APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION			
LAST NAME Rodionova	**FIRST NAME** janet	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 8/26/1994	**PHONE - TYPE** (860) 751 - 9536 - Mobile	
EMAIL yrodionova26@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 625 west 57th street 1122	**CITY** New York	**STATE** NY	**ZIP** 10019
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $8,200.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Data Integrations Manager	**EMPLOYER/COMPANY** CITI		
SUPERVISOR Noah Halkins	**SUPERVISOR PHONE** (571) 242 - 3847	**SALARY** $220,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 388 Greenwich Street	**CITY** New York	**STATE** NY	**ZIP** 10013

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO
Preferred Mailing Address: 625 west 57th street 1122, New York, NY 10019 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

Initials: J.R. 412F4BFB

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by janet Rodionova*

Signed by janet Rodionova
Sat Mar 8 2025 06:27:07 PM EST
Key: 412F4BFB; IP Address: 47.230.30.133

janet Rodionova *(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**
brendan bader	XXXXXXXXXXXX1002	15613689	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: J.R. 412F4BFB

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION				
LAST NAME Bader	**FIRST NAME** Brendan		**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 9/16/1991	**PHONE - TYPE** (203) 313 - 8285 - Mobile		
EMAIL bpbader@yahoo.com				

CURRENT ADDRESS				
STREET ADDRESS 625 west 57th street 1122		**CITY** New York	**STATE** NY	**ZIP** 10019
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $8,200.00 / Mo.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Director of Equity Trading	**EMPLOYER/COMPANY** Keefe, Bruyette, and Woods		
SUPERVISOR Andy Granger	**SUPERVISOR PHONE** (212) 887 - 4751	**SALARY** $315,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 787 7th Ave	**CITY** New York	**STATE** NY	**ZIP** 10019

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO
Preferred Mailing Address: 625 west 57th street 1122, New York, NY 10019 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

Initials: B.B. CE81054B

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Brendan Bader*

Signed by Brendan Bader
Sat Mar 8 2025 06:21:37 PM EST
Key: CE81054B; IP Address: 47.230.30.133

Brendan Bader *(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**
brendan bader	XXXXXXXXXXXX1002	15613653	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: B.B. CE81054B

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 Janet Rodionova

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 Janet Rodionova: 833

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$220,000.00
Total **verified** annual income	$143,669.40
Total **verified** combined annual income to rent ratio	41.32 (based on rent of $11,069.26)
Total number of accounts	12
Accounts with no late payments	11 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$15,819.00 ($0.00 past due)
Outstanding revolving debt	$2,238.00 (4% of limit) ($0.00 past due)
Outstanding loan balance	$13,581.00 ($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:	Janet Rodionova	JANET RODIONOVA
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1994	8/**/1994

Addresses	From Application	From Equifax
	625 west 57th street 1122 New York, NY 10019 - US	PO BOX 1007 ROCKY HILL, CT 06067 (Applicant) Reported 3/2025 625 W 57TH ST. 1122 NEW YORK, NY 10019 (Applicant) Reported 3/2025 3000 OCEAN PKWY 9L BROOKLYN, NY 11235 (Applicant) Reported 2/2025 11 S MAIN ST. 15 WEST HARTFORD, CT 06107 (Applicant) Reported 2/2025 32 CHURCH ST. ROCKY HILL, CT 06067 (Applicant) Reported 12/2019 32 BRIAN LN. AVON, CT 06001 (Applicant) Reported 11/2018

Employment	From Application	From Equifax
Applicant:	Data Integrations Manager CITI $220,000.00/Yr. Total annual Income: $220,000.00	

Income Verifications

Requested For Janet Rodionova		**Requested Date** 3/8/2025	
Date 3/8/2025	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $35,917.36	**Verified Annual Income** $143,669.41 *Income amount used in scoring
Bank Institution Chase	**Account Type** Checking	**Account Holder** JANET RODIONOVA	**Total Deposits (90 Days)** $35,917.37
Date 12/20/2024	**Income Source** CITI PAYROLL5447 EDI PAYMNT PPD ID: 1135266470		**Amount** $4,441.58
Date 1/3/2025	**Income Source** CITI PAYROLL5447 EDI PAYMNT PPD ID: 1135266470		**Amount** $3,218.25
Date 1/17/2025	**Income Source** CITI PAYROLL5447 EDI PAYMNT PPD ID: 1135266470		**Amount** $3,218.26
Date 1/31/2025	**Income Source** CITI PAYROLL5447 EDI PAYMNT PPD ID: 1135266470		**Amount** $14,971.57
Date 1/31/2025	**Income Source** CITI PAYROLL5447 EDI PAYMNT PPD ID: 1135266470		**Amount** $3,413.87
Date 2/14/2025	**Income Source** CITI PAYROLL5447 EDI PAYMNT PPD ID: 1135266470		**Amount** $3,326.92
Date 2/28/2025	**Income Source** CITI PAYROLL5447 EDI PAYMNT PPD ID: 1135266470		**Amount** $3,326.92

From RealPage

Requested For Janet Rodionova Requested Date 3/10/2025	**Employer** CITI	**Position Held** Data Integrations Manager	**Annual Salary** $220,000.00	**Supervisor** Noah Halkins (571) 242 - 3847
	Results Pending			

Bank Verifications

From RealPage

Requested For Janet Rodionova Requested Date 3/10/2025	**Bank Name**	**Account Number**	**Results** Pending	

Criminal and Other Public Records

Requested For Janet Rodionova	**Location Searched** Multistate Search	**Period Searched** 3/10/2018 - 3/10/2025	**Requested** 3/10/2025	**Returned** 3/10/2025
Results *No Records Found*				

National Sex Offender Registry History

Requested For Janet Rodionova	**Date Requested** 3/10/2025	**Date Returned** 3/10/2025
Results *No Records Found*		

Restricted Person Search

Requested For janet Rodionova	**Requested** 3/10/2025	**Returned** 3/10/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	833	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	783	Lack of sufficient credit history on bankcard or revolving accounts You have too many delinquent or derogatory accounts Lack of sufficient relevant first mortgage account information 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	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2014	12/2024				$0.00	$3,549.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/25		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
DEPT OF ED/AIDVANTAG (Applicant)	8/2015	12/2024				$0.00	$3,540.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/25		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
DEPT OF ED/AIDVANTAG (Applicant)	8/2012	12/2024				$0.00	$2,164.00

Monthly Payment	High Credit	Type	Comments
	$3,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/25		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
DEPT OF ED/AIDVANTAG (Applicant)	8/2012	12/2024				$0.00	$1,693.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/25		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
JPMCB CARD SERVICES (Applicant)	7/2019	2/2025					$1,513.00

Monthly Payment	High Credit	Type	Comments
$40.00	$6,757.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2014	12/2024				$0.00	$1,363.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/25		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
DEPT OF ED/AIDVANTAG (Applicant)	8/2015	12/2024				$0.00	$1,272.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/25		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
AMERICAN EXPRESS (Applicant)	7/2017	1/2025					$725.00

Monthly Payment	High Credit	Type	Comments
$40.00	$2,972.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	1/2014	2/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$9,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	8/2013	7/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,345.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BOSTON UNIVERSITY (Applicant)	9/2012	1/2020	1	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18	
0	0	0	2	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
BANK OF AMERICA (Joint)	8/2013	7/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$984.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

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 Brendan Bader

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 Brendan Bader: 762

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$315,000.00
Total **verified** annual income	$313,737.00
Total **verified** combined annual income to rent ratio	41.32 (based on rent of $11,069.26)
Total number of accounts	12
Accounts with no late payments	10 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (0 unpaid past due)
Accounts paid 60-89 days past due	1 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$22,224.00 ($0.00 past due)
Outstanding revolving debt	$22,224.00 (34% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Brendan Bader	BRENDAN P. BADER
SSN:	***-**-****	***-**-****
Birth Date:	9/**/1991	9/**/1991

Addresses	From Application	From Equifax
	625 west 57th street 1122 New York, NY 10019 - US	625 W 57TH ST. 2201 NEW YORK, NY 10019 (Applicant) Reported 2/2025 11 S MAIN ST. WEST HARTFORD, CT 06107 (Applicant) Reported 6/2022 1 CHRISTIE PL. 406W SCARSDALE, NY 10583 (Applicant) Reported 10/2020 PO BOX 515 SCARSDALE, NY 10583 (Applicant) Reported 8/2019 7 BROADVIEW RD. BROOKFIELD, CT 06804 (Applicant) Reported 7/2018 146 LOOMIS DR. WEST HARTFORD, CT 06107 (Applicant) Reported 8/2017

Employment	From Application	From Equifax
Applicant:	Director of Equity Trading Keefe, Bruyette, and Woods $315,000.00/Yr. Total annual Income: $315,000.00	

