with their obligations to the Company.

4. **Place of Performance.** The principal place of the Employee's employment will be the Company's office location in 40 Tenth Avenue, New York, provided that the Employee may be required to travel on Company business during the employment term, as set forth more fully in their job descriptions (if any) or duties established by the Company.

   The Employee agrees to relocate to New York, US to perform their role. The Employee will be eligible to receive relocation support through a relocation services provider designated by the Company with a value up to **8,000 GBP.** If the Employee does not commence employment with the Company or the Employee does not relocate for any reason, the Employee will be required to repay the Company in full (100%) for any fees incurred by the Employee through the designated relocation services provider. If the Employee's employment with the Company terminates for any reason (with the exception of redundancy) within a 12-month period following the relocation date, the Employee will pay back to the Company a prorated portion of the total fees incurred by the Employee through the designated relocation services provider based on the number of months, whether full or partial, remaining between the date of termination of the Employee's employment and the end of such 12-month period; each month corresponding to 1/12 of the total fees incurred by the Employee through the designated relocation services provider at the date of termination of employment. The Employee agrees to repay the outstanding balance of the relocation support in full within one month of request for payment by the Company.

The Company agrees to pay the cost of all fees connected to the Employee's E3 visa process in the United States of America ("Immigration Fees") provided that the Employee satisfies the eligibility requirements at the time of the visa application. In consideration of this, the Employee agrees that they will reimburse the Company with a sum equal to the Immigration Fees paid by the Company, within one month of request for payment, as follows:

a. if the Employee does not commence employment with the Company but the Company has already incurred liability for the Immigration Fees, 100% of the Immigration Fees;
b. if the Employee's employment terminates for any reason (with the exception of redundancy) prior to the Employee being issued the E3 visa, but the Company has already incurred liability for the Immigration Fees, 100% of the Immigration Fees incurred;
c. if the Employee's employment terminates for any reason (with the exception of redundancy) within 12 months of the Employee successfully being issued the E3 visa, 100% of the Immigration Fees incurred.

5. **Compensation.**

a. **Base Salary.** The Company shall pay the Employee an annual base salary of 125,000 USD, subject to standard payroll deductions and withholdings, paid in part in periodic installments in accordance with the Company's customary payroll practices. The Company will review the Employee's base salary at least annually, but the Company has no obligation to make any changes. The Employee's base salary is hereinafter referred to as "**Base Salary**."

b. **Variable pay.** The Employee may be eligible to participate in a variable commercial incentive plan (such as a sales commission or variable bonus plan) at the Company's discretion, such terms will be communicated to the Employee in separate plan documents and will be subject to the terms and conditions of such plan as amended from time to time in the Company's discretion.

6. **Benefits**. In addition to the Compensation described in section 5 of this Agreement, the Employee will also receive the following employment benefits. The Company may, at its sole discretion, offer other employee benefits from time to time. The Company reserves the right to amend or cancel any benefit that may apply to the Employee at any time in its sole discretion, subject to applicable law.

a. **Benefit Plans**. The Employee may be eligible to participate in the benefit plans of the Company as may exist from time to time, subject always to the terms of such employment and discretion of the Company.

b. **Paid Vacation**. The Employee may be entitled an accrual of paid vacation days, subject to the terms of the Company's paid vacation policy as may be amended from time to time, including the accrual cap contained herein.

7. **Termination of Employment.**

a. **At-Will Employment.** Employment with the Company is for no specific period of time. The Employee's employment with the Company will be "at will," meaning that either the Employee or the Company may terminate the Employee's employment at any time and for any reason, with or without cause or notice. Any contrary representations which may have been made to the Employee are superseded by this Agreement. This is the full and complete agreement between the Parties on this term. Although the Employee's job duties, title, compensation and benefits, as well as the Company's personnel policies and procedures, may change from time to time, the "at will" nature of the Employee's employment may only be changed in an express written agreement signed by the Employee and the Company's Chief Executive Officer.

b. **Notice Period.** Notwithstanding section 7.a. of this Agreement as a professional courtesy, the Company requests that the Employee provides the Company with written notice of the Employee's resignation at least ten (10) days prior to the date that Employee will terminate their employment. The date that the Company receives notice of the Employee's resignation or notifies the Employee of their termination is hereinafter the "**Notice Date**". The date that the Employee's employment is terminated is referred to as the "**Termination Date.**" The period between the Notice Date and the Termination Date is referred to hereinafter as the "**Notice Period**." During the Notice Period, the Company reserves the right to: (i) change or remove any of the Employee's duties, (ii) require the Employee to remain away from the Company's premises, and/or (iii) take such other actions to aid and assist in the transition process associated with the Employee's departure. During the Notice Period, the Employee must continue to act in a manner consistent with this Agreement and the Employee's duty of loyalty towards the Company. The Company reserves the right to advance the Employee's last day of employment to an earlier date than the termination date provided in the Employee's notice.

c. **Final Pay.** Upon termination of the Employee's employment, the Employee shall be entitled to the compensation and benefits described in this section earned through their last day of employment and shall have no further rights to any compensation or any other benefits from the Company.

d. **Return of Company Property.** On or before the Termination Date, the Employee must return all Company property, including, but not limited to, supplies, keys, building/parking access cards, company credit and bank cards, any passwords or other electronic access to Company information or accounts, company laptops, cell phones, computer equipment or software, manuals, written materials or documents, electronic materials or files, business cards, client data, client lists, collateral materials, spa products, tools, and all other Company property. From the point at which the Employee gives or receives notice of the Employee's termination of employment, including during the Notice Period, the Employee will not access, download, delete, erase or transmit any Confidential Information (as defined below) on any Company server, computer, e-mail account or similar media without the Company's prior written consent, and will refrain from accessing any such information stored on any personal computer, e-mail account, tablet, smartphone, electronic storage device, web-based data storage account or similar media. The Employee will inform the Company of all such personal media and, upon direction from the Company, permanently delete and erase any Confidential Information stored on such media. Upon request from the Company, the Employee shall certify in writing that Employee has complied with the obligations set forth in this Section 7(d).

8. **Cooperation.** The Parties agree to cooperate with respect to the execution and submission of any papers necessary or appropriate to affect the terms of this Agreement, including if necessary for the termination of this Agreement. Certain matters in which the Employee will be involved during the Employee's employment may also necessitate the Employee's cooperation after the termination of their agreement. The Employee agrees to cooperate to the extent reasonably requested by the Company in connection with matters arising out of the Employee's service to the Company; provided that the Company shall make reasonable efforts to minimize disruption of the Employee's other activities and the Company shall reimburse the Employee for reasonable expenses incurred in connection with such cooperation.

9. **Exempt Position.** The Employee's position is exempt, which means that the Employee will not be entitled to overtime and certain other wage and hour rules under applicable state and federal laws. The Employee's regular full-time salary will be paid in periodic installments, in accordance with the Company's normal payroll practices, and subject to normal, required federal, state, and local tax withholding, employment tax withholding, and other lawful deductions.

10. **Authorization to Work in the U.S.** For purposes of federal immigration law, the Employee will be required to provide to the Company documentary evidence of their identity and eligibility for employment in the United States. Such documentation must be provided to the Company within three (3) business days of the Effective Date, or this Agreement may be rescinded and the employment relationship with the Company may be automatically terminated.

11. **Equal Opportunity Employment.** The Company is an equal opportunity employer and makes employment decisions based on merit. The Company does not discriminate against qualified applicants or employees based on race, color, national origin, ancestry, sex, gender, gender identity, gender expression, sexual orientation, age, religion, physical or mental disability, medical condition, pregnancy, marital status, citizenship status, military or veteran status, genetic information, or any other consideration basis protected by law. When necessary, the Company will reasonably accommodate employees with disabilities if the person is otherwise qualified to safely perform all essential functions of the position. As such, the Employee's duties and responsibilities include insuring that the Company's employees, contractors, volunteers, interns, and customers are free from discrimination and harassment of any kind. The Employee will take all necessary steps to prevent unlawful discrimination, harassment, and retaliation, and to remedy any such discrimination, harassment, and retaliation when it occurs.

12. **Data Protection**

The Employee acknowledges that the Company and any Group Company will process the Employee's personal data (which may include sensitive / special category personal data) in accordance with its data protection policies and data protection laws and legislation. The Company's data protection policies can be found in the Company's online employee portal. Changes to the Company's data protection policies may be notified to the Employee from time to time during the course of their employment. The Employee agrees to comply with data protection laws, and any rules, policies and procedures of the Company and any Group Companies relating to data protection in force from time to time.

