600 W 174th St

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **600 W 174th St**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Barrera Figueroa	Nelson	I.	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
1/12/1994	(347) 812-7957 Mobile	Mobile	thevash12@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
2330 Hoffman St	Bronx

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	10458	6/10/2022	current	$2,950.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
LandSeAir Real Estate Group	(646) 723-4557

EMPLOYMENT INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Medical Doctor	SBH Health System	$91,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Victoria Bengualid, MD	(347) 331-5011		current

EMPLOYER ADDRESS	CITY	STATE	ZIP
4422 Third Ave	Bronx	NY	10457

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?

NO

Have you ever willfully or intentionally refused to pay rent when due?

NO

Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.

NO

AGREEMENT

☒ Bronstein Properties, LLC Anti-Discrimination Notice and Acknowledgement

Bronstein Properties, LLC does not discriminate based upon an applicant's lawful source of income and accepts vouchers and subsidy programs for apartments where the asking rent is within the voucher or subsidy payment standard. Such subsidies, or vouchers, include, but are not limited to: Section 8, HASA, LINC I-VI, FHEPS, CITY FEPS, TBRA, HUD-VASH, and SEPS.

Additionally, Bronstein Properties, LLC does not discriminate against applicants based upon Age, Alienage or Citizenship Status, Color, Disability, Gender, Gender Identity, Lawful Occupation, Marital or Partnership Status, Race, Religion/Creed, National Origin, Pregnancy, The Presence of Children, Sexual Orientation, Status as a victim of domestic violence, stalking, and sex offenses, Status as a Veteran or Active Military Service Member.

By utilizing this notice and/or listing in any manner, you acknowledge that as a broker and/or agent of Bronstein Properties, LLC (whether disclosed or undisclosed), you have read, understood, and agree to comply with our policy set forth in this notice. This document may not be edited.

ADDITIONAL INFORMATION

AQUARIUM?	WATERBED?	BOAT?	MOTORHOME?	MOTORCYCLE?	OTHER?
NO	NO	NO	NO	NO	NO

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?

Streeteasy.com

PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION

APARTMENT APPLYING FOR

600 W 174th St. #42

RENTER'S INSURANCE

INSURANCE SELECTION

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 **600 W 174th St** 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 **600 W 174th St** 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 **600 W 174th St**, 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 **600 W 174th St** 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 **600 W 174th St**, 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 FOR NELSON I. BARRERA FIGUEROA SUBMITTED ONLINE on May 30, 2025

Signed by Nelson I. Barrera Figueroa
Fri May 30 2025 12:09:52 PM EDT
Key: F0635A14; IP Address: 10.33.14.19

Nelson I. Barrera Figueroa *(Applicant)* *Date*

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

Application Fee for Nelson I. Barrera Figueroa - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
NELSON IVAN BARRERA FIGUE	XXXXXXXXXXXX3086	15879968	$23.00
Transaction	**Transaction Date**		**Charged**
T2505301209_UT1HC9	5/30/2025 9:09 AM PDT	*Includes $3.00 convenience fee:*	$23.00

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

As of January 1, 2025, in NYC, it is illegal for most housing providers to discriminate on the basis of a conviction history in rentals or sales, including co-ops and condos.

The protections of the NYC Fair Chance Housing Law apply to current tenants as well as applicants.

It is a violation of the Law for covered housing providers to:	
Make statements about criminal background checks or criminal records or express limitations on this basis in ads and applications	Treat applicants or tenants differently because of a conviction history except as allowed by the Fair Chance Housing Law.

Covered housing providers **may NEVER** change the terms of a sale or lease because of a conviction history. Covered housing providers **may** revoke a housing offer or decline to renew a lease **ONLY** based on limited kinds of convictions and **ONLY** when they follow the requirements of the Fair Chance Housing Law.

The NYC Fair Chance Housing Law does not require housing providers to run criminal background checks. Any housing provider can accept a renter or buyer without following the steps below. The steps below are only for covered housing providers that choose to run a background check.

If a Covered Housing Provider Chooses to Run a Criminal Background Check: You Have Rights.

Covered housing providers **must first** consider your general housing eligibility (ability to meet lease terms) AND make a conditional offer of housing. **Only after** this conditional offer is it lawful for a covered housing provider to run a criminal background check.

Before conducting a criminal background check, covered housing providers must:

- Make you a conditional offer of housing AND
- Give you a copy of this notice explaining your rights

Housing providers are also responsible for compliance with laws governing the collection and use of personal information, such as Federal and State Fair Credit Reporting Acts.