Income Verifications

Requested For Brendan Bader		**Requested Date** 3/8/2025	
Date 3/8/2025	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $78,434.25	**Verified Annual Income** $313,737.00 *Income amount used in scoring
Bank Institution Wells Fargo	**Account Type** Checking	**Account Holder** BRENDAN P BADER CHRISTOPHER F BADER	**Total Deposits (90 Days)** $78,434.25
Bank Institution Wells Fargo	**Account Type** Savings	**Account Holder** BRENDAN P BADER CHRISTOPHER F BADER	**Total Deposits (90 Days)** $0.00

Date	**Income Source**	**Amount**
12/13/2024	KEEFE BRUYETTE Direct Dep 250303 XXXXX5900 Bader Brendan	$5,842.94
12/31/2024	KEEFE BRUYETTE Direct Dep 250303 XXXXX5900 Bader Brendan	$5,826.26
1/9/2025	KEEFE BRUYETTE Direct Dep 250303 XXXXX5900 Bader Brendan	$3,943.18
1/15/2025	KEEFE BRUYETTE Direct Dep 250303 XXXXX5900 Bader Brendan	$3,932.10
1/31/2025	KEEFE BRUYETTE Direct Dep 250303 XXXXX5900 Bader Brendan	$3,932.10
2/14/2025	KEEFE BRUYETTE Direct Dep 250303 XXXXX5900 Bader Brendan	$3,932.10
2/28/2025	KEEFE BRUYETTE Direct Dep 250303 XXXXX5900 Bader Brendan	$3,932.11
3/6/2025	KEEFE BRUYETTE Direct Dep 250303 XXXXX5900 Bader Brendan	$47,093.46

From RealPage

Requested For Brendan Bader Requested Date 3/10/2025	**Employer** Keefe, Bruyette, and Woods	**Position Held** Director of Equity Trading	**Annual Salary** $315,000.00	**Supervisor** Andy Granger (212) 887 - 4751
	Results Pending			

Criminal and Other Public Records

Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
Brendan Bader	Multistate Search	3/10/2018 - 3/10/2025	3/10/2025	3/10/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	**Date Requested**	**Date Returned**
Brendan Bader	3/10/2025	3/10/2025

Results
No Records Found

Restricted Person Search

Requested For	**Requested**	**Returned**
Brendan Bader	3/10/2025	3/10/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	762	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	716	You have either very few loans or too many loans with recent delinquencies Total of all balances on bankcard or revolving accounts is too high You have too many delinquent or derogatory accounts Lack of sufficient credit history on bankcard or revolving accounts

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	2/2023	1/2025					$21,112.00

Monthly Payment	High Credit	Type	Comments
	$21,112.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Applicant)	1/2015	1/2025	3	0	0		$1,112.00

Monthly Payment	High Credit	Type	Comments
$25.00	$2,834.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
US BANK (Applicant)	9/2016	8/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$13,764.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18		11/17	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	3/2010	6/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,552.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Joint)	9/2017	6/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,503.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2011	7/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2010	7/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Applicant)	12/2012	10/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,608.00	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
WFFNB/RAYMOUR & FLAN (Applicant)	6/2014	7/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$902.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/JCREW (Applicant)	7/2019	2/2020	1	1	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$170.00	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
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
SYNCB/BANANA REP DC (Applicant)	1/2016	1/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$62.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/BANANA REPUBLI (Applicant)	7/2016	7/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$60.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

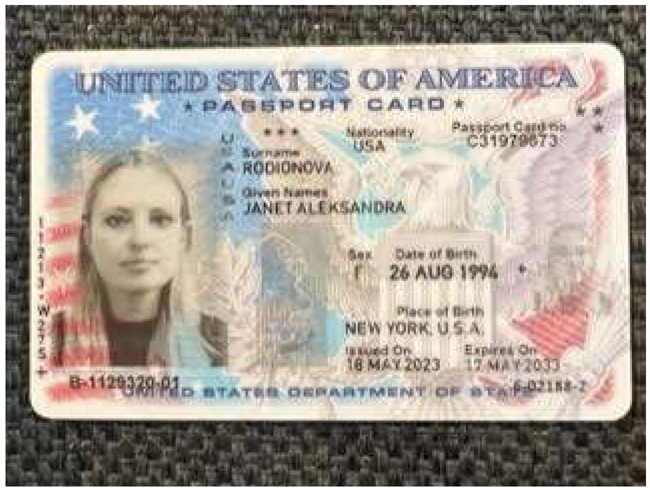
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

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

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

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


UNITED STATES OF AMERICA
PASSPORT CARD
Nationality
USA
Surname
RODIONOVA
Given Names
JANET ALEKSANDRA
Sex
F
Date of Birth
26 AUG 1994
Place of Birth
NEW YORK, U.S.A.
Issued On
18 MAY 2023
Expires On
17 MAY 2033
UNITED STATES DEPARTMENT OF STATE

UNITED STATES OF AMERICA

★ PASSPORT CARD ★

USAUSA

Nationality
USA

Passport Card no.
C31979673

Surname
RODIONOVA

Given Names
JANET ALEKSANDRA

Sex
F

Date of Birth
26 AUG 1994

Place of Birth
NEW YORK, U.S.A.

Issued On
18 MAY 2023

Expires On
17 MAY 2033

11213-W27S

B-1129320-01

6-02188-2

UNITED STATES DEPARTMENT OF STATE

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2024
OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning ______, 2024, ending ______, 20 ___ | See separate instructions.

Your first name and middle initial	Last name	Your social security number
Janet A	Rodionova	057 84 1088
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
3 Stoneleigh		6C
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Bronxville	NY	107082638
Foreign country name	Foreign province/state/county	Foreign postal code

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

Filing Status
Check only one box.

☒ Single
☐ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)

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

☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): ______

Digital Assets
At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

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

Age/Blindness **You:** ☐ Were born before January 2, 1960 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1960 ☐ Is blind

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
			☐	☐
			☐	☐
			☐	☐
			☐	☐

Income

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

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)		1a	211,269.
b	Household employee wages not reported on Form(s) W-2		1b	
c	Tip income not reported on line 1a (see instructions)		1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		1d	
e	Taxable dependent care benefits from Form 2441, line 26		1e	
f	Employer-provided adoption benefits from Form 8839, line 29		1f	
g	Wages from Form 8919, line 6		1g	
h	Other earned income (see instructions)		1h	0.
i	Nontaxable combat pay election (see instructions)	1i		
z	Add lines 1a through 1h		1z	211,269.

Attach Sch. B if required.

2a	Tax-exempt interest	2a	0.	b	Taxable interest	2b	796.
3a	Qualified dividends	3a	825.	b	Ordinary dividends	3b	1,949.
4a	IRA distributions	4a		b	Taxable amount	4b	
5a	Pensions and annuities	5a		b	Taxable amount	5b	
6a	Social security benefits	6a		b	Taxable amount	6b	

Standard Deduction for—
- Single or Married filing separately, $14,600
- Married filing jointly or Qualifying surviving spouse, $29,200
- Head of household, $21,900
- If you checked any box under *Standard Deduction*, see instructions.

c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	-3,000.
8	Additional income from Schedule 1, line 10	8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	211,014.
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	211,014.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	14,600.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	23.
14	Add lines 12 and 13	14	14,623.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	196,391.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ ______	16	40,392.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	40,392.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	57.
21	Add lines 19 and 20	21	57.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	40,335.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	216.
24	Add lines 22 and 23. This is your **total tax**	24	40,551.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	39,580.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	216.		
d	Add lines 25a through 25c			25d	39,796.
26	2024 estimated tax payments and amount applied from 2023 return			26	
27	Earned income credit (EIC) No	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	39,796.

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number X X X X X X X X X c Type: ☐ Checking ☐ Savings				
d	Account number X X X X X X X X X X X X X X X X X				
36	Amount of line 34 you want **applied to your 2025 estimated tax**	36			

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	755.
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

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

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

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Project Manager	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. (860)751-9536	Email address		

Paid Preparer Use Only

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

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

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

Your first name and middle initial	Last name	Your social security number
Janet A	Rodionova	057 84 1088
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
3 Stoneleigh		6C
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Bronxville	NY	107082638
Foreign country name	Foreign province/state/county	Foreign postal code

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

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

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

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

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

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

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
			☐	☐
			☐	☐
			☐	☐
			☐	☐

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	174,402.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	174,402.
2a	Tax-exempt interest	2a	0.	b Taxable interest 2b	296.
3a	Qualified dividends	3a	707.	b Ordinary dividends 3b	1,689.
4a	IRA distributions	4a		b Taxable amount 4b	
5a	Pensions and annuities	5a		b Taxable amount 5b	
6a	Social security benefits	6a		b Taxable amount 6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	-3,000.
8	Additional income from Schedule 1, line 10			8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	173,387.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	173,387.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	13,850.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	23.
14	Add lines 12 and 13			14	13,873.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	159,514.