13. **Confidential Information.** The Parties acknowledge that, in carrying out the Employee's duties, authority and responsibilities, the Employee will be exposed to Confidential Information that could cause significant harm to the Company if misused or disclosed. In return for the Company making Confidential Information available to the Employee, to the fullest extent permitted by law, the Employee agrees as follows:

    a. The Employee agrees, at all times during the employment term and thereafter, to hold in strictest confidence, and not to use except for the benefit of the Company or to disclose to any third party without prior written authorization of the Company's CEO, any Confidential Information of the Company. The Employee further agrees not to copy, duplicate or reproduce any Confidential Information for any purpose other than for use by or on behalf of the Company and not to improperly remove, take or retain such information without prior written authorization of the Company's CEO. The Employee agrees to comply with all Company policies, procedures and practices pertaining to Confidential Information (whether or not the information is marked as confidential or proprietary) and take all commercially reasonable steps to protect and maintain the secrecy thereof.

    b. "Confidential Information" means any Company confidential and proprietary information, technical data, trade secrets or know-how, whether in hard-copy, stored electronically or communicated verbally, that relates to the business conducted by the Company, that provides the Company a competitive advantage due to the information's confidential nature and general secrecy, that the Employee becomes privy to by virtue of employment, and that the Company designates or treats as confidential through its policies, procedures and/or practices. Subject to the foregoing, Confidential Information, includes, but is not limited to, research, business plans, product plans, products, services, customer lists and customers (including, but not limited to, customers of the Company on whom Employee called or with whom they became acquainted during the employment term), market research, works of original authorship, intellectual property (including, but not limited to, unpublished works and undisclosed patents), photographs, negatives, digital images, software, computer programs, ideas, developments, inventions (whether or not patentable), processes, formulas, recipes, technology, diagrams, instructions, designs, drawings and engineering, hardware configuration information, forecasts, strategies, marketing, finances, or other business information disclosed to the Employee by the Company either directly or indirectly in writing, orally, by drawings, or by observation or inspection. Confidential Information includes any private information pertaining to the Company's customers, such as contact information, medical history, or financial information. Confidential Information does not include the Employee's general training, knowledge, skill or experience or any of the foregoing items that has become publicly known and made generally available through no wrongful act of the Employee or of others who were under confidentiality obligations as to the item or items involved or any of the foregoing items known to the Employee prior to first receipt of or access to such information during the course of employment, or rightfully received by the Employee outside the course of employment from a third party who does not owe the Company a duty of confidentiality with respect to such information.

**c.** Employee further agrees that they will not improperly use or disclose any proprietary information or trade secrets of any former employer or other person or entity and will not bring onto the premises of the Company any unpublished document or proprietary information belonging to any such employer, person, or entity unless consented to in writing by such employer, person, or entity. The Employee will notify the Company of any prior intellectual property or non-disclosure agreements to which they are bound that they are either required to disclose to the Company or might affect the Company's rights and obligations. The Employee hereby consents to notification by the Company to the Employee's new employer of the rights and obligations under this Agreement as to Confidential Information, Inventions (as described below) and other post-employment restrictive covenants set forth herein, following the termination of the employment term and this Agreement.

**d.** Pursuant to the Defend Trade Secrets Act of 2016, the Employee acknowledges that the Employee will not have criminal or civil liability to the Company under any Federal or State trade secret law for the disclosure of a trade secret that (A) is made (i) in confidence to a Federal, State, or local government official, either directly or indirectly, or to an attorney and (ii) solely for the purpose of reporting or investigating a suspected violation of law; or (B) is made in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal. In addition, if the Employee files a lawsuit for retaliation by the Company for reporting a suspected violation of law, the Employee may disclose the trade secret to the Employee's attorney and may use the trade secret information in the court proceeding, if the Employee (X) files any document containing the trade secret under seal and (Y) does not disclose the trade secret, except pursuant to court order.

**14. Assignment of Intellectual Property.** The Employee agrees that they will promptly make full written disclosure to the Company, will hold in trust for the sole right and benefit of the Company, and hereby assign to the Company, or its designee, all right, title and interest in and to any original works of authorship, product designs, domain names, inventions, concepts, improvements, processes, methods, or trade secrets, whether or not patentable or registrable under copyright or similar laws, that the Employee may solely or jointly conceive or develop or reduce to practice, or cause to be conceived or developed or reduced to practice, during the period of time they are in the service of the Company (collectively "Intellectual Property") and that (i) are developed using the equipment, supplies, facilities, or Confidential Information of the Company, (ii) result from or are suggested by work performed by the Employee for the Company, or (iii) relate to the Company business or to the actual or demonstrably anticipated research or development of the Company. The Intellectual Property will be the sole and exclusive property of the Company. The Employee further acknowledges that all original works of authorship that are made (solely or jointly with others) within the scope of the employment relationship with the Company and during the employment term that are protectable by copyright are "works made for hire," as that term is defined in the United States Copyright Act. To the extent any Intellectual Property is not deemed to be work made for hire, then the Employee will and hereby do assign all my right, title, and interest in such Intellectual Property to the Company, except as provided in Section 14(d). The Employee further agrees to the following terms to effect the requirements of this Section 14:

**a. Patent and Copyright Registrations.** The Employee agrees to assist the Company, or its designee, at the Company's expense, in every proper way to secure the Company's rights in the Intellectual Property and any copyrights, patents, trademarks, domain names, or other intellectual property rights relating thereto in any and all countries, including the disclosure to the Company of all pertinent information and data with respect thereto and the execution of all applications, specifications, oaths, assignments, and other instruments that the Company shall deem necessary in order to apply for and obtain such rights and in order to assign and convey to the Company and its successors, assigns, and nominees the sole and exclusive right, title, and interest in and to such Intellectual Property, and any copyrights, patents, trademarks, domain names, or other intellectual property rights relating thereto. The Employee further agrees that their obligation to execute or cause to be executed, when it is in their power to do so, any such instrument or papers shall continue after the Termination Date. If the Company is unable because of the Employee's mental or physical incapacity or for any other reason to secure their assistance in perfecting the rights transferred in this Agreement, then the Employee hereby irrevocably designates and appoints the Company and its duly authorized officers and agents as their agent and attorney in fact, to act for and on their behalf and stead to execute and file any such applications and to do all other lawfully permitted acts to further the prosecution and issuance of letters of patent and copyright, trademark, or domain name registrations thereon with the same legal force and effect as if executed by the Employee. The designation and appointment of the Company and its duly authorized officers and agents as the Employee's agent and attorney in fact shall be deemed to be coupled with an interest and therefore irrevocable.

b. **Maintenance of Records.** The Employee agrees to keep and maintain adequate and current written records of all Intellectual Property made (solely or jointly with others) during the employment term. The records will be in the form of notes, sketches, drawings, works of original authorship, photographs, negatives, or digital images or in any other format that may be specified by the Company. The records will be available to and remain the sole property of the Company at all times.

c. **Return of Company Documents.** The Employee agrees that, at the Termination Date, the Employee will deliver to the Company (and will not keep in their possession, recreate, or deliver to anyone else) any and all works of original authorship, domain names, original registration certificates, photographs, negatives, digital images, devices, records, data, notes, reports, proposals, lists, correspondence, specifications, drawings, blueprints, sketches, materials, equipment, or other documents or property, or reproductions of any aforementioned items, developed by the Employee pursuant to the employment relationship with the Company or otherwise belonging to the Company or its successors or assigns.

d. **Intellectual Property Retained and Licensed.** The Employee provides below, or in a separate list given to the Company with this signed Agreement a list of all original works of authorship, product designs, inventions, developments, improvements, trademarks, designs, domain names, processes, methods, and trade secrets that were made by the Employee prior to their employment relationship with the Company (collectively "Prior Intellectual Property"), which belongs to the Employee, that relate to the Company's proposed business, products, or research and development, and that are not assigned to the Company hereunder; or, if no such list is attached, the Employee represents that there is no such Prior Intellectual Property. If in the course of the Employment Term, the Employee incorporates into Company property any Prior Intellectual Property owned by them or in which the Employee have an interest, the Company is hereby granted and shall have a nonexclusive, royalty-free, irrevocable, perpetual, worldwide license to make, have made, modify, use, and sell such Prior Intellectual Property as part of or in connection with such Company property. Prior Intellectual Property:

| Title | Date | Identifying Number or Brief Description |
|---|---|---|
| | | |

e. **Invention Assignment Limitation.** Notwithstanding the foregoing, no provision in the Agreement requires the Employee to assign any of the Employee's rights, title or interest to an invention if that invention qualifies for exclusion under New York Labor Law § 203-f, which may be amended from time to time and which is incorporated by reference herein. As of January 1, 2024, the text of such code states in relevant part: "1. Any provision in an employment agreement which provides that an employee shall assign, or offer to assign, any of his or her rights in an invention to his or her employer shall not apply to an invention that the employee developed entirely on his or her own time without using the employer's equipment, supplies, facilities, or trade secret information except for those inventions that either: (a) relate at the time of conception or reduction to practice of the invention to the employer's business, or actual or demonstrably anticipated research or development of the employer; or (b) result from any work performed by the employee for the employer. 2. To the extent a provision in an employment agreement purports to require an employee to assign an invention otherwise excluded from being required to be assigned under subdivision one of this section, such provision is against the public policy of this state and shall be unenforceable."