Conditional Offer of Housing

A conditional offer of housing is a **written lease, rental agreement, or agreement for a sale** that conditionally commits a unit(s) to a renter or buyer and can only be revoked in limited circumstances. Next a covered housing provider chooses either:

NOT to conduct a criminal background check	TO conduct a criminal background check
At this time, the housing provider can either finalize the offer or revoke it for a lawful, non-discriminatory purpose that is unrelated to conviction history.	It is illegal for the housing provider to seek or review your conviction history before you have a conditional offer.

CONTACT 22 Reade Street, New York, NY 10007 212-416-0197 www.nyc.gov/HumanRights

Criminal Background Check

If a covered housing provider chooses to run a criminal background check after making you a conditional offer, they may only consider **very limited** categories of convictions:

- convictions that require registration on a sex offense registry at the time of the background check
- felony convictions from the last 5 years, except those below
- misdemeanor convictions from the last 3 years, except those below

The 3 or 5 years are measured from the **actual date of release OR the sentencing date** (if the sentence does not include jail or prison time), regardless of probation or parole status.

A covered housing provider can **NEVER** consider arrests or pending cases, or:

- convictions that were sealed, expunged, are under an executive pardon or certificate of relief from disabilities, or legally nullified or vacated
- convictions for violations, which are non-criminal offenses such as disorderly conduct
- convictions under federal law or another state's law for conduct related to reproductive or gender affirming care that is lawful in New York State
- convictions under federal law or another state's law for cannabis possession that does not constitute a felony in New York State
- Adjournments in Contemplation of Dismissal (ACDs)
- adjudications as a youthful offender or for juvenile delinquency
- terminations in favor of an individual, including but not limited to, acquittals, reversals upon appeal, and exonerations)
- Dispositions of criminal matters under federal law or another state's law that are comparable to those listed here.

It is illegal for a covered housing provider to consider information in these categories. In addition, tenant screening companies may be held liable under federal fair housing laws for discriminatory decisions by housing providers.

Right to Provide Support for Your Application

After considering only reviewable convictions, a covered housing provider that wants to revoke a housing offer must **FOLLOW THE FAIR CHANCE HOUSING PROCESS** while holding a unit open. They must:

1. Give you a copy of all criminal history information they received and/or reviewed
2. Allow you 5 business days to respond by:
   - pointing out errors in the conviction history
   - identifying any information that should not have been considered (any information outside the lawfully reviewable convictions)
   - sharing information on your background, personal and professional references, and/or any information that supports your application.

You are not required to provide information to support your application at this stage. A housing provider must complete an individualized assessment even if you do not provide supporting information.

Right to an Individualized Assessment of Your Application

A covered housing provider must conduct an individualized assessment of the reviewable convictions, together with any other information that you have timely submitted.

CONTACT 22 Reade Street, New York, NY 10007 212-416-0197 www.nyc.gov/HumanRights

A covered housing provider CANNOT revoke a conditional offer of housing after running a criminal background check except in two **limited circumstances:**	
After conducting an individualized assessment if they show in writing BOTH: • a legitimate business interest AND • how the legitimate business interest is linked to your individual history.	If they show *new information, unrelated to criminal history,* that impacts your qualifications for tenancy and that they did not know at the time of your conditional offer.

Legitimate Business Interest

A covered housing provider's legitimate business interest must be specific and objective. Compliance with a particular lease term is a permissible legitimate business interest. Purely discriminatory motives, stigma, stereotypes, or assumptions never constitute a legitimate business interest.

A covered housing provider that shows a legitimate business interest must also **explain** the link between that interest and your particular individual history in light of the individual information you shared to justify a decision to revoke your conditional offer of housing. **The existence of a conviction alone never creates that link.**

The following are not legitimate business interests and do not establish a sufficient link to justify a housing provider's decision to revoke an offer:

- "I don't want a hot spot for law enforcement"
- "The applicant seems likely to commit another crime and I want tenant safety"
- "This is a family building"
- "We don't want bad guys hanging around"
- "My tenants don't want criminals"
- "My insurance rates will go up"
- "This will impact my property value"

Revoking a Conditional Offer of Housing

Before a covered housing provider can revoke a conditional offer because of your criminal history, the housing provider **MUST** take the following steps:

1. Do an individualized assessment of your reviewable convictions **AND** the information you provided
2. Give you copies of all documents that it received and/or reviewed
3. Give you a written statement that explains:
   - the decision to revoke based on your conviction history **AND** the link to a legitimate business interest
   - how your individual information and circumstances were taken into account

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Exemptions for Housing Providers

- Housing provider-occupied properties with 2 or fewer rooms or units are not covered by the NYC Fair Chance Housing Law.
- State or federally funded housing providers, including public housing authorities that are required or authorized to take specific actions related to criminal history **CAN** take such specific actions without violating the NYC Fair Chance Housing Law.