Attach Sch. B if required.

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

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	31,620.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	31,620.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	58.
21	Add lines 19 and 20			21	58.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	31,562.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	0.
24	Add lines 22 and 23. This is your **total tax**			24	31,562.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	31,837.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	31,837.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC) No	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	31,837.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	275.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	275.
b	Routing number 021000021 **c** Type: ☒ Checking ☐ Savings				
d	Account number 687190535				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36			

Direct deposit? See instructions.

Amount You Owe

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

Third Party Designee

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

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

Sign Here

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Project Manager	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. (860)751-9536	Email address		

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

Paid Preparer Use Only

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

Notice and Acknowledgement of Pay Rate and Payday
Under Section 195.1 of the New York State Labor Law
Notice for Exempt Employees

1. Employer Information

Name:

SMBC

Doing Business As (DBA) Name(s):

FEIN (optional):

Address:

277 Park Avenue
New York, NY 10172

Phone:

212-224-4000

2. Notice given:

- ☒ At hiring
- ☐ Before a change in pay rate(s), allowances claimed, or payday

3. Employee's pay rate(s): State if pay is based on an hourly, salary, day rate, piece rate, or other basis.

$ 265,000 per year

Employers may not pay a non-hourly rate to a non-exempt employee in the Hospitality Industry, except for commissioned salespeople.

4. Allowances taken:

- ☒ None
- ☐ Tips _______ per hour
- ☐ Meals _______per meal
- ☐ Lodging _____
- ☐ Other ________________

5. Regular payday: 15th & last day of month

6. Pay is:

- ☐ Weekly
- ☐ Bi-weekly
- ☒ Other: Semi-monthly

7. Overtime Pay Rate:
Most workers in NYS must receive at least $1\frac{1}{2}$ times their regular rate of pay for all hours worked over 40 in a workweek, with few exceptions. A limited number of employees must only be paid overtime at $1\frac{1}{2}$ times the minimum wage rate, or not at all.

This employee is exempt from overtime under the following exemption (optional):

8. Employee Acknowledgement:
On this day, I received notice of my pay rate, overtime rate (if eligible), allowances, and designated payday. I told my employer what my primary language is.

Check one:

☑ I have been given this pay notice in English because it is my primary language.

☐ My primary language is ___________ . I have been given this pay notice in English only, because the Department of Labor does not yet offer a pay notice form in my primary language.

Janet Rodionova
Print Employee Name

[signature]
Employee Signature

03.25.25
Date

Katie Shanahan – Recruiting Coordinator
Preparer Name and Title

The employee must receive a signed copy of this form. The employer must keep the original for 6 years.

Please note: It is unlawful for an employee to be paid less than an employee of the opposite sex for equal work. Employers also may not prohibit employees from discussing wages with their co-workers.

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
KPC	506976	801227	EX-NY	0000202506	1

Earnings Statement

ADP

SUMITOMO MITSUI BANKING CORPORATION
277 PARK AVENUE - H/R PAYROLL
NEW YORK, NY 10172

Period Beginning: 05/01/2025
Period Ending: 05/15/2025
Pay Date: 05/15/2025

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Optional Higher Withholding Table

JANET RODIONOVA
3 STONELEIGH APT 6C
BRONXVILLE NY 10708-2638

Earnings	rate	salary/hours	this period	year to date
Regular	11041.67	75.83	11,041.67	
Make Whole 2				23,000.00
	Gross Pay		**$11,041.67**	52,218.27

Deductions	Statutory		
	Federal Income Tax	-1,964.20	10,403.93
	Social Security Tax	-639.57	3,194.26
	Medicare Tax	-149.57	747.04
	NY State Income Tax	-619.20	4,411.30
	NY Paid Family Leave Ins	-42.84	202.60
	Other		
	Cigna	-430.00*	430.00
	Dental	-134.00*	134.00
	HSA Employee	-150.00*	150.00
	MetLawLegalAsst	-36.00	
	Roth 401k	-552.08	1,460.91
	Vision	-26.00*	26.00
	401K	-552.08*	1,460.91
	Net Pay	**$5,746.13**	
	Checking	-5,746.13	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $9,749.59

Other Benefits and Information	this period	total to date
Gtl	14.00	42.00
Sick Bal	63.00	
Vacation Bal	3.67	
Totl Hrs Worked	75.83	
Employee ID		506976

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 212-224-4000

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Married
Exemptions/Allowances:
NY: 0

SUMITOMO MITSUI BANKING CORPORATION
277 PARK AVENUE - H/R PAYROLL
NEW YORK, NY 10172

Advice number: **00000202506**
Pay date: 05/15/2025

Deposited to the account of	account number	transit ABA	amount
JANET RODIONOVA	xxxxx0535	xxxx xxxx	$5,746.13

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
KPC	506976	801227	EX-NY	0000172467	3

Earnings Statement

SUMITOMO MITSUI BANKING CORPORATION
277 PARK AVENUE - H/R PAYROLL
NEW YORK, NY 10172

Period Beginning: 04/16/2025
Period Ending: 04/30/2025
Pay Date: 04/30/2025

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

JANET RODIONOVA
3 STONELEIGH APT 6C
BRONXVILLE NY 10708-2638

Earnings

	rate	salary/hours	this period	year to date
Make Whole 2			23,000.00	23,000.00
Gross Pay			**$23,000.00**	41,176.60

Deductions

Statutory	this period	year to date
Federal Income Tax	-5,060.00	8,439.73
Social Security Tax	-1,426.00	2,554.69
Medicare Tax	-333.50	597.47
NY State Income Tax	-2,691.00	3,792.10
NY Paid Family Leave Ins	-89.24	159.76
Other		
Roth 401k		908.83
401K		908.83
Net Pay	**$13,400.26**	
Checking	-13,400.26	
Net Check	**$0.00**	

Your federal taxable wages this period are $23,000.00

Other Benefits and Information

	this period	total to date
Gtl		28.00
Employee ID		506976

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 212-224-4000

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
Exemptions/Allowances:
NY: 0

SUMITOMO MITSUI BANKING CORPORATION
277 PARK AVENUE - H/R PAYROLL
NEW YORK, NY 10172

Advice number: **00000172467**
Pay date: 04/30/2025

Deposited to the account of	account number	transit ABA	amount
JANET RODIONOVA	xxxxx0535	xxxx xxxx	$13,400.26

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
KPC	506976	801227	EX-NY	0000172466	2

Earnings Statement

SUMITOMO MITSUI BANKING CORPORATION
277 PARK AVENUE - H/R PAYROLL
NEW YORK, NY 10172

Period Beginning: 04/16/2025
Period Ending: 04/30/2025
Pay Date: 04/30/2025

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

JANET RODIONOVA
3 STONELEIGH APT 6C
BRONXVILLE NY 10708-2638

Earnings

	rate	salary/hours	this period	year to date
Regular	145.6108	49.00	7,134.93	
Gross Pay			**$7,134.93**	18,176.60

Deductions

Statutory	this period	year to date
Federal Income Tax	-1,178.73	3,379.73
Social Security Tax	-443.24	1,128.69
Medicare Tax	-103.66	263.97
NY State Income Tax	-402.19	1,101.10
NY Paid Family Leave Ins	-27.68	70.52
Other		
Roth 401k	-356.75	908.83
401K	-356.75*	908.83
Net Pay	**$4,265.93**	
Checking	-4,265.93	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $6,778.18

Other Benefits and Information

	this period	total to date
Gtl	14.00	28.00
Totl Hrs Worked	49.00	
Employee ID		506976

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 212-224-4000

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
Exemptions/Allowances:
NY: 0

SUMITOMO MITSUI BANKING CORPORATION
277 PARK AVENUE - H/R PAYROLL
NEW YORK, NY 10172

Advice number: **00000172466**
Pay date: 04/30/2025

Deposited to the account of	account number	transit ABA	amount
JANET RODIONOVA	xxxxx0535	xxxx xxxx	$4,265.93

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
KPC	506976	801227	EX-NY	0000172465	1

Earnings Statement

SUMITOMO MITSUI BANKING CORPORATION
277 PARK AVENUE - H/R PAYROLL
NEW YORK, NY 10172

Period Beginning: 04/16/2025
Period Ending: 04/30/2025
Pay Date: 04/30/2025

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

JANET RODIONOVA
3 STONELEIGH APT 6C
BRONXVILLE NY 10708-2638

Earnings	rate	salary/hours	this period	year to date
Regular	11041.67	75.83	11,041.67	
Gross Pay			**$11,041.67**	11,041.67