15. **Non-Competition.** The Employee agrees that, during their employment and for twelve (12) months following their last day of employment, the Employee shall not, directly or indirectly, engage in, carry on or become associated with in any capacity (whether as director, stockholder, investor, member, partner, principal, proprietor, agent, consultant, officer, employee, independent contractor, agent, financial backer, advisor, lender or otherwise (other than as a holder of a passive investment not in excess of 1% of the outstanding voting securities of any publicly-traded company)) any individual, partnership, corporation, limited liability company or other entity or organization that is engaged in any business competitive with any aspect of the business conducted by the Company, anywhere in the United States or any other geographic area, territory or location where (i) the Company engages in business; and (ii) the Employee performed services in, or in relation to, or had oversight responsibility for services performed by others in, or in relation to, such geographic area, territory or location. Notwithstanding the foregoing, this Section 15 shall not prohibit the Employee from employment with or working for a competing business provided such employment or work involves duties or responsibilities that are materially different in function or purpose to those business activities or services the Employee performed or supervised on behalf of the Company.

16. **Non-Solicitation of Employees.** The Employee agrees that during their employment and for twelve (12) months following their last day of employment, the Employee shall not solicit

the employment of any person who shall then be employed by the Company (as an employee or independent contractor) or who shall have been employed by the Company (as an employee or independent contractor) within the six (6) months preceding their last day of employment, on behalf of themselves or any other person, firm, corporation, association, or other entity, directly or indirectly, to the extent the Employee had supervisory responsibility for or material work-related contact with such persons and/or about whom the Employee acquired or learned Company personnel information relating to such persons' compensation, benefits, job duties or performance evaluations.

17. **Non-Solicitation of Customers.** The Employee agrees that during their employment and for twelve (12) months following their last day of employment, the Employee shall not interfere, or attempt to interfere, with the relationship between the Company and any firm, company or person who is a customer or prospective customer of the Company with whom the Employee had performed services, transacted business or had material business-related contact on behalf of the Company or about whom the Employee acquired or learned Confidential Information in the course of the Employee's employment with the Company (a "Restricted Customer), or solicit or attempt to solicit the business of any Restricted Customer.

18. **Reasonableness of Restrictions.** The Employee recognizes the highly competitive nature of the Company's business and that the Employees' access to the Company's legitimate business interests render the Employee's position with the Company special and unique. Accordingly, the Employee stipulates that the restrictions and obligations in this Agreement are reasonable (including the time periods, geographic area and activity limitations), ancillary to Employee's employment and the Company's interest in protecting its legitimate business interests, no greater than necessary to protect the Company's legitimate business interests, do not prohibit the Employee from using general skills and know-how, and do not preclude the Employee from obtaining other suitable employment, earning a livelihood or otherwise impose any undue hardship. The Employee further stipulates that the geographic area in Section 15 is necessary given the scope of the Company's business operations, the market for its products and services, and to the extent work for a competing business or other competitive business activity could support competition regardless of where the Employee maintains an office, is physically located or renders such work or other activity.

19. **Injunctive Relief and Other Remedies.** The Employee acknowledges that irreparable harm will result to the Company if they violate any of the restrictions or obligations set forth herein and that, under such circumstances, the Company will have no adequate remedy at law. Therefore, in the event of any actual or threatened breach of such restrictions or obligations, the Company will be entitled to specific performance and the immediate entry of injunctive relief without imposition of bond or other security to the extent permitted by applicable law. If the Employee breaches any of the restrictions set forth in Sections 15 through 17 and the Company commences a legal proceeding in connection therewith, the time period applicable to each such restriction shall be tolled and extended for a period of time equal to the period of time during which the Employee is determined to be in non-compliance or breach (not to exceed the duration set forth in the applicable restriction) commencing on the date of such determination. In the event that any provision of this Agreement or part thereof is declared to exceed the maximum time period, geographic area or activity limitation determined to be reasonable and enforceable under circumstances then existing, the Parties authorize the court or arbitrator making such determination to modify and reform such provision so that it may be enforced to the maximum extent permitted by law. The foregoing relief is in addition to, and not in lieu of, all other remedies

available to the Company by contract, at law or in equity.

20. **Mutual Arbitration Agreement**. To the fullest extent permitted by applicable law, the Employee and the Company agree to arbitrate any and all disputes, demands, claims, or controversies (collectively "claims") relating to, arising from or regarding the Employee's employment, including claims by the Company, claims against the Company, and claims against any current or former parent, affiliate, subsidiary, successor or predecessor of the Company, and each of the Company's and these entities' respective officers, directors, agents or employees. To the fullest extent permitted by applicable law, this includes, but is not limited to, claims of discrimination, harassment, retaliation, wrongful termination and unfair competition, wage and hour claims, tort claims, contract claims, common law claims, and claims based upon any federal, state or local ordinance, statute, regulation or constitutional provision.

The Parties agree that nothing in this arbitration agreement is intended to prevent either Party from seeking and obtaining temporary or preliminary injunctive relief in court to prevent irreparable harm to their confidential information or trade secrets and/or for breach or threatened breach of Sections 7(d) and 13 through 17 pending the conclusion of any arbitration.

This arbitration agreement does not apply to claims for workers' compensation benefits, unemployment insurance benefits, or state or federal disability insurance, claims that are subject to the exclusive jurisdiction of the National Labor Relations Board, or any other claims that have been expressly excluded from mandatory arbitration by the Federal Arbitration Act (FAA) or a governing law not preempted by the FAA. If either Party brings both arbitrable and non-arbitrable claims in the same action or related actions, both agree that the non-arbitrable claims shall be stayed until the conclusion of arbitration, to the fullest extent permitted by law. This arbitration agreement does not restrict or preclude the Employee from communicating with, filing an administrative charge or claim with, or providing testimony to any governmental entity about any actual or potential violation of law or obtaining relief through a government agency process.

The Parties agree that claims shall be resolved on an individual basis only, and not on a class, collective, or representative basis on behalf of other employees to the fullest extent permitted by applicable law ("Class Waiver"). Any claim that all or part of the Class Waiver is invalid, unenforceable, unconscionable, void or voidable may be determined only by a court. In no case may class, collective or representative claims proceed in arbitration on behalf of other employees.

The Parties agree that the arbitration shall be conducted by a single neutral arbitrator through JAMS in accordance with JAMS Employment Arbitration Rules and Procedures (available at www.jamsadr.com/rules-employment-arbitration or contact HR for a copy). To initiate an arbitration, the Employee or the Company must submit a demand for arbitration to JAMS. The Company shall pay the initial JAMS invoice within 15 business days of receipt of the invoice. Except as to the Class Waiver and as otherwise required by law, the arbitrator shall determine arbitrability, including disputes about the formation, scope, applicability, enforceability or validity of the arbitration agreement. The Company will bear all JAMS arbitration fees and administrative costs in excess of the amount of administrative fees and costs that the Employee otherwise would have been required to pay if the claims were litigated in court. The arbitrator shall apply the applicable substantive law in deciding the claims at issue. Claims will be governed by their applicable statute of limitations and failure to demand arbitration within the prescribed time period shall bar the claims as provided by law.

The Parties understand and agree that the decision or award of the arbitrator shall be final and binding upon the Parties.

The Parties understand and agree that the arbitration of claims subject to this arbitration agreement shall be instead of a trial before a court or jury. The Parties further understand and agree that, by entering into this arbitration agreement, they are expressly waiving any and all rights to a trial before a court or jury regarding any claims that they now have or which they may have in the future that are subject to arbitration under this arbitration agreement.

This arbitration agreement is enforceable under and governed by the Federal Arbitration Act. In the event that any portion of this arbitration agreement is held to be invalid or unenforceable, any such provision shall be severed, and the remainder of this arbitration agreement will be given full force and effect. The Employee and the Company understand and agree that this arbitration agreement contains the complete agreement between the Employee and the Company regarding the subject matter herein and that it supersedes any and all prior representations and agreements between the Parties, whether written or oral, on this subject matter. The terms of this arbitration agreement can be modified only by a written document signed by an authorized Company representative and the Employee. The provisions of this arbitration agreement shall survive termination of the Employee's employment with the Company.

By signing below, the Employee acknowledges and agrees that the Employee has read this arbitration agreement carefully, are bound by it and are WAIVING ANY RIGHT TO HAVE A TRIAL BEFORE A COURT OR JURY OF ANY AND ALL CLAIMS SUBJECT TO ARBITRATION UNDER THIS ARBITRATION AGREEMENT. .