For additional information about tenants' and buyers' rights & housing providers' responsibilities under the NYC Fair Chance Housing Law, and to see this notice in multiple languages, visit NYC.gov/FairChanceHousing.

REMINDER: All New Yorkers have a right to be free from retaliation in housing. It is illegal for housing providers in NYC to punish you or treat you negatively for telling them about your rights or for reporting discrimination or harassment.

CONTACT 22 Reade Street, New York, NY 10007 212-416-0197 www.nyc.gov/HumanRights

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 Nelson I. Barrera Figueroa

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 5/30/2025**.

Score for Nelson I. Barrera Figueroa: 776		
	Importance	**Result**
AI Score	Pass/Fail	
No Credit	Pass/Conditional	
Total annual income to rent ratio exceeds 30.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No rental collections	Pass/Fail	

NOTIFICATION(S)

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

APPLICANT: no matching name found
The name for the primary applicant does not match any records on file. Please check if you entered the name accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$91,000.00
Total combined annual income to rent ratio	42.92 (based on rent of $2,120.10)
Total number of accounts	3
Accounts with no late payments	3 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$2,942.00 ($0.00 past due)
Outstanding revolving debt	$2,942.00 (40% 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:	Nelson I. Barrera Figueroa	NELSON BARRERA
SSN:	***-**-****	***-**-****
Birth Date:	1/**/1994	1/**/1994

Addresses	From Application	From Equifax
	2330 Hoffman St Bronx, NY 10458 - US	2330 HOFFMAN ST. 6A BRONX, NY 10458 (Applicant) Reported 5/2025

Employment	From Application	From Equifax
Applicant:	Medical Doctor SBH Health System $91,000.00/Yr. Total annual Income: $91,000.00	

Restricted Person Search		
Requested For Nelson I. Barrera Figueroa	**Requested** 5/30/2025	**Returned** 5/30/2025
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 776	**Score Factors** Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	729	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name: AMERICAN EXPRESS (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
2/2025	4/2025					$2,722.00

Monthly Payment	High Credit	Type	Comments
$82.00	$2,722.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

5/25		3/25
0	0	0

Account Name: JPMCB CARD SERVICES (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2023	4/2025					$220.00

Monthly Payment	High Credit	Type	Comments
$35.00	$1,824.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name: PINATA GLOBAL INC (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
6/2022	3/2025					$0.00

Monthly Payment	High Credit	Type	Comments
$2,851.00	$2,851.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