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-2,201.00	2,201.00
	Social Security Tax	-685.45	685.45
	Medicare Tax	-160.31	160.31
	NY State Income Tax	-698.91	698.91
	NY Paid Family Leave Ins	-42.84	42.84
	Other		
	Roth 401k	-552.08	552.08
	401K	-552.08*	552.08
	Net Pay	**$6,149.00**	
	Checking	-6,149.00	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $10,489.59

Other Benefits and Information	this period	total to date
Gtl	14.00	14.00
Sick Bal	63.00	
Vacation Bal	1.83	
Totl Hrs Worked	75.83	
Employee ID		506976

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 212-224-4000

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
Exemptions/Allowances:
NY: 0

SUMITOMO MITSUI BANKING CORPORATION
277 PARK AVENUE - H/R PAYROLL
NEW YORK, NY 10172

Advice number: **00000172465**
Pay date: 04/30/2025

Deposited to the account of	**account number**	**transit ABA**	**amount**
JANET RODIONOVA	xxxxx0535	xxxx xxxx	$6,149.00

NON-NEGOTIABLE

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

April 09, 2025 through May 08, 2025

Account Number: **000000687190535**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00703744 DRE 802 219 12925 NNNNNNNNNNN 1 000000000 06 0000

JANET RODIONOVA
625 W 57TH ST APT 1122
NEW YORK NY 10019-2656

07037440201000000022

Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking accounts at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage[SM] are not available for Chase High School Checking[SM], Chase Secure Checking[SM] and Chase First Checking[SM].
- Overdraft Protection is not available for Chase Secure Checking[SM] and Chase First Checking[SM].

If you have questions, please visit **chase.com/overdraft** or call us at the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$3,284.40**
Deposits and Additions	35,433.19
Electronic Withdrawals	-35,205.00
Ending Balance	**$3,512.59**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$3,284.40**
04/11	Zelle Payment From Samantha Garrett Bacvta133Wj2	**800.00**	4,084.40
04/15	Irs Usataxpymt PPD ID: 3387702000	-755.00	3,329.40
04/28	NY State Nysttaxrfd PPD ID: 4146013200	**10,818.00**	14,147.40
04/29	04/29 Online Transfer To Sav ...7764 Transaction#: 24583779458	-10,000.00	4,147.40
04/30	Smbc Payroll PPD ID: 1135611820	**13,400.26**	17,547.66
04/30	Smbc Payroll PPD ID: 1135611820	**6,149.00**	23,696.66
04/30	Smbc Payroll PPD ID: 1135611820	**4,265.93**	27,962.59
04/30	04/30 Payment To Chase Card Ending IN 5941	-2,700.00	25,262.59
05/02	05/01 Payment To Chase Card Ending IN 5941	-1,750.00	23,512.59
05/02	05/01 Online Transfer To Sav ...7764 Transaction#: 24616470480	-20,000.00	3,512.59
	Ending Balance		**$3,512.59**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were $34,633.19. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint 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 provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:
1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).

  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist℠, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire℠ Checking and Chase Private Client Checking℠ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

This Page Intentionally Left Blank

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

March 11, 2025 through April 08, 2025

Account Number: **000000687190535**

CUSTOMER SERVICE INFORMATION	
Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00708088 DRE 802 219 09925 NNNNNNNNNNN 1 000000000 06 0000

JANET RODIONOVA
625 W 57TH ST APT 1122
NEW YORK NY 10019-2656

07080880201000000022

We've increased the amount we make available for certain check deposits

As of March 23, 2025, in the cases where your full check deposit is not available on the first business day after your deposit, the minimum amount we make available on the first business day after you deposit a check increased from $225 to $275. As a reminder, your receipt will always show the date when your deposit is expected to be available.

For more details, including the reasons we may delay the full check deposit, please see our Funds Availability Policy, in Section IV of the Deposit Account Agreement which you can find at **chase.com/disclosures**.

If you have any questions, please call the number listed on this statement.

We're increasing the rush fee for replacement debit and ATM cards

Starting June 22, 2025, a $15 fee will apply if you request express shipping of a replacement Chase debit or ATM card. Please know that you can still receive a replacement card at no cost through our regular mailing process.

Access your replacement debit card sooner by adding it to your digital wallet

- If your debit card is already in your digital wallet, you'll typically be able to use your replacement debit card once it's issued.
- If you haven't added your debit card to your digital wallet yet, we highly recommend doing so. You can add your debit card to your digital wallet in the Chase Mobile® app[1]. For more information, visit **chase.com/digital-payments**.

Special Note: If you have a Chase Private Client Checking℠, Chase Sapphire℠ Checking or Chase Private Client Savings℠ account, the rush shipping fee will not apply.

If you have any questions, please don't hesitate to call the number on this statement. We're here to help.

[1] **Chase Mobile® app** is available for select mobile devices. Message and data rates may apply.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$5,035.72**
Deposits and Additions	25,048.68
Electronic Withdrawals	-26,400.00
Other Withdrawals	-400.00
Ending Balance	**$3,284.40**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$5,035.72**
03/11	Deposit 2050756256	**9,800.00**	14,835.72
03/14	Citi Payroll5447 EDI Paymnt PPD ID: 1135266470	**6,484.03**	21,319.75
03/14	Zelle Payment From Samantha Garrett Bacyay024Bt2	**600.00**	21,919.75
03/18	03/18 Online Transfer To Sav ...7764 Transaction#: 24094126361	-15,000.00	6,919.75
03/24	Remote Online Deposit 1	**1,500.00**	8,419.75
03/26	03/26 Payment To Chase Card Ending IN 5941	-2,000.00	6,419.75
03/27	Remote Online Deposit 1	**2,118.00**	8,537.75
03/27	Remote Online Deposit 1	**272.00**	8,809.75
03/27	Remote Online Deposit 1	**161.00**	8,970.75
03/28	Citi Payroll5447 EDI Paymnt PPD ID: 1135266470	**2,923.65**	11,894.40
03/31	03/29 Online Transfer To Sav ...7764 Transaction#: 24219435944	-5,000.00	6,894.40
04/01	Zelle Payment From Jasmine Morales Tdp01Zziwsxi	**365.00**	7,259.40
04/04	Zelle Payment From Samantha Garrett Bacuyc2Y9lug	**825.00**	8,084.40
04/04	04/04 Payment To Chase Card Ending IN 5941	-2,900.00	5,184.40
04/04	04/04 Withdrawal	-400.00	4,784.40
04/07	04/07 Payment To Chase Card Ending IN 5941	-1,500.00	3,284.40
	Ending Balance		**$3,284.40**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow^{SM} network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $9,407.68. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint 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 provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

17080880202000000062

This Page Intentionally Left Blank

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

February 11, 2025 through March 10, 2025
Account Number: **000000687190535**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00710101 DRE 802 219 07025 NNNNNNNNNNN 1 000000000 06 0000
JANET RODIONOVA
625 W 57TH ST APT 1122
NEW YORK NY 10019-2656

07101010201000000022

We're introducing new security measures for certain wire transfers when using our digital banking services

To help protect your account, you may be required to use a trusted device to send certain wire transfers when using chase.com or the Chase Mobile® app.[1] Here are the key changes that will be effective May 8, 2025:

- **Use of Trusted Devices:** You'll need to use a trusted device to send certain wire transfers using our digital banking services. A trusted device is a smartphone that has been enrolled with us based on specific criteria.
- **Enrolling a Device:** You may already be using a trusted device. If not, you'll receive step-by-step instructions to make your device trusted the next time you initiate a wire transfer that requires it. You'll need to use a smartphone with the Chase Mobile® app installed and fulfill certain identification requirements, such as scanning and uploading a copy of your driver's license or state ID.
- **Restrictions on Wire Transfers:** If you don't have a trusted device, you may not be able to add recipients or initiate certain wire transfers using our digital banking services. This won't affect your ability to initiate wires at a Chase branch or J.P. Morgan Financial Center.

Where to Find More Information
These policy updates are effective May 8, 2025, and will be detailed in Section 3 of the *Online Wire Transfer and Chase Global Transfer Services Addendum*, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement.

You can review the new requirements in those agreements beginning February 20, 2025. Here's how to access them:

- **On chase.com:** Log in to your account, click on the Main Menu, and select "Agreements & Disclosures."
- **On the Chase Mobile® app:** Go to "Legal Information" in Profile & Settings or at the bottom of the home page, then select "Legal Agreements and Disclosures."

If you have any questions, please call the number listed on this statement.