21. **Attorneys' Fees.** In the event any action or proceeding is brought by the Company to enforce or interpret this Agreement, the Company shall be entitled to recover its reasonable attorneys' fees, costs, and expenses of arbitration incurred in that action or proceeding, in addition to all other relief to which the Company may be entitled, unless otherwise provided by applicable state of federal law. The arbitrator shall be authorized to award such amounts, either to the Company under this section 21 or as permitted by applicable laws.

22. **Notices.** Any notice that the Employee is required to give to the Company pursuant to this Agreement shall be in writing and delivered via email to people.operations@checkout.com. Any notice that the Company is required to give to Employee pursuant to this Agreement shall be in writing and delivered via email.

23. **Interpretation, Enforceability, and Construction.** With the exception of the arbitration agreement, this Agreement shall be interpreted pursuant to the laws of the State of New York without regard to conflict of law principles. This Agreement is the product of negotiation and preparation by and among the Parties and their respective attorneys. The Parties expressly acknowledge and agree that this Agreement shall not be deemed prepared or drafted by one Party or another, or its attorneys, and will be construed accordingly.

24. **Severability.** If a court or arbitrator determines that any part, term, provision, or portion of this Agreement is illegal or in conflict with applicable law, or it is rendered unenforceable or ineffectual, the remaining parts, terms, portions, or provisions shall be deemed severable

and shall not be affected thereby, provided such remaining portions and provisions shall be construed in substance to constitute the agreement that the Parties intended to enter into in the first instance, as described herein.

25. **Non-Waiver Clause.** The failure or delay by one Party to require performance of any provision of this Agreement shall not affect that Party's right to require performance at any time thereafter, nor shall a waiver of any breach or default of this Agreement constitute a waiver of any subsequent breach or default or a waiver of the provision itself. Any term of this Agreement may be waived only by a written instrument executed by a duly authorized representative of the Party waiving compliance.

26. **No Assignment.** The Employee may not assign or transfer, or purport to assign or transfer, to any person or entity any rights or obligations, or their duties or responsibilities, under this Agreement. The Company may only assign its rights and obligations under this Agreement upon prior written notice to the Employee.

27. **Counterparts.** This Agreement may be executed in any number of counterparts with the same effect as if all Parties signed the same document; each executed counterpart shall be deemed to be an original instrument, but all such executed counterparts together shall constitute one and the same instrument. True and correct copies, including faxed or e-mailed signatures, may be used in lieu of the original.

28. **Entire Agreement.** This Agreement constitutes the entire understanding between the Parties hereto regarding the subject matter herein and supersedes all prior and contemporaneous conversations, negotiations, representations, warranties, agreements, arrangements, and undertakings, whether oral or written, between the Parties relating to the subject matter of this Agreement. Notwithstanding the foregoing, this Agreement is in addition to, and not in lieu of, the accompanying Confidentiality and Invention Assignment Agreement that the Employee is required to sign.

29. **Titles and Captions.** Paragraph and section titles and captions used in this Agreement are inserted only as a matter of convenience and for reference, and in no way define, limit, extend or describe the scope of this Agreement or the intent of any provision thereof.

30. **Authority to Bind Parties.** The signatories to this Agreement represent and agree that they have the full and unconditional authority to legally bind their respective Parties to all terms and conditions in this Agreement.

31. **Heirs, Successors, and Assigns.** Each and all of the terms and agreements under this Agreement shall be binding upon and inure to the benefit of the Parties and, to the extent permitted by law, their respective heirs, legal or personal representatives, successors, and assigns.

32. **Reliance on Own Judgment.** No Party to this Agreement has been influenced by any statement by any other Party to this Agreement, and no Party has made any representation upon which another has relied in entering into this Agreement, other than those expressly set forth in this Agreement.

33. **Benefit of Counsel.** Each Party acknowledges and agrees that they may retain and have had a reasonable opportunity to retain independent legal counsel regarding the terms and consequences of this Agreement, and they have had the opportunity to discuss this matter

with and obtain advice from their own private attorney to be fully advised in the preparation, negotiation, and execution of this Agreement prior to entering into it or have freely chosen not to seek such advice. The Parties have entered into the Agreement voluntarily and with full knowledge of its contents and significance. The Parties each further acknowledge that they have carefully read the entire Agreement, a copy of this Agreement was available to them prior to its execution, and they know and understand the provisions of this Agreement.

IN WITNESS WHEREOF, each of the Parties hereto has executed this Agreement on the day and year written below.

Dated: 14/1/2025

CHECKOUT, LLC

DocuSigned by:
Chloe Seeley
687218FB87DB48C...

By: Chloe Seeley
Its: Senior Director, Talent Acquisition

The undersigned Employee hereby acknowledges receipt of this Agreement and signs below voluntarily and with full knowledge of its contents and significance. Employee further acknowledges that they have carefully read the entire Agreement, a copy of this Agreement was available to Employee prior to signing below, and they know and understand the provisions of this Agreement.

Dated: 14/1/2025

DocuSigned by:
Nicholas Schaffer
6BA96124E8284B1...

By: Nicholas Schaffer

# EMPLOYEE CONFIDENTIALITY AND INVENTION ASSIGNMENT AGREEMENT

**PARTIES:**

**CHECKOUT LLC**, duly registered under the laws of Delaware under company number 6358103, (the "**Company**");

**CHECKOUT PAYMENTS GROUP LIMITED**, duly registered under the laws of Jersey under company number 12888, having its registered office address at 11-15 Seaton Place, St Helier, Jersey JE4 0QH;

**GUILLAUME POUSAZ** (the "**Founder**"); and

**Nicholas Schaffer** (the "**Employee**");

(each a "**Party**" and, together the "**Parties**")

**BACKGROUND**

A. The Company is a technology business and leading international provider of online payment solutions.
B. The Employee is employed by the Company pursuant to Employee's employment agreement as amended from time to time (the "**Employment Agreement**").
C. The Company has created and developed a business intelligence platform (the "**BI Platform**") for use exclusively within its business and it owns all Intellectual Property Rights (as defined below) associated with the BI Platform.
D. The Company shall permit the Employee access to the BI Platform and other Confidential Information (as defined below) solely for the purpose of carrying out Employee's role within the Company in accordance with the Employment Agreement (the "**Purpose**" or "**Employee's Purpose**").
E. The Employee's access and use of the BI Platform is subject to the Company's restrictions as set out from time to time and as detailed in this Employee Confidentiality and Invention Assignment Agreement (this "**Agreement**").

This Agreement is supplemental to the Employment Agreement, which continues in full force and effect. Where there is any conflict between the Employment Agreement and the terms of this Agreement in a manner that cannot be reconciled, this Agreement shall prevail.

**AGREED TERMS**

**1. Definitions and interpretation**

1.1. In this Agreement, the following words and expressions shall have the following meanings:

1.1.1. "**Confidential Information**" means all confidential and proprietary information concerning the BI Platform and the business, technology, products, services, and/or finances of the Company or any Group Company or customers, clients or suppliers of the Company or any Group Company, which the Employee shall have received, obtained, or has access to at any time by reason of or in connection with the Employee's service with the Company or any Group Company including (without limitation):

a) trade secrets;
b) customer/client lists, contact details of clients, customers and suppliers and individuals within these organizations;
c) technical information, know-how, research and development, Intellectual Property Rights and patent applications in the course of preparation;
d) financial projections, target details and accounts, details of the Company's or any Group Company's internal funding and resource allocation;
e) fee levels, pricing policies, commissions and commission charges;
f) budgets, forecasts, studies, reports, interpretations, financial data, records and corporate and business plans;
g) planned products and services;
h) marketing and advertising plans, requirements and materials, marketing surveys and research reports;
i) market share and pricing statistics including policies and records;
j) disputes, whether existing or threatened; settlement terms;
k) details of employees, workers and officers, including their roles and responsibilities, their remuneration, benefits and organizational structures;
l) legally privileged material;
m) personal or special category data;
n) computer software and passwords
o) the existence, format and all content of the BI Platform;
p) information relating to the business, strategy, investors, strategic partners, of the Company or any Group Company;
q) the operations, product information, methods or processes, channels of distribution, commercial agreements and arrangements of the Company or any Group Company
r) the existence and terms of this Agreement;
s) any information, findings, data or analysis derived from Confidential Information; and
t) any other information that is identified or could reasonably be inferred to be of a confidential or proprietary nature.

1.1.2. "**Group Company**" means any entity, that, directly or indirectly, controls the Company, is controlled by the Company or is under common control with the Company, where "control" means the power and ability to direct the management and policies of the controlled entity, whether directly or indirectly, through one or more intermediaries, through ownership of voting securities of the controlled entity or by contract or otherwise.