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

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

NEW YORK STATE USA

NOT FOR FEDERAL PURPOSES

IDENTIFICATION CARD

Mark J F Schroeder
Commissioner of Motor Vehicles

ID 946 718 243

Class ID

BARRERA FIGUEROA
NELSON,IVAN

2330 HOFFMAN ST 6A
BRONX, NY 10458

TEMP. VISITOR Expires 06/09/2025

DOB 01/12/1994

Issued 09/27/2022

Expires 01/12/2027

Organ Donor

E NONE

R A1

Sex M Height 6'-00" Eyes BRO

EXCELSIOR
E PLURIBUS UNUM

NELSON BARRERA

JAN 24 94 M

PASAPORTE
PASSPORT

REPÚBLICA DE PANAMÁ REPUBLIC OF PANAMA

TIPO / TYPE: P
CÓD. / CODE: PAN
NACIONALIDAD / NATIONALITY: PANAMEÑA
PASAPORTE NO. / PASSPORT NO.: PA0772868

APELLIDOS / SURNAME
BARRERA FIGUEROA

NOMBRES / GIVEN NAMES
NELSON IVAN

FECHA DE NACIMIENTO / DATE OF BIRTH
12 ENE 1994

NÚM. PERSONAL / PERSONAL NO.
6-717-1389

LUGAR DE NAC. / PLACE OF BIRTH
PANAMÁ

AUTORIDAD / AUTHORITY
PASAPORTES/PANAMA

SEXO / SEX
M

FECHA DE EXPEDICIÓN / DATE OF ISSUE
30 JUN 2021

FECHA DE VENCIMIENTO / DATE OF EXPIRY
30 JUN 2026

FIRMA / SIGNATURE
Nelson I Barrera

P<PANBARRERA<FIGUEROA<<NELSON<IVAN<<<<<<<<<<

PA07728689PAN9401127M26063036<717<1389<<<<44

PANAMÁ VIEJO

PA0772868

VISA

SBH
Health System
BRONX

4422 Third Avenue | Bronx, New York 10457-2594 | Tel 718-960-9000 | www.SBHNY.org

May 27, 2025

RE: **Nelson Barrera Figueroa, MD**

To Whom It May Concern,

This letter is to verify that Dr. Nelson Barrera Figueroa is currently a resident in our three-year, ACGME Accredited Internal Medicine Residency Training Program. He began his training on June 20, 2022, and he is in very good standing with the program.

If you have any further questions, please feel free to contact our office at 718-960-6202.

Sincerely,

Victoria Bengualid, MD
Program Director
Department of Internal Medicine
Medical Education

CHASE

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

April 04, 2025 through May 05, 2025
Account Number: **000000862022776**

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

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NELSON IVAN BARRERA FIGUEROA
2330 HOFFMAN ST APT 6A
BRONX NY 10458-8080

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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	**$9,673.06**
Deposits and Additions	14,909.58
ATM & Debit Card Withdrawals	-2,433.56
Electronic Withdrawals	-5,895.31
Fees	-40.00
Ending Balance	**$16,213.77**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$9,673.06**
04/07	Card Purchase 04/04 St Barnabas Health An 912-225-9696 NY Card 3086	-35.00	9,638.06
04/07	Card Purchase 04/05 Uber *Trip Help.Uber.Com CA Card 3086	-29.92	9,608.14
04/07	Card Purchase 04/05 Uber *Eats Help.Uber.Com CA Card 3086	-59.14	9,549.00
04/07	Card Purchase 04/06 Int Driver License International FL Card 3086	-99.99	9,449.01
04/07	Zelle Payment To Francisco Gallegos Koyner 24334330542	-32.01	9,417.00
04/08	Reversal: Hilton Hotels New York NY 03/24 Claimid: 5550567 70870001 0 3/25/2025	**56.28**	9,473.28
04/08	Zelle Payment From Mushrin Malik 24348911968	**10,000.00**	19,473.28
04/08	Vanguard Buy Investment 771227538041901 Web ID: Vmc Pur	-10.00	19,463.28