[1]**Chase Mobile® app** is available for select mobile devices. Message and data rates may apply.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$13,712.09**
Deposits and Additions	12,587.84
Electronic Withdrawals	-21,264.21
Ending Balance	**$5,035.72**

CHASE

February 11, 2025 through March 10, 2025
Account Number: **000000687190535**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$13,712.09**
02/14	Citi Payroll5447 EDI Paymnt PPD ID: 1135266470	**3,326.92**	17,039.01
02/14	Zelle Payment From Samantha Garrett Bacsswytjzq1	**800.00**	17,839.01
02/18	02/18 Payment To Chase Card Ending IN 5941	-3,000.00	14,839.01
02/19	Adorn Artistry Payment Web ID: 0000000005	-3,711.50	11,127.51
02/24	02/24 Payment To Chase Card Ending IN 5941	-1,500.00	9,627.51
02/25	Zelle Payment To Mom Jpm99Azais98	-500.00	9,127.51
02/28	Citi Payroll5447 EDI Paymnt PPD ID: 1135266470	**3,326.92**	12,454.43
02/28	Zelle Payment From Samantha Garrett Bacrseiglvuv	**600.00**	13,054.43
02/28	Zelle Payment To Mom Jpm99Azkv7Yi	-500.00	12,554.43
03/03	Zelle Payment From Alla Bernadkin Bace7Vcn4A4O	**744.00**	13,298.43
03/03	Zelle Payment To Harold Jpm99Azsa9Vj	-450.00	12,848.43
03/04	Remote Online Deposit 1	**2,000.00**	14,848.43
03/04	Remote Online Deposit 1	**1,000.00**	15,848.43
03/04	Adorn Artistry Payment Web ID: 0000000005	-638.32	15,210.11
03/04	Sallie Mae Bank Autopay PPD ID: 1463634998	-28.47	15,181.64
03/05	Zelle Payment From Jasmine Morales Tdp01Z8Kay06	**365.00**	15,546.64
03/05	Sallie Mae Bank Slmloanpmt 9546920894 Web ID: 3463634988	-3,135.92	12,410.72
03/05	03/05 Payment To Chase Card Ending IN 5941	-1,800.00	10,610.72
03/07	Zelle Payment To Mom Jpm99B0J4Zup	-1,000.00	9,610.72
03/07	03/07 Online Transfer To Sav ...7764 Transaction#: 23974704417	-5,000.00	4,610.72
03/10	Zelle Payment From Samantha Garrett Baczkilj63Qg	**425.00**	5,035.72
	Ending Balance		**$5,035.72**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $6,653.84. Note: some deposits may be listed on your previous statement)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
  (Your lowest beginning day balance was $9,127.51)

- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
  (Your average beginning day balance of qualifying linked deposits and investments was $43,911.39)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint 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 credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

17101010202000000062

This Page Intentionally Left Blank

We the People

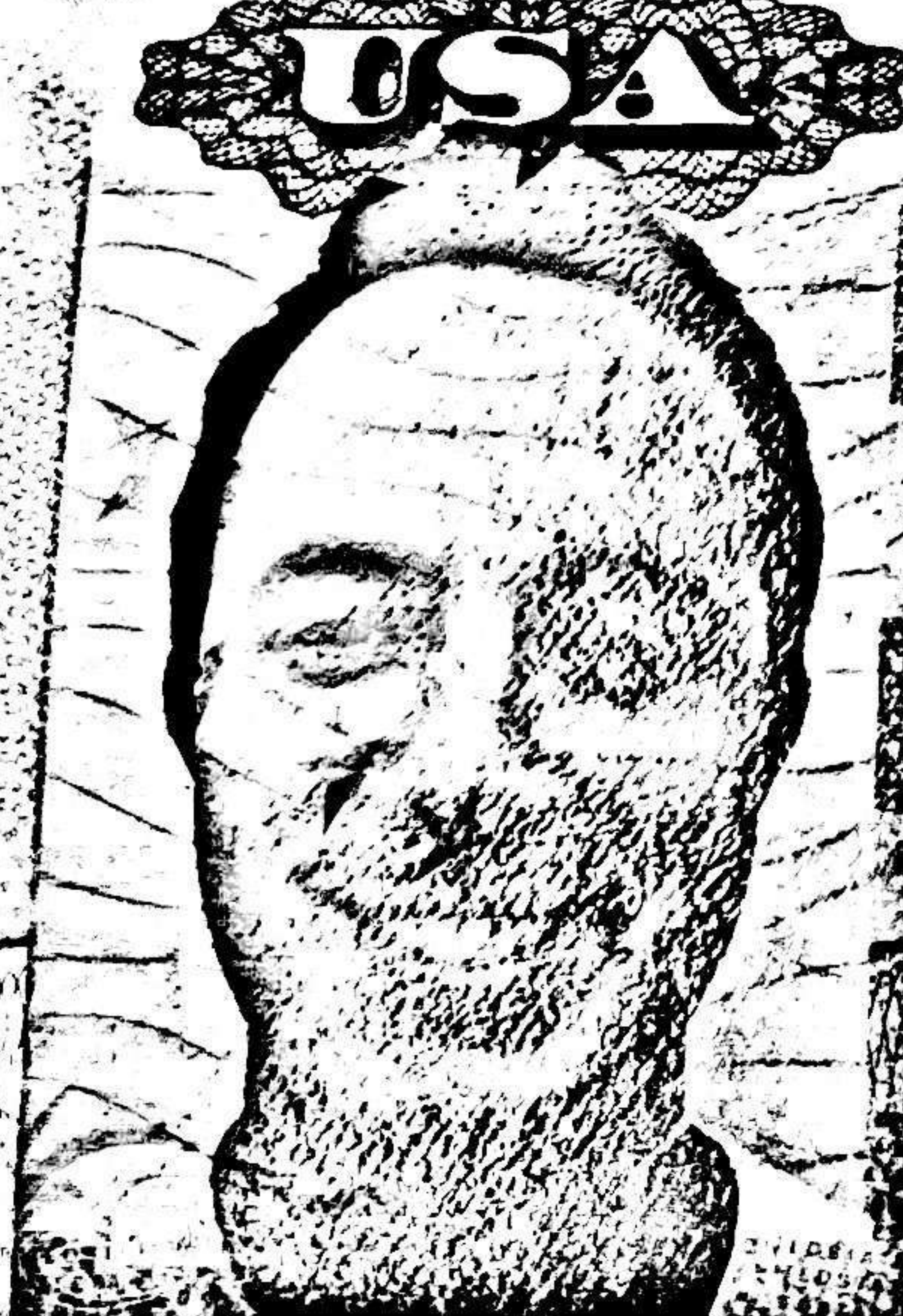
Of the United States,
in Order to form a more perfect Union,
establish Justice, insure domestic Tranquility,
provide for the common defence,
promote the general Welfare, and secure
the Blessings of Liberty to ourselves and
our Posterity, do ordain and establish this
Constitution for the United States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

Brendan Bader

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT
PASAPORTE

USA



UNITED STATES OF AMERICA

Type / Type / Tipo — Code / Code / Código — Passport No. / No. du Passeport / No. de Pasaporte
P — USA — 641196950

Surname / Nom / Apellidos
BADER

Given Names / Prénoms / Nombres
BRENDAN PATRICK

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
16 Sep 1991

Place of birth / Lieu de naissance / Lugar de nacimiento
CONNECTICUT, U.S.A.

Sex / Sexe / Sexo
M

Date of issue / Date de délivrance / Fecha de expedición
09 Aug 2019

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
08 Aug 2029

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27

USA

P<USABADER<<BRENDAN<PATRICK<<<<<<<<<<<<<<<<<<<<

6411969503USA9109168M2908085108624649<302872

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

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

Your first name and middle initial	Last name	Your social security number
Brendan	Bader	047 90 5038
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
3 Stoneleigh	6C

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Bronxville	NY	107082638

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

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

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

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

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

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

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

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

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a Form W-2, see instructions.
Attach Sch. B if required.
Standard Deduction for—
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under *Standard Deduction*, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	221,354.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	221,354.
2a	Tax-exempt interest 2a ____ b Taxable interest	2b	7.
3a	Qualified dividends 3a 7,102. b Ordinary dividends	3b	7,913.
4a	IRA distributions 4a ____ b Taxable amount	4b	20,000.
5a	Pensions and annuities 5a ____ b Taxable amount	5b	
6a	Social security benefits 6a ____ b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	-3,000.
8	Additional income from Schedule 1, line 10	8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	246,274.
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	246,274.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	13,850.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	63.
14	Add lines 12 and 13	14	13,913.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	232,361.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	51,980.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	51,980.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	
21	Add lines 19 and 20			21	
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	51,980.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	582.
24	Add lines 22 and 23. This is your **total tax**			24	52,562.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	44,490.		
b	Form(s) 1099	25b	0.		
c	Other forms (see instructions)	25c	395.		
d	Add lines 25a through 25c			25d	44,885.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC) No	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	44,885.

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number X X X X X X X X X **c** Type: ☐ Checking ☐ Savings				
d	Account number X X X X X X X X X X X X X X X X X				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36			

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	7,799.
38	Estimated tax penalty (see instructions)	38	122.		