1.1.3. "**Intellectual Property Rights**" means rights in patents, petty patents, utility models, design rights, copyright including rights in software code, moral rights, database rights, rights in databases, performers' rights, rights to know-how, or secret processes, rights in Inventions, trademarks, service marks, trade or business names, rights in logos, get-up or trade dress, domain names, and website addresses (in each case whether registered or unregistered and including applications to register any of the foregoing) and any similar rights to any of the foregoing in any country whether currently existing or created in the future, together with the right to sue for and recover damages or other relief in respect of infringements of any of them.

1.1.4. “**Invention**” means any idea, concept, discovery, invention, development, technology, work of authorship, trade secret, tool, process, system (for trading or otherwise), technique, formula, algorithm, model, data, device, apparatus, architecture, specification, design, circuit, layout, program, code, documentation or other material or information, tangible or intangible, whether or not it may be patented or protected by copyright or otherwise (including all versions, modifications, enhancements and derivative works thereof).

1.2. the terms “including”, “include”, “in particular” or any similar expression shall be construed as illustrative and shall not limit the sense of the words preceding those terms; and

1.3. a “person” includes a natural person, firm, partnership, company (including any company, corporation or other body corporate wherever and however incorporated or established), corporation, association, organization, government, state, foundation and trust (in each case whether or not having separate legal personality).

**2. Confidentiality obligations**

2.1. The Parties acknowledge that, in carrying out the Employee’s Purpose, the Employee will be exposed to Confidential Information that could cause significant harm to the Company if misused or disclosed. In return for the Company making Confidential Information available to the Employee, to the fullest extent permitted by law, the Employee agrees that at all times to:

2.1.1. keep the Confidential Information secret and confidential;

2.1.2. not use or exploit the Confidential Information in any way except for the Purpose;

2.1.3. not directly or indirectly disclose or make available any Confidential Information in whole or in part to any person, except as expressly permitted by, and in accordance with this Agreement or the Employment Agreement;

2.1.4. not copy, reduce to writing or otherwise record the Confidential Information except as strictly necessary for the Purpose. Any such copies, reductions to writing and records shall be the property of the Company;

2.1.5. not use, reproduce, transform or store the Confidential Information in an externally accessible computer or electronic information retrieval system or transmit it in any form or by any means outside its usual place of business; and

2.1.6. keep a written record of any copies made of the Confidential Information.

2.2. Clause 2.1 shall not apply to any Confidential Information which the Employee can demonstrate:

2.2.1. is already in the public domain at the time of the disclosure other than by reason of or as a direct or indirect result of the disclosure by the Employee of any Confidential Information (except that any compilation of otherwise public information in a form not publicly known shall still be treated as Confidential Information);

2.2.2. it was, is or becomes available to the Employee on a lawful and non-confidential basis from a third party who, to the Employee’s knowledge, is not under any confidentiality obligation in respect of that information; or

2.2.3. the Parties agree in writing that the information is not confidential.

2.3. The Employee shall follow all security measures required by the Company to safeguard the Confidential Information from unauthorized access or use.

2.4. **Defend Trade Secret Act.** Pursuant to the Defend Trade Secrets Act of 2016, the Employee acknowledges that the Employee will not have criminal or civil liability to the

Company under any Federal or State trade secret law for the disclosure of a trade secret that (A) is made (i) in confidence to a Federal, State, or local government official, either directly or indirectly, or to an attorney and (ii) solely for the purpose of reporting or investigating a suspected violation of law; or (B) is made in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal. In addition, if the Employee files a lawsuit for retaliation by the Company for reporting a suspected violation of law, the Employee may disclose the trade secret to the Employee's attorney and may use the trade secret information in the court proceeding, if the Employee (X) files any document containing the trade secret under seal and (Y) does not disclose the trade secret, except pursuant to court order.

**3. Intellectual Property**

3.1. Any Invention Created by the Employee in the course of employment with Company or in connection with or in any way affecting or relating to, or capable of being used or adapted for use in connection with, the BI Platform or the products, services or business of the Company or any Group Company ("**Company Invention**") shall immediately be disclosed to the Company and shall automatically, on creation, vest absolutely in the Company or such Group Company as the Company may nominate for that purpose. Employee acknowledges that all original works of authorship which are made by the Employee (solely or jointly with others) within the scope of employment and which are protectable by copyright are "works made for hire," pursuant to United States Copyright Act (17 U.S.C., Section 101). To the extent that such rights do not automatically vest in the Company, the Employee hereby assigns, including by way of present assignment of future rights, and agrees to assign, all right, title, and interest in and to the Inventions and all Intellectual Property Rights therein to the Company with full title guarantee free from all encumbrances and third-party rights.

3.2. No provision in this Agreement requires the Employee to assign any of the Employee's rights, title or interest to an invention if that invention qualifies for exclusion under New York Labor Law § 203-f, which may be amended from time to time and which is incorporated by reference herein. As of January 1, 2024, the text of such code states in relevant part: "1. Any provision in an employment agreement which provides that an employee shall assign, or offer to assign, any of his or her rights in an invention to his or her employer shall not apply to an invention that the employee developed entirely on his or her own time without using the employer's equipment, supplies, facilities, or trade secret information except for those inventions that either: (a) relate at the time of conception or reduction to practice of the invention to the employer's business, or actual or demonstrably anticipated research or development of the employer; or (b) result from any work performed by the employee for the employer. 2. To the extent a provision in an employment agreement purports to require an employee to assign an invention otherwise excluded from being required to be assigned under subdivision one of this section, such provision is against the public policy of this state and shall be unenforceable."

3.3. The Employee shall (at the request and reasonable expense of the Company) sign all such documents and perform all such acts as may be required fully to vest all such rights in the Company (or its nominee). In the event the Company is unable for any reason, after reasonable effort, to secure the Employee's signature on any document needed in connection with the actions specified in Article 3, the Employee hereby irrevocably designates and appoints the Company and its duly authorized officers and agents as Employee's agent and attorney in fact, which appointment is coupled with an interest, to act for and on the Employee's behalf to execute, verify and file any such documents and to do all other lawfully permitted acts to further the purposes of the preceding paragraph with the same legal force and effect as if executed by the Employee.

3.4. The Employee waives irrevocably all moral rights (including any right to claim authorship of or credit), and all similar rights in other jurisdictions to the extent permitted in the relevant jurisdiction) in any works produced during the Employee’s employment in which copyright is vested in the Company or any Group Company whether by virtue of clause 3.1 or otherwise.

3.5. The Employee acknowledges that the Company in its sole and absolute discretion shall decide the extent, if any, of the protection sought in relation to the matters referred to in clause 3.1. Accordingly, the Employee shall not (whether during or after their employment) apply or join in applying for any patent, registered design, trade mark or other equivalent protection in connection with the matters listed in clause 3.1 without the prior written approval of the Company.

## 4. Mandatory disclosure

4.1. Subject to the provisions of clause 2, the Employee may disclose Confidential Information to the minimum extent required by:

4.1.1. an order of any court of competent jurisdiction or any regulatory, judicial, governmental or similar body or any taxation authority of competent jurisdiction;

4.1.2. the rules of any listing authority or stock exchange on which its shares are listed or traded; or

4.1.3. the laws or regulations of any country to which its affairs are subject.

4.2. Before the Employee discloses any Confidential Information pursuant to clause 4.1 it shall, to the extent permitted by law, give the Company as much notice of this disclosure as possible.

4.3. Where notice of such disclosure is not prohibited and is given in accordance with clause 4.1, the Employee shall take into account the Company's requests in relation to the content of this disclosure.

4.4. If the Employee is not permitted to inform the Company before Confidential Information is disclosed pursuant to section 4.1 it shall, to the extent permitted by law, inform the Company of the full circumstances of the disclosure and the information that has been disclosed as soon as reasonably practicable after such disclosure has been made.

## 5. Breach of Employee’s obligations

The Company will treat any breach of this Agreement as a disciplinary matter in accordance with the Company’s disciplinary procedure. If a disciplinary matter arises, the Company reserves the right to suspend the Employee in order to investigate their alleged misconduct.

## 6. Indemnity

The Employee shall indemnify the Company and any Group Company (each an “**Indemnified Person**”) against all liabilities, costs, expenses, damages and losses (including but not limited to any direct, indirect or consequential losses, loss of profit, loss of reputation and all interest, penalties and legal costs (calculated on a full indemnity basis) and all other reasonable professional costs and expenses) suffered or incurred by each Indemnified Person arising out of or in connection with any breach of this Agreement by the Employee.

**7. Duration of confidentiality obligations**

The Employee's obligations under this Agreement shall continue in full force and effect both during the Employee's employment and after it ends.

**8. Return or destruction of Confidential Information**

If so requested by the Company at any time by notice in writing to the Employee, the Employee shall promptly delete or destroy any copies of the Confidential information within their possession and confirm in writing to the Company that they have complied with the requirements of this clause 8.