Third Party Designee

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

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

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Financial Professional	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. (203)313-8285	Email address		

Paid Preparer Use Only

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

STIFEL Employee Summary

Brendan Bader

print help

Sales Trader +1 203-313-8285 BADERB@KBW.COM

Company

Home company
Keefe, Bruyette & Woods, Inc.

Company
Keefe, Bruyette & Woods, Inc.

Location
850 - 850-NY, NY 787 7th Ave

Seniority
06/02/2014 - 10 years 9 months

Last hired
06/02/2014 - 10 years 9 months

Organization
84S - Equity Trading - 84S

Unit
U00388 - Trading-Equities

Department
DP0118 - Trading-Equities

Division
DV0020 - Equities

Job

Job
SALESTDR - Sales Trader

Description
Sales Trader

Status
Active

As of
06/02/2014

Supervisor
R.J. J Grant III

Pay group
KBWSEM - KBW/Semi-Monthly

Employee type
REG - Regular

Full/Part time
Full Time

STIFEL

One Financial Plaza
501 N. Broadway
St. Louis, MO 63102

Pay Statement

Period Start Date	05/01/2025
Period End Date	05/15/2025
Pay Date	05/15/2025
Document	80152
Net Pay	**$6,373.50**

Pay Details

BRENDAN P BADER
3 STONELEIGH PLAZA
APARTMENT 6C
BRONXVILLE, NY 10708
USA

Employee Number	000015900
SSN	XXX-XX-XXXX
Job	SALES TRADER
Pay Rate	$96.1501
Pay Frequency	Semi-Monthly

Pay Group	KBW/Semi-Monthly
Location	850-NY, NY 787 7th Ave
Organization	84S - Equity Trading - 84S
Unit	U00388 - Trading-Equities
Department	DP0118 - Trading-Equities
Division	DV0020 - Equities

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
Cash Dividend	0.000000	$0.0000	$0.00	$106.12
Debentures	0.000000	$0.0000	$0.00	$5,728.12
Defer. Comp Int	0.000000	$0.0000	$0.00	$933.79
Group Term Life-Salary			$2.00	$18.00
HSA Employer	0.000000	$0.0000	$0.00	$500.00
PriorYear Bonus	0.000000	$0.0000	$0.00	$97,750.00
Reg Earn	86.670000	$96.1501	$8,333.33	$74,999.97
Units to Stock	0.000000	$0.0000	$0.00	$4,520.07

Total Hours **86.670000**

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K B&C	Yes	$0.00	$23,500.00	$0.00	$0.00
Dental	Yes	($30.00)	$30.00	($33.48)	$33.48
Group Term Life	No	$2.00	$18.00	$0.00	$0.00
HSA	Yes	$0.00	$475.04	$0.00	$500.00
HSA Employer	No	$0.00	$500.00	$0.00	$0.00
LTD	No	$0.00	$63.36	$0.00	$0.00
Medical	Yes	($652.00)	$652.00	($1,056.00)	$1,056.00
STD	Yes	($31.68)	($31.68)	$0.86	$7.74
Stock issued	No	$0.00	$2,633.48	$0.00	$0.00
Vision	Yes	($1.20)	($1.20)	$0.00	$2.40
Basic AD&D	No	$0.00	$0.00	$0.50	$4.50
Basic EE Life	No	$0.00	$0.00	$7.50	$67.50
LTD	Yes	$0.00	$0.00	$1.05	$9.45
STD	Yes	$0.00	$0.00	$1.50	$13.50

Taxes

Tax	Current	YTD
Federal Income Tax	$1,855.03	$33,172.91
Employee Medicare	$131.23	$2,652.51
Social Security Employee Tax	$137.53	$10,918.20
NY State Income Tax	$550.92	$14,869.64
NY Paid Family Leave Employee	$0.00	$354.53

Paid Time Off

Net Pay Distribution

Account Number	Account Type	Amount
xxxxxxxxx7196	Checking	$6,373.50
Total		$6,373.50

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	$8,335.33	$9,050.21	$2,674.71	($712.88)	**$6,373.50**
YTD	$184,556.07	$159,431.91	$61,967.79	$27,839.00	$94,749.28

STIFEL
One Financial Plaza
501 N. Broadway
St. Louis, MO 63102

Pay Statement	
Period Start Date	04/16/2025
Period End Date	04/30/2025
Pay Date	04/30/2025
Document	79911
Net Pay	**$5,402.69**

Pay Details

BRENDAN P BADER
3 STONELEIGH PLAZA
APARTMENT 6C
BRONXVILLE, NY 10708
USA

Employee Number	000015900
SSN	XXX-XX-XXXX
Job	SALES TRADER
Pay Rate	$96.1501
Pay Frequency	Semi-Monthly

Pay Group	KBW/Semi-Monthly
Location	850-NY, NY 787 7th Ave
Organization	84S - Equity Trading - 84S
Unit	U00388 - Trading-Equities
Department	DP0118 - Trading-Equities
Division	DV0020 - Equities

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
Cash Dividend	0.000000	$0.0000	$0.00	$106.12
Debentures	0.000000	$0.0000	$0.00	$5,728.12
Defer. Comp Int	0.000000	$0.0000	$0.00	$933.79
Group Term Life-Salary			$2.00	$16.00
HSA Employer	0.000000	$0.0000	$0.00	$500.00
PriorYear Bonus	0.000000	$0.0000	$0.00	$97,750.00
Reg Earn	86.670000	$96.1501	$8,333.33	$66,666.64
Units to Stock	0.000000	$0.0000	$0.00	$4,520.07

Total Hours **86.670000**

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K B&C	Yes	$0.00	$23,500.00	$0.00	$0.00
Dental	Yes	$7.50	$60.00	$8.37	$66.96
Group Term Life	No	$2.00	$16.00	$0.00	$0.00
HSA	Yes	$59.38	$475.04	$0.00	$500.00
HSA Employer	No	$0.00	$500.00	$0.00	$0.00
LTD	No	$7.92	$63.36	$0.00	$0.00
Medical	Yes	$163.00	$1,304.00	$264.00	$2,112.00
Stock issued	No	$0.00	$2,633.48	$0.00	$0.00
Basic AD&D	No	$0.00	$0.00	$0.50	$4.00
Basic EE Life	No	$0.00	$0.00	$7.50	$60.00
LTD	Yes	$0.00	$0.00	$1.05	$8.40
STD	Yes	$0.00	$0.00	$1.50	$12.00
STD	Yes	$0.00	$0.00	$0.86	$6.88
Vision	Yes	$0.00	$0.00	$0.30	$2.40

Taxes

Tax	Current	YTD
Federal Income Tax	$1,583.27	$31,317.88
Employee Medicare	$117.52	$2,521.28
Social Security Employee Tax	$502.54	$10,780.67
NY State Income Tax	$489.51	$14,318.72
NY Paid Family Leave Employee	$0.00	$354.53

Paid Time Off

Net Pay Distribution

Account Number	Account Type	Amount
xxxxxxxxx7196	Checking	$5,402.69
Total		$5,402.69

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	$8,335.33	$8,105.45	$2,692.84	$239.80	**$5,402.69**
YTD	$176,220.74	$150,381.70	$59,293.08	$28,551.88	$88,375.78

STIFEL

One Financial Plaza
501 N. Broadway
St. Louis, MO 63102

Pay Statement	
Period Start Date	04/01/2025
Period End Date	04/15/2025
Pay Date	04/15/2025
Document	79668
Net Pay	**$5,402.68**

Pay Details

BRENDAN P BADER
6 STONELEIGH PLAZA
APARTMENT 6C
BRONXVILLE, NY 10708
USA

Employee Number	000015900
SSN	XXX-XX-XXXX
Job	SALES TRADER
Pay Rate	$96.1501
Pay Frequency	Semi-Monthly

Pay Group	KBW/Semi-Monthly
Location	850-NY, NY 787 7th Ave
Organization	84S - Equity Trading - 84S
Unit	U00388 - Trading-Equities
Department	DP0118 - Trading-Equities
Division	DV0020 - Equities

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
Cash Dividend	0.000000	$0.0000	$0.00	$106.12
Debentures	0.000000	$0.0000	$0.00	$5,728.12
Defer. Comp Int	0.000000	$0.0000	$0.00	$933.79
Group Term Life-Salary			$2.00	$14.00
HSA Employer	0.000000	$0.0000	$0.00	$500.00
PriorYear Bonus	0.000000	$0.0000	$0.00	$97,750.00
Reg Earn	86.670000	$96.1501	$8,333.33	$58,333.31
Units to Stock	0.000000	$0.0000	$0.00	$4,520.07