**9. Reservation of rights and acknowledgement**

The Company reserves all rights in its Confidential Information. The disclosure of Confidential Information by the Company to the Employee does not give the Employee or any other person any license or other right in respect of any Confidential Information beyond the rights expressly set out in this Agreement.

**10. Inadequacy of damages**

Without prejudice to any other rights or remedies that the Company may have, the Employee acknowledges and agrees the Confidential Information is of such significant commercial value to the Company that damages alone would not be an adequate remedy for any breach of the terms of this Agreement. Accordingly, the Company shall be entitled to seek the remedies of injunctions, specific performance or other equitable relief for any threatened or actual breach of this Agreement by the Employee.

**11. No license**

The Employee understands that this Agreement does not, and shall not be construed to, grant the Employee any license or right of any nature with respect to any Intellectual Property Rights or other rights in any Confidential Information, materials, software, or other tools made available to them by the Company.

**12. Security and Monitoring**

The Employee acknowledges the Company's legitimate interest in monitoring its communication and electronic equipment including, without limitation, the Company's telephone, chat and e-mail systems, information stored on the Company's computer equipment (including all electronically stored information that is the property of the Company) and any other computer equipment or other device used by the Employee in the performance of the Employee's duties for the purpose of ensuring compliance with the Company's policies and with applicable laws and regulations.

**13. General**

13.1. Employee shall not assign, transfer, or subcontract any of its rights and obligations under this Agreement without the prior written consent of the Company. Any attempted assignment in violation of the foregoing is null and void.

13.2. This Agreement constitutes the entire agreement between the Parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.

13.3. No variation of this Agreement shall be effective unless it is in writing and signed by the Parties (or their authorized representatives).

13.4. No failure or delay by a Party to exercise any right or remedy provided under this Agreement or by law shall constitute a waiver of that or any other right or remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall prevent or restrict the further exercise of that or any other right or remedy.

13.5. If any provision or part-provision of this Agreement is or becomes invalid, illegal or unenforceable, it shall be deemed deleted, but that shall not affect the validity and enforceability of the rest of this Agreement.

13.6. If any provision or part-provision of this Agreement is deemed deleted under section 13.5, the Parties shall negotiate in good faith to agree a replacement provision that, to the greatest extent possible, achieves the intended commercial result of the original provision.

13.7. This Agreement may be executed in any number of counterparts, each of which when executed and delivered shall be an original, and all the counterparts together shall constitute one and the same instrument.

13.8. This Agreement and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the laws of the State of New York (without reference to its conflict of law principles) and the Parties irrevocably agree to the exclusive jurisdiction of the courts of New York City, New York.

The Parties have executed and delivered this Agreement on the date of the latest signature below.

**SIGNED** by **Chloe Seeley** for and on behalf of **CHECKOUT LLC**

DocuSigned by:
Chloe Seeley
687218FB87DB48C...

**SIGNED** by **GUILLAUME POUSAZ** for and on behalf of **CHECKOUT PAYMENTS GROUP LTD**

**SIGNED** by
**GUILLAUME POUSAZ**

**SIGNED** by
**Nicholas Schaffer**

DocuSigned by:
Nicholas Schaffer
6BA96124E8284B1...


OBSERVATIONS
This document is valid for all countries
unless otherwise endorsed (subject to the visa,
permit or other entry requirements of each country).
AUSTRALIA
PASSPORT
Type / Type
P
Code of issuing State / Code de l'Etat émetteur
AUS
Document No.
RA2813998
Family name / Nom
SCHAFFER
Given names / Prénoms
NICHOLAS PAUL WOLF
Nationality / Nationalité
AUSTRALIAN
Date of birth / Date de naissance
20 MAY 1995
Sex / Sexe
M
Place of birth / Lieu de naissance
CAMPERDOWN
Date of issue / Date de délivrance
27 APR 2023
Date of expiry / Date d'expiration
27 APR 2033
Authority / Autorité
AUSTRALIA
Holder's signature / Signature du titulaire
P<AUSSCHAFFER<<NICHOLAS<PAUL<WOLF<<<<<<<<<<<
RA28139981AUS9505209M3304271<BX583087P<<<<46
Dolby Vision Atmos
YOGA
eSupport
call student
~~

APPLICATION FOR RENTAL

# Rental Application for **685 First Ave**

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

| **Apartment - SELECTED** | | | |
|---|---|---|---|
| **Apartment #** | **Move-In Date** | **Security Deposit** | **Rental Rate** |
| 11C | February 19, 2025 | $8,800.00 | $8,800.00 |

| **APPLICANT INFORMATION** | | | | |
|---|---|---|---|---|
| **LAST NAME** | **FIRST NAME** | | **M.I.** | **SUFFIX** |
| Tanous | Bruce | | S. | |
| **SSN** | **BIRTH DATE** | **PHONE - TYPE** | | |
| ***-**-**** | 4/21/1955 | (703) 888 - 8162 - Mobile | | |
| **EMAIL** | | | | |
| btanous@gmail.com | | | | |

| **CURRENT ADDRESS** | | | | |
|---|---|---|---|---|
| **STREET ADDRESS** | | **CITY** | **STATE** | **ZIP** |
| 5823 Bent Twig Road | | McLean | VA | 22101 |
| **MOVE IN DATE** | **MOVE OUT DATE** | **MONTHLY RENT** | | |
| | current | $487,000.00 / Mo. | | |

| **EMPLOYMENT & INCOME INFORMATION** | | | |
|---|---|---|---|
| **OCCUPATION** | **EMPLOYER/COMPANY** | | |
| managing director | JP Morgan | | |
| **SUPERVISOR** | **SUPERVISOR PHONE** | **SALARY** | **START DATE** |
| Scott Canuel | (202) 533 - 2100 | $500,000.00/Yr. | |
| **EMPLOYER ADDRESS** | **CITY** | **STATE** | **ZIP** |
| 875 15th St | Washington | DC | 20005 |

| **BACKGROUND INFORMATION** | |
|---|---|
| **Have you ever filed for bankruptcy?** | **Have you ever willfully refused to pay rent when due?** |
| NO | NO |
| **Have you ever been evicted from a tenancy or left owing money?** | **Have you ever been convicted of a crime?** |
| NO | NO |
| **Preferred Mailing Address:** | |
| 5823 Bent Twig Road, McLean, VA 22101 - 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 Bruce S. Tanous (Guarantor)*

**Signed by Bruce S. Tanous**
Fri Jan 17 2025 10:36:17 PM EST
Key: C827CDEF; IP Address: 173.79.14.195

Bruce S. Tanous *(Guarantor)* *Date*

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

**Application Fee - Charge Details**

| Name on Card | Account Number | Reference Number | Authorized |
|---|---|---|---|
| Bruce Tanous | XXXXXXXXXXXX9431 | 15449822 | $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 Bruce S. Tanous (Guarantor)

| 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 Bruce S. Tanous (Guarantor): 847**

| | | Importance | Result |
|---|---|---|---|
| AI Score | | Pass/Fail | |
| Total annual income to rent ratio exceeds 80.0 | | 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 | |
| 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) | $500,000.00 |
| Total **verified** annual income | Pending |
| Total **verified** combined annual income to rent ratio | Pending (based on rent of $8,800.00) |
| Total number of accounts | 20 |
| Accounts with no late payments | 20 (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 | $615,325.00 ($0.00 past due) |
| Outstanding revolving debt | $93,870.00 (7% of limit) ($0.00 past due) |
| Outstanding loan balance | $521,455.00 ($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:** | Bruce S. Tanous (Guarantor) | BRUCE S. TANOUS |
| **SSN:** | ***-**-**** | ***-**-**** |
| **Birth Date:** | 4/**/1955 | 4/**/1955 |

| Addresses | From Application | From Equifax |
|---|---|---|
| | 5823 Bent Twig Road<br>McLean, VA 22101 - US | 5823 BENT TWIG RD.<br>MCLEAN, VA 22101 (Applicant)<br>Reported 1/2025<br><br>6647 FAIRFAX RD.<br>CHEVY CHASE, MD 20815 (Applicant)<br>Reported 6/2018<br><br>2230 GEORGE C MARSHALL DR.<br>FALLS CHURCH, VA 22043 (Applicant)<br>Reported 6/2018 |

| Employment | From Application | From Equifax |
|---|---|---|
| **Applicant:** | managing director<br>JP Morgan<br>$500,000.00/Yr. Total annual Income: $500,000.00 | ASB CAPTIAL MGMNT<br>US DEPT OF COMMERCE<br>VICE PRESIDENT<br>ASHTON GROUP |

**Criminal and Other Public Records**

| Requested For | Location Searched | Period Searched | Requested | Returned |
|---|---|---|---|---|
| Bruce S. Tanous (Guarantor) | Multistate Search | 1/21/2018 - 1/21/2025 | 1/21/2025 | 1/21/2025 |