Total Hours 86.670000

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K B&C	Yes	$0.00	$23,500.00	$0.00	$0.00
Dental	Yes	$7.50	$52.50	$8.37	$58.59
Group Term Life	No	$2.00	$14.00	$0.00	$0.00
HSA	Yes	$59.38	$415.66	$0.00	$500.00
HSA Employer	No	$0.00	$500.00	$0.00	$0.00
LTD	No	$7.92	$55.44	$0.00	$0.00
Medical	Yes	$163.00	$1,141.00	$264.00	$1,848.00
Stock issued	No	$0.00	$2,633.48	$0.00	$0.00
Basic AD&D	No	$0.00	$0.00	$0.50	$3.50
Basic EE Life	No	$0.00	$0.00	$7.50	$52.50
LTD	Yes	$0.00	$0.00	$1.05	$7.35
STD	Yes	$0.00	$0.00	$0.86	$6.02
STD	Yes	$0.00	$0.00	$1.50	$10.50
Vision	Yes	$0.00	$0.00	$0.30	$2.10

Taxes

Tax	Current	YTD
Federal Income Tax	$1,583.27	$29,734.61
Employee Medicare	$117.53	$2,403.76
Social Security Employee Tax	$502.54	$10,278.13
NY State Income Tax	$489.51	$13,829.21
NY Paid Family Leave Employee	$0.00	$354.53

Paid Time Off

Net Pay Distribution

Account Number	Account Type	Amount
xxxxxxxxx7196	Checking	$5,402.68
Total		$5,402.68

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	$8,335.33	$8,105.45	$2,692.85	$239.80	**$5,402.68**
YTD	$167,885.41	$142,276.25	$56,600.24	$28,312.08	$82,973.09

WELLS FARGO

Wells Fargo Prime Checking

Questions? Please contact us:

Available 24 hours a day, 7 days a week
We accept all relay calls, including 711

Phone: **1-800-TO-WELLS** (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

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

BRENDAN P BADER
CHRISTOPHER F BADER
625 W 57TH ST APT 1122
NEW YORK NY 10019-2656

Accounts linked to your Wells Fargo Prime Checking account:

Bank Deposit Account(s)

Account (Account Number)	*$ Balance*
Wells Fargo Prime Checking (1010219817196) **- Your primary account**	18,243.68
Wells Fargo Way2Save® Savings (3000122557690)	485.78
Your Qualification Balance this month:	$18,729.46

Accounts linked in Summary will be provided a separate statement.

WELLS FARGO

Important Account Information

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

Important Account Information

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

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-07092026-7513140.1.1

Other Wells Fargo Benefits

Keep your accounts and money safe. Know how to spot a scam with these two tips.

1. Question unusual payment requests.
Scammers prefer payment methods that make it difficult or impossible to recover your money. Be cautious if anyone asks you to pay with gift cards, prepaid cards, cryptocurrency, wire transfers, or a payment app. These payment methods are like sending cash. Remember that requests for gift cards are almost always a scam.

Learn more at wellsfargo.com/saferpayments

2. Don't allow anyone remote access to your devices.
Scammers may call you posing as a computer technician, or you may get a pop-up window on your screen warning you about an issue with your device. If you engage, they'll ask you to allow them into your computer or to do a screen share.

Know that legitimate tech support companies don't contact you and ask for access to your computer. If this happens to you, it's a scam. If you have an issue with your computer or device, go to a company you know and trust. Never rely on someone reaching out to you and don't allow them access to your device.

It's your money and your personal information. Protect it.

Learn more at wellsfargo.com/scams

WELLS FARGO

Wells Fargo Prime Checking

This is your primary checking account

Statement period activity summary

Balance on 4/1	12,310.05
Deposits/Additions	36,985.55
Withdrawals/Subtractions	- 31,051.92
Balance on 4/30	**$18,243.68**

Account number: **1010219817196 (primary account)**
BRENDAN P BADER
CHRISTOPHER F BADER
Wells Fargo Bank, N.A. (Member FDIC)
CONNECTICUT account terms and conditions apply
Questions about your account: **1-800-869-3557**

Interest summary

Interest paid this statement	$0.18
Interest earned this statement period	$0.18
Average collected balance	$21,664.47
Annual percentage yield earned	0.01%
Interest paid this year	$1.21

Transaction history

Date	*Description*	*Check No.*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending Daily Balance*
4/1	Stifel Nicolaus Credit 250401 0020119768011 Brendan P Bader		8,000.00		20,310.05
4/2	Online Transfer From Bader C Premier Checking Xxxxxx9740 Ref #Ib0Rvlbflk On 04/02/25		8,000.00		28,310.05
4/7	Online Transfer From Christopher F Bader Tr Under The Platinum Savings Xxxxxx5007 Ref #Ib0Rwy7Tfm On 04/05/25		8,000.00		36,310.05
4/14	Amex Epayment ACH Pmt 250414 A6496 Brendan Bader			12,814.76	
4/14	Venmo Payment 250414 1041549703372 Brendan Bader			40.00	
4/14	Venmo Payment 250414 1041548457036 Brendan Bader			113.97	23,341.32
4/15	Keefe Bruyette Direct Dep 250411 Xxxxx5900 Bader Brendan		5,402.68		
4/15	IRS Usataxpymt 041525 200550554945114 Brendan Bader			17,162.00	11,582.00
4/18	NY State Nysttaxrfd Xxxxx5038-24 Bader,Brendan P		1,280.00		
4/18	Venmo Cashout 250418 1041644560537 Brendan Bader		500.00		13,362.00
4/21	Mobile Deposit : Ref Number :215190457154		400.00		13,762.00
4/22	WF Credit Card Auto Pay 250422 90495288856947 Bader,Brendan P			778.58	12,983.42
4/29	Clickpay Proprtypay 250428 56495156			142.61	12,840.81
4/30	Keefe Bruyette Direct Dep 250428 Xxxxx5900 Bader Brendan		5,402.69		
4/30	Interest Payment		0.18		18,243.68
Totals			**$36,985.55**	**$31,051.92**	

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

Important Account Information

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:
The "Longer delays may apply" section is deleted and replaced with the following:

=> Wells Fargo Prime Checking (continued)

In some cases, we will not make the first $400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.
Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposit, however, may be available on the first business day after the day of your deposit.
Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.
If you need the funds from a deposit right away, you should ask us when the funds will be available.
In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:
- We believe a check you deposit will not be paid
- You deposit checks totaling more than $6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.
The "Special rules for new accounts" section is deleted and replaced with the following:
If you are a new customer, the following special rules apply during the first 30 days your account is open.
Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.
If we delay the availability of your deposit the following special rules may apply:
- The first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first $6,725 may not be available until the second business day after the day of your deposit.
- The excess over $6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first $275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.
We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Important Account Information

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Availability of Funds Policy," subsection "Your ability to withdraw funds," is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first $400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

WELLS FARGO

=> Wells Fargo Prime Checking (continued)

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Fund Transfer Disclosures-General," subsection "ACH transactions," is deleted and replaced with the following:

These additional terms apply to payments to or from your account that you transmit through an ACH:
- Your rights as to payments to or from your account will be based on the laws governing your account.
- When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
- If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
- For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we - in our sole discretion - believe the transfer is irregular or suspicious.
- Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.

Important Account Information

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

Important Account Information

The Wells Fargo Prime Checking account has a $25 monthly service fee which can be avoided each fee period with $20,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our brokerage affiliate Wells Fargo Advisors*,**, and applicable bank fiduciary and custody accounts.) Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule at wellsfargo.com/online-banking/consumer-account-fees/ for further information about the Prime Checking account and applicable bank fees.

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

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-07092026-7513649.1.1

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Wells Fargo Way2Save® Savings

Statement period activity summary

Balance on 4/1	485.77
Deposits/Additions	0.01
Withdrawals/Subtractions	- 0.00
Balance on 4/30	**$485.78**

Account number: **3000122557690**
BRENDAN P BADER
CHRISTOPHER F BADER
Wells Fargo Bank, N.A. (Member FDIC)
CONNECTICUT account terms and conditions apply
Questions about your account: **1-800-869-3557**

Interest summary

Interest paid this statement	$0.01
Interest earned this statement period	$0.01
Average collected balance	$485.77
Annual percentage yield earned	0.03%
Interest paid this year	$0.02

Transaction history

Date	*Description*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending Daily Balance*
4/30	Interest Payment	0.01		485.78
Totals		**$0.01**	**$0.00**	

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

WELLS FARGO

Important Information You Should Know

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

  Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

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

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

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

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

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

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

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

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

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

Wells Fargo Prime Checking

Questions? Please contact us:

Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
Phone: **1-800-TO-WELLS** (1-800-869-3557)
*En español:*1-877-727-2932

Online: wellsfargo.com

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

BRENDAN P BADER
CHRISTOPHER F BADER
625 W 57TH ST APT 1122
NEW YORK NY 10019-2656

Accounts linked to your Wells Fargo Prime Checking account:

Bank Deposit Account(s)

Account (Account Number)	*$ Balance*
Wells Fargo Prime Checking (1010219817196) **- Your primary account**	12,310.05
Wells Fargo Way2Save® Savings (3000122557690)	485.77
Your Qualification Balance this month:	$12,795.82

Accounts linked in Summary will be provided a separate statement.