**Results**
*No Records Found*

**National Sex Offender Registry History**

| Requested For | Date Requested | Date Returned |
|---|---|---|
| Bruce S. Tanous (Guarantor) | 1/21/2025 | 1/21/2025 |

**Results**
*No Records Found*

## Restricted Person Search

| Requested For | Requested | Returned |
|---|---|---|
| Bruce S. Tanous | 1/21/2025 | 1/21/2025 |

**Results**
*No Records Found*

## Risk Models

### From RealPage

| Risk Model Name | Score | Score Factors |
|---|---|---|
| RealPage AI Score (Applicant) | 847 | Tradeline scoring<br>Debt-to-income ratio<br>Credit Score<br>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) | 798 | Total of all balances on bankcard or revolving accounts is too high<br>The balances on your accounts are too high compared to loan amounts<br>You have too many inquiries on your credit report.<br>The date that you opened your oldest account is too recent |

**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 - HOME LENDING (Applicant)

| Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|
| 2/2013 | 12/2024 | | | | | $486,155.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $5,133.00 | $700,000.00 | MORTGAGE | Rate/Status 1: Pays account as agreed |

**Payment History**

| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1/25 | | 11/24 | | 9/24 | | 7/24 | | 5/24 | | 3/24 | | 1/24 | | 11/23 | | 9/23 | | 7/23 | | 5/23 | | 3/23 | |

**Account Name**
PNC MORTGAGE (Applicant)

| Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|
| 11/2019 | 12/2024 | | | | | $75,115.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $645.00 | $143,893.00 | OVERDRAFT RESERVE | VARIABLE/ADJUSTABLE RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1/25 | | 11/24 | | 9/24 | | 7/24 | | 5/24 | | 3/24 | | 1/24 | | 11/23 | | 9/23 | | 7/23 | | 5/23 | | 3/23 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| STELLANTIS FINANCIAL (Applicant) | 9/2024 | 11/2024 | | | | | $29,932.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $787.00 | $33,083.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

**Payment History**

| | | |
|---|---|---|
| 0 | 0 | 0 |
| 12/24 | | 10/24 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB CARD SERVICES (Applicant) | 6/2018 | 11/2024 | | | | | $18,755.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $187.00 | $29,777.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| HYUNDAI MOTOR FINANC (Applicant) | 6/2022 | 11/2024 | | | | | $5,368.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $1,073.00 | $38,651.00 | 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 |
| 12/24 | | 10/24 | | 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| PNC MORTGAGE (Applicant) | 10/2010 | 10/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $204,284.00 | OVERDRAFTRESERVE | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>VARIABLE/ADJUSTABLE RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12/19 | | 10/19 | | 8/19 | | 6/19 | | 4/19 | | 2/19 | | 12/18 | | 10/18 | | 8/18 | | 6/18 | | 4/18 | | 2/18 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BANK OF AMERICA (Applicant) | 3/2016 | 10/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $48,449.00 | 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 |
| 11/19 | | 9/19 | | 7/19 | | 5/19 | | 3/19 | | 1/19 | | 11/18 | | 9/18 | | 7/18 | | 5/18 | | 3/18 | | 1/18 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BMW FINANCIAL SERVIC (Applicant) | 11/2019 | 4/2022 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $44,982.00 | INSTALLMENT | LEASE - EARLY TERMINATION<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6/22 | | 4/22 | | 2/22 | | 12/21 | | 10/21 | | 8/21 | | 6/21 | | 4/21 | | 2/21 | | 12/20 | | 10/20 | | 8/20 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB AUTO FINANCE (Applicant) | 6/2013 | 5/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $29,997.00 | INSTALLMENT | FIXED RATE Rate/Status 1: Pays account as agreed |

**Payment History**

| 6/19 | | 4/19 | | 2/19 | | 12/18 | | 10/18 | | 8/18 | | 6/18 | | 4/18 | | 2/18 | | 12/17 | | 10/17 | | 8/17 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| GS LOAN SRVC/SUNTRUS (Applicant) | 4/2021 | 6/2022 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $23,168.00 | INSTALLMENT | FIXED RATE Rate/Status 1: Pays account as agreed |

**Payment History**

| 12/22 | | 10/22 | | 8/22 | | 6/22 | | 4/22 | | 2/22 | | 12/21 | | 10/21 | | 8/21 | | 6/21 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CITICARDS CBNA (Applicant) | 7/2004 | 10/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $13,845.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed |

**Payment History**

| 6/20 | | 4/20 | | 2/20 | | 12/19 | | 10/19 | | 8/19 | | 6/19 | | 4/19 | | 2/19 | | 12/18 | | 10/18 | | 8/18 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| AMERICAN EXPRESS (Applicant) | 7/2004 | 5/2016 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $9,245.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| SYNCB/RHEEM-KWIK COM (Applicant) | 10/2019 | 2/2021 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $7,969.00 | REVOLVING | ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed |

**Payment History**

| 7/23 | | 5/23 | | 3/23 | | 1/23 | | 11/22 | | 9/22 | | 7/22 | | 5/22 | | 3/22 | | 1/22 | | 11/21 | | 9/21 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| WELLS FARGO CARD SER (Applicant) | 9/2009 | 12/2010 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $6,726.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BANK OF AMERICA (Applicant) | 3/1990 | 3/2013 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $6,065.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BESTBUY/CBNA (Applicant) | 12/2012 | 1/2017 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $2,395.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12/19 | | 10/19 | | 8/19 | | 6/19 | | 4/19 | | 2/19 | | 12/18 | | 10/18 | | 8/18 | | 6/18 | | 4/18 | | 2/18 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BROOKS BROTHERS / CB (Applicant) | 10/2013 | 1/2019 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $1,492.00 | REVOLVING | ACCOUNT CLOSED BY CREDIT GRANTOR<br>Rate/Status 1: Pays account as agreed | | | |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5/23 | | 3/23 | | 1/23 | | 11/22 | | 9/22 | | 7/22 | | 5/22 | | 3/22 | | 1/22 | | 11/21 | | 9/21 | | 7/21 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MACYS/DSNB (Applicant) | 12/1995 | 2/2012 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $452.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| TD BANK USA/TARGET C (Applicant) | 8/2013 | 9/2013 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $337.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| SYNCBPAYPALEXTRAS (Applicant) | 9/2008 | | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $0.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed | | | |

| Previous Credit Inquiries | |
|---|---|
| **From Equifax** | |
| 12/2024 | HYUNDAI MOTOR FINANC (Applicant) |
| 9/2024 | STELLANTIS FINANCIAL (Applicant) |

| Consumer Narratives |
|---|
| **From Equifax** |
| (From Applicant, 6/1/2018) FRAUD VICTIM. "EXTENDED ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME 7038410430 EVENING 7038410430 |

*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<br>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<br>1700 G Street, N.W.<br>Washington, DC 20552<br>b. Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357 |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>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.<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br>d. National Credit Union Administration<br>Office of Consumer Financial Protection (OCFP)<br>Division of Consumer Compliance Policy and Outreach<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street, S.W.<br>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<br>United States Small Business Administration<br>409 Third Street, S.W., Suite 8200<br>Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission<br>100 F Street, N.E.<br>Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(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.

Control number
134833998836

Employer identification number EIN
13-4994650

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

Employer's name, address and ZIP code
JPMorgan Chase Bank, National Association
1111 Polaris Parkway
Columbus, OH 43240

Employee's social security number
578-62-9427

| | |
|---|---|
| 1 Wages, tips, other compensation<br>434513.11 | 2 Federal income tax withheld<br>97362.18 |
| 3 Social security wages<br>168600.00 | 4 Social security tax withheld<br>10453.20 |
| 5 Medicare wages and tips<br>464513.11 | 6 Medicare tax withheld<br>9116.06 |
| 10 Dependent care benefits | 11 Nonqualified plans |

7 Social security tips

8 Allocated tips

Employee's first name and init Last name Suffix
Bruce S Tanous
5823 Bent Twig Rd
McLean, VA 22101

| | |
|---|---|
| 12a C | 762.00 |
| 12b D | 30000.00 |
| 12c DD | 20177.04 |
| 12d | |

13 Statutory Employee ☐
Retirement Plan ☒
Third-party sick pay ☐

14 Other
NY State Wages 536.62

Employee's address and ZIP code

| 15 State | Employer's state ID number | 16 State wages, tips etc. | 17 State income tax | 18 Local wages, tips etc. | 19 Local income tax | 20 Locality name |
|---|---|---|---|---|---|---|
| NC | 600312999 | 1072.11 | 27.00 | | | |
| NY | 1349946501 | 434513.11 | 9.55 | | | |

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

---

Form W-2 Wage and Tax Statement 2024 OMB No. 1545-0008 Department of the Treasury - Internal Revenue Service

Control number
134833998836

Employer identification number EIN
13-4994650

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

Employer's name, address and ZIP code
JPMorgan Chase Bank, National Association
1111 Polaris Parkway
Columbus, OH 43240

Employee's social security number
578-62-9427

| | |
|---|---|
| 1 Wages, tips, other compensation<br>434513.11 | 2 Federal income tax withheld<br>97362.18 |
| 3 Social security wages<br>168600.00 | 4 Social security tax withheld<br>10453.20 |
| 5 Medicare wages and tips<br>464513.11 | 6 Medicare tax withheld<br>9116.06 |
| 10 Dependent care benefits | 11 Nonqualified plans |

7 Social security tips

8 Allocated tips

Employee's first name and init Last name Suffix
Bruce S Tanous
5823 Bent Twig Rd
McLean, VA 22101

| | |
|---|---|
| 12a C | 762.00 |
| 12b D | 30000.00 |
| 12c DD | 20177.04 |
| 12d | |

13 Statutory Employee ☐
Retirement Plan ☒
Third-party sick pay ☐

14 Other
NY State Wages 536.62

Employee's address and ZIP code

| 15 State | Employer's state ID number | 16 State wages, tips etc. | 17 State income tax | 18 Local wages, tips etc. | 19 Local income tax | 20 Locality name |
|---|---|---|---|---|---|---|
| NC | 600312999 | 1072.11 | 27.00 | | | |
| NY | 1349946501 | 434513.11 | 9.55 | | | |

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

---

Form W-2 Wage and Tax Statement 2024 OMB No. 1545-0008 Department of the Treasury - Internal Revenue Service

Control number
134833998836

Employer identification number EIN
13-4994650

**Copy 1, To Be Filed With Employee's State, City, or Local Income Tax Return**

Employer's name, address and ZIP code
JPMorgan Chase Bank, National Association
1111 Polaris Parkway
Columbus, OH 43240

Employee's social security number
578-62-9427

| | |
|---|---|
| 1 Wages, tips, other compensation<br>434513.11 | 2 Federal income tax withheld<br>97362.18 |
| 3 Social security wages<br>168600.00 | 4 Social security tax withheld<br>10453.20 |
| 5 Medicare wages and tips<br>464513.11 | 6 Medicare tax withheld<br>9116.06 |
| 10 Dependent care benefits | 11 Nonqualified plans |

7 Social security tips

8 Allocated tips

Employee's first name and init Last name Suffix
Bruce S Tanous
5823 Bent Twig Rd
McLean, VA 22101

| | |
|---|---|
| 12a C | 762.00 |
| 12b D | 30000.00 |
| 12c DD | 20177.04 |
| 12d | |

13 Statutory Employee ☐
Retirement Plan ☒
Third-party sick pay ☐

14 Other
NY State Wages 536.62

Employee's address and ZIP code

| 15 State | Employer's state ID number | 16 State wages, tips etc. | 17 State income tax | 18 Local wages, tips etc. | 19 Local income tax | 20 Locality name |
|---|---|---|---|---|---|---|
| NC | 600312999 | 1072.11 | 27.00 | | | |
| NY | 1349946501 | 434513.11 | 9.55 | | | |

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

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Form W-2 Wage and Tax Statement 2024 OMB No. 1545-0008 Department of the Treasury - Internal Revenue Service

Control number
134833998836

Employer identification number EIN
13-4994650

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

Employer's name, address and ZIP code
JPMorgan Chase Bank, National Association
1111 Polaris Parkway
Columbus, OH 43240

Employee's social security number
578-62-9427

| | |
|---|---|
| 1 Wages, tips, other compensation<br>434513.11 | 2 Federal income tax withheld<br>97362.18 |
| 3 Social security wages<br>168600.00 | 4 Social security tax withheld<br>10453.20 |
| 5 Medicare wages and tips<br>464513.11 | 6 Medicare tax withheld<br>9116.06 |
| 10 Dependent care benefits | 11 Nonqualified plans |

7 Social security tips

8 Allocated tips

Employee's first name and init Last name Suffix
Bruce S Tanous
5823 Bent Twig Rd
McLean, VA 22101

| | |
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| NY | 1349946501 | 434513.11 | 9.55 | | | |

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# Account Summary

| | Account Number | Beginning Net Market Value | Ending Net Market Value | Change In Value | Start on Page |
|---|---|---|---|---|---|
| **Investment Account(s)** | | | | | |
| BRUCE S TANOUS - EST PRCDS | C248[redacted] | 860,539.02 | 830,427.82 | (30,111.20) | 4 |
| BRUCE S TANOUS INH IRA | C26[redacted] | 43,353.92 | 40,042.56 | (3,311.36) | 14 |
| BRUCE S TANOUS TOD<br>JPM 1-10 Year Municipal Ladder<br>JPMorgan Chase Bank, N.A. | T11[redacted] | 272,848.84 | 271,057.17 | (1,791.67) | 23 |
| BRUCE S TANOUS TOD LORI J MACIULLA | W73[redacted] | 1,735,503.01 | 1,728,303.52 | (7,199.49) | 36 |
| **Total Value** | | **$2,912,244.79** | **$2,869,831.07** | **($42,413.72)** | |

This account summary is provided for informational purposes and includes assets at different entities.

(1) Assets held at JPMorgan Chase Bank, N.A., except for exchange-listed options, which are held at J.P. Morgan Securities LLC ("JPMS"). The Asset Account Statement reflects brokerage transactions executed through JPMS, see "Portfolio Activity Detail." Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.

Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account

## Client News

**2024 Year-End Tax Form 1099**

Beginning on February 13, 2025, your 2024 Consolidated Forms 1099 Tax Reporting Statement (the "Form") will be available online. If you have not elected to receive the Form through eDelivery, your Form will be mailed shortly thereafter. Please keep in mind that pending financial industry updates may slightly delay the delivery of your Form 1099 until February 27, 2025. If you have any questions, please contact your J.P. Morgan team.

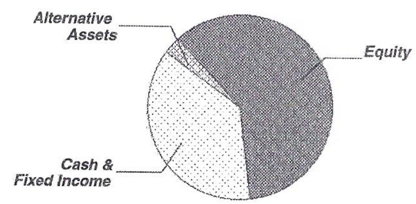
For the Period 12/1/24 to 12/31/24

# Consolidated Summary

## INVESTMENT ACCOUNTS

| Asset Allocation | Beginning Market Value | Ending Market Value | Change In Value | Estimated Annual Income | Current Allocation |
|---|---|---|---|---|---|
| Equity | 1,781,407.72 | 1,748,994.76 | (32,412.96) | 30,569.56 | 61% |
| Alternative Assets | 50,026.94 | 49,994.34 | (32.60) | | 2% |
| Cash & Fixed Income | 1,071,098.94 | 1,062,435.75 | (8,663.19) | 45,077.35 | 37% |
| **Market Value** | **$2,902,533.60** | **$2,861,424.85** | **($41,108.75)** | **$75,646.91** | **100%** |
| Accruals | 9,711.19 | 8,406.22 | (1,304.97) | | |
| **Market Value with Accruals** | **$2,912,244.79** | **$2,869,831.07** | **($42,413.72)** | | |

**Asset Allocation**




| Portfolio Activity | Current Period Value | Year-to-Date Value |
|---|---|---|
| **Beginning Market Value** | **2,902,533.60** | **1,470,342.88** |
| Net Contributions/Withdrawals | (14,925.29) | 865,976.96 |
| Income & Distributions | 8,731.99 | 48,913.00 |
| Change in Investment Value | (34,915.45) | 476,192.01 |
| **Ending Market Value** | **$2,861,424.85** | **$2,861,424.85** |
| Accruals | 8,406.22 | 8,406.22 |
| **Market Value with Accruals** | **$2,869,831.07** | **$2,869,831.07** |

The Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management accounts at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Securities LLC ("JPMS"). Brokerage, including Self-Directed Investing Accounts, or margin accounts are non-discretionary and all investment decisions are authorized or initiated by you. J.P. Morgan does not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing or Custody-Only Retirement Account. JPMS does not provide investment management advice on asset allocation or investment management services, nor do its personnel take discretion over any of your accounts. Such advice and services are provided exclusively by the Bank. The Bank and JPMS do not provide tax or legal advice.

VA, USA

# Virginia DRIVER'S LICENSE

Customer identifier
**A23868142**

Name
TANOUS
BRUCE,SCHUYLER

Address
5823 BENT TWIG RD
MCLEAN, VA 22101-1807

Sex
M

Class
D

Date of birth
**04/21/1955**

Eyes
BRO

Endorsements
NONE

Iss REN
05/14/2018

Height
5FT 7IN

Restrictions
C

Exp
**04/21/2026**

Organ Donor

DD 080928459

www.dmvNow.com

Class:
D Operator DL

Restrictions:
C Corrective lenses

00601 011723658 87

V1.0

DRIVER'S LICENSE DRIVER'S LICENSE