Important Account Information

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

Important Account Information

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

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-07092026-7513140.1.1

Other Wells Fargo Benefits

This tax season, don't get scammed by an IRS impersonator.

Scammers are impersonating the Internal Revenue Service to steal your identity and convince you to send them money.

Know that the IRS will not:
- Initiate contact with you or request sensitive information by email, text, or social media.
- Demand immediate payment or offer to assist you with receiving a payment.
- Threaten to immediately have you arrested, deported, or revoke your driver's license for not paying.
- Ask you to pay your taxes using a gift or prepaid card, cryptocurrency, or wire transfer.

If you do get an unexpected call from the IRS, hang up right away, and do not provide any additional information, even if the caller already has the last four digits of your Social Security number.

Remember, if you do owe taxes, the IRS will contact you by mail before attempting to call you.

Learn more at wellsfargo.com/spottaxscams

WELLS FARGO

Wells Fargo Prime Checking

This is your primary checking account

Statement period activity summary

Balance on 3/1	36,108.77
Deposits/Additions	77,793.15
Withdrawals/Subtractions	- 101,591.87
Balance on 3/31	**$12,310.05**

Account number: **1010219817196 (primary account)**
BRENDAN P BADER
CHRISTOPHER F BADER
Wells Fargo Bank, N.A. (Member FDIC)
CONNECTICUT account terms and conditions apply
Questions about your account: **1-800-869-3557**

Interest summary

Interest paid this statement	$0.33
Interest earned this statement period	$0.33
Average collected balance	$38,224.74
Annual percentage yield earned	0.01%
Interest paid this year	$1.03
Total interest paid in **2024**	$5.76

Transaction history

Date	*Description*	*Check No.*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending Daily Balance*
3/4	Mobile Deposit : Ref Number :709040326443		100.00		
3/4	Mobile Deposit : Ref Number :109040328671		500.00		
3/4	Mobile Deposit : Ref Number :609040326019		700.00		
3/4	Mobile Deposit : Ref Number :809040332276		400.00		
3/4	Mobile Deposit : Ref Number :709040331957		500.00		
3/4	Mobile Deposit : Ref Number :409040330354		500.00		
3/4	Mobile Deposit : Ref Number :309040329668		500.00		
3/4	Mobile Deposit : Ref Number :509040330957		1,000.00		
3/4	Mobile Deposit : Ref Number :609040331477		1,250.00		
3/4	Mobile Deposit : Ref Number :209040329528		1,500.00		
3/4	Mobile Deposit : Ref Number :209040339802		200.00		
3/4	Mobile Deposit : Ref Number :809040337225		500.00		
3/4	Mobile Deposit : Ref Number :109040338950		1,000.00		
3/4	Mobile Deposit : Ref Number :909040337987		1,000.00		
3/4	Mobile Deposit : Ref Number :509040335763		1,200.00		
3/4	Mobile Deposit : Ref Number :010040343821		300.00		
3/4	Mobile Deposit : Ref Number :509040340868		500.00		
3/4	Mobile Deposit : Ref Number :609040341376		500.00		
3/4	Mobile Deposit : Ref Number :809040342644		800.00		
3/4	Mobile Deposit : Ref Number :709040342106		1,000.00		
3/4	Mobile Deposit : Ref Number :909040342792		1,000.00		
3/4	Mobile Deposit : Ref Number :609040336807		1,000.00		
3/4	Venmo Cashout 250304 1040670924460 Brendan Bader		1,200.00		53,258.77
3/6	Keefe Bruyette Direct Dep 250303 Xxxxx5900 Bader Brendan		47,093.46		
3/6	Deposited Item Retn Unpaid - Paper 250306			400.00	
3/6	Venmo Payment 250306 1040713854606 Brendan Bader			94.15	99,858.08
3/7	Online Transfer From Bader C Premier Checking Xxxxxx9740 Ref #Ib0Rkn7G2Y On 03/07/25		1,000.00		100,858.08
3/10	Zelle From Patrick Fahey On 03/09 Ref # Bacw1B7Chk1M I Hope You Guys Have A Great Honeymoon Im		240.00		
3/10	Stifel Bank External F Brendan Bader Extxfertracking 58536			20,000.00	81,098.08
3/11	Stifel Bank External F Brendan Bader Extxfertracking 58712			20,000.00	61,098.08
3/12	Stifel Bank External F Brendan Bader Extxfertracking 58915			20,000.00	
3/12	Amex Epayment ACH Pmt 250312 A9478 Brendan Bader			21,112.43	19,985.65
3/14	Keefe Bruyette Direct Dep 250312 Xxxxx5900 Bader Brendan		5,402.68		25,388.33

WELLS FARGO

=> Wells Fargo Prime Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
3/17	Non-WF ATM Withdrawal Authorized On 03/15 Boc Mbs Ngapore Sgp 385074522244817 ATM ID 51304006 Card 4410			450.25	
3/17	International ATM Access Fee Reimbursement		4.00		24,942.08
3/18	Venmo Cashout 250318 1040960309543 Brendan Bader		300.00		25,242.08
3/20	Venmo Cashout 250319 1040997094889 Brendan Bader		400.00		25,642.08
3/24	Venmo Cashout 250323 1041068590961 Brendan Bader		300.00		
3/24	Venmo Payment 250323 1041068585038 Brendan Bader			20.00	
3/24	WF Credit Card Auto Pay 250323 90495288856947 Bader,Brendan P			1,112.56	24,809.52
3/26	Clickpay Proprtypay 250325 54968731			8,352.48	16,457.04
3/27	Venmo Payment 250327 1041159392270 Brendan Bader			50.00	16,407.04
3/31	Keefe Bruyette Direct Dep 250327 Xxxxx5900 Bader Brendan		5,402.68		
3/31	Mobile Deposit : Ref Number :917290047068		500.00		
3/31	American Express ACH Pmt 250331 M3996 Brendan Bader			10,000.00	
3/31	Interest Payment		0.33		12,310.05
Totals			**$77,793.15**	**$101,591.87**	

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

Important Account Information

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:
The "Longer delays may apply" section is deleted and replaced with the following:
In some cases, we will not make the first $400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.
Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposit, however, may be available on the first business day after the day of your deposit.
Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.
If you need the funds from a deposit right away, you should ask us when the funds will be available.
In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:
- We believe a check you deposit will not be paid
- You deposit checks totaling more than $6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.
The "Special rules for new accounts" section is deleted and replaced with the following:
If you are a new customer, the following special rules apply during the first 30 days your account is open.
Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day

=> Wells Fargo Prime Checking (continued)

after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.
If we delay the availability of your deposit the following special rules may apply:
- The first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first $6,725 may not be available until the second business day after the day of your deposit.
- The excess over $6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first $275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.
We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Important Account Information

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Availability of Funds Policy," subsection "Your ability to withdraw funds," is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first $400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Fund Transfer Disclosures-General," subsection "ACH transactions," is deleted and replaced with the following:

These additional terms apply to payments to or from your account that you transmit through an ACH:
- Your rights as to payments to or from your account will be based on the laws governing your account.
- When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
- If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
- For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we - in our sole discretion - believe the transfer is irregular or suspicious.
- Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.

Important Account Information

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

=> Wells Fargo Prime Checking (continued)

Important Account Information

The Wells Fargo Prime Checking account has a $25 monthly service fee which can be avoided each fee period with $20,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our brokerage affiliate Wells Fargo Advisors*,**, and applicable bank fiduciary and custody accounts.) Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule at wellsfargo.com/online-banking/consumer-account-fees/ for further information about the Prime Checking account and applicable bank fees.

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

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-07092026-7513649.1.1

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Wells Fargo Way2Save® Savings

Statement period activity summary

Balance on 3/1	485.77
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Balance on 3/31	**$485.77**

Account number: **3000122557690**
BRENDAN P BADER
CHRISTOPHER F BADER
Wells Fargo Bank, N.A. (Member FDIC)
CONNECTICUT account terms and conditions apply
Questions about your account: **1-800-869-3557**

Interest summary

Interest paid this statement	$0.00
Interest earned this statement period	$0.00
Average collected balance	$485.77
Annual percentage yield earned	0.00%
Interest paid this year	$0.01
Total interest paid in **2024**	$0.06

Important Information You Should Know

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

  Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

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

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

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

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

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

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

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

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

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