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
04/08	Zelle Payment To Mushrin 24348918190	-3,000.00	16,463.28
04/09	Card Purchase 04/07 St Barnabas Health An 912-225-9696 NY Card 3086	-3.00	16,460.28
04/09	Vanguard Buy Investment 771227538041901 Web ID: Vmc Pur	-200.00	16,260.28
04/10	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,351.66**	18,611.94
04/11	Vanguard Buy Investment 633258550141321 Web ID: Vmc Pur	-500.00	18,111.94
04/14	Vanguard Buy Investment 633258550141321 Web ID: Vmc Pur	-25.00	18,086.94
04/14	Card Purchase 04/12 Mta*Nyct Paygo New York NY Card 3086	-2.90	18,084.04
04/14	Card Purchase 04/12 Mta*Nyct Paygo New York NY Card 3086	-2.90	18,081.14
04/14	Card Purchase 04/14 Uber *Trip Help.Uber.Com CA Card 3086	-80.74	18,000.40
04/15	Recurring Card Purchase 04/14 Google *Google One 855-836-3987 CA Card 3086	-2.17	17,998.23
04/16	Card Purchase 04/15 Curb Nyc Taxi Queens NY Card 3086	-127.20	17,871.03
04/16	Con Ed of NY Cecony 15755320007 CCD ID: 2462467002	-72.45	17,798.58
04/18	Recurring Card Purchase 04/17 Torpedo Deals 877-4479748 FL Card 3086	-27.99	17,770.59
04/18	Card Purchase 04/18 Uber *Eats Help.Uber.Com CA Card 3086	-45.29	17,725.30
04/21	Zelle Payment From Francisco Gallegos Koyner 24468670671	**50.00**	17,775.30
04/21	Card Purchase 04/19 St Barnabas Health An 912-225-9696 NY Card 3086	-3.00	17,772.30
04/21	Card Purchase 04/19 Mta*Nyct Paygo New York NY Card 3086	-2.90	17,769.40
04/21	Card Purchase 04/20 Uber *Trip Help.Uber.Com CA Card 3086	-42.04	17,727.36
04/21	Card Purchase 04/20 Uber *Eats Help.Uber.Com CA Card 3086	-37.41	17,689.95
04/21	Recurring Card Purchase 04/21 Openai *Chatgpt Subscr Openai.Com CA Card 3086	-21.78	17,668.17
04/21	Recurring Card Purchase 04/21 Corporacion LA Prens Corprensa.Com De Card 3086	-5.00	17,663.17
04/23	Card Purchase 04/21 St Barnabas Health An 912-225-9696 NY Card 3086	-3.00	17,660.17
04/24	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,351.64**	20,011.81
04/25	Chase Credit Crd Autopay PPD ID: 4760039224	-135.15	19,876.66
04/28	Zelle Payment To Volha Chapiolkina 24545685406	-105.00	19,771.66
04/28	Card Purchase 04/28 Uber *Trip Help.Uber.Com CA Card 3086	-20.98	19,750.68
04/28	Card Purchase 04/28 Uber *Trip Help.Uber.Com CA Card 3086	-19.90	19,730.78
04/28	04/27 Payment To Chase Card Ending IN 3009	-1,215.70	18,515.08
04/29	Recurring Card Purchase 04/28 Apple.Com/Bill 866-712-7753 CA Card 3086	-2.99	18,512.09
04/29	Card Purchase 04/29 Uber Eats* Eats Uber.Com CA Card 3086	-31.08	18,481.01
04/30	Zelle Payment From Volha Chapiolkina 24596654437	**100.00**	18,581.01
04/30	Recurring Card Purchase 04/29 Tmobile*Auto Pay 800-937-8997 WA Card 3086	-97.00	18,484.01
04/30	Recurring Card Purchase 04/30 Hotmart 111-1111111 De Card 3086	-16.99	18,467.02
04/30	Zelle Payment To Volha Chapiolkina 24595429342	-100.00	18,367.02
05/02	05/02 Consumer Online International Wire A/C: Banco General Sa Republic of Panama Panama PA Ref:/Cct/MA6Uocqh00Ag Gift OR Donation Trn: 3337715122Es	-500.00	17,867.02
05/02	Consumer Online USD Intl Wire Fee	-40.00	17,827.02
05/05	Card Purchase 05/02 Mta*Nyct Paygo New York NY Card 3086	-2.90	17,824.12
05/05	Recurring Card Purchase 05/03 Paddle.Net* Macpaw.Com Paddle.Com NY Card 3086	-34.95	17,789.17
05/05	Card Purchase 05/02 Tst*The Viand New York NY Card 3086	-54.74	17,734.43
05/05	Card Purchase 05/02 Mta*Nyct Paygo New York NY Card 3086	-2.90	17,731.53
05/05	Card Purchase 05/04 Apf*Total Management N 718-3128841 NY Card 3086	-1,500.03	16,231.50

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION		AMOUNT	BALANCE
05/05	Card Purchase	05/05 Uber *Trip Help.Uber.Com CA Card 3086	-11.93	16,219.57
05/05	Card Purchase	05/04 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,216.67
05/05	Card Purchase	05/04 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,213.77
	Ending Balance			**$16,213.77**

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 $4,703.30. 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

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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.

CHASE

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

March 06, 2025 through April 03, 2025
Account Number: **000000862022776**

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

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NELSON IVAN BARRERA FIGUEROA
2330 HOFFMAN ST APT 6A
BRONX NY 10458-8080

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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	**$8,445.50**
Deposits and Additions	6,281.31
ATM & Debit Card Withdrawals	-2,759.32
Electronic Withdrawals	-2,144.43
Other Withdrawals	-150.00
Ending Balance	**$9,673.06**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$8,445.50**
03/06	Card Purchase 03/06 Uber *Trip Help.Uber.Com CA Card 3086	-10.98	8,434.52
03/06	Card Purchase 03/05 Tst*Magnolia Bakery - G New York NY Card 3086	-43.88	8,390.64
03/06	Card Purchase 03/06 Uber *Trip Help.Uber.Com CA Card 3086	-16.97	8,373.67
03/10	Card Purchase 03/08 Mta*Nyct Paygo New York NY Card 3086	-2.90	8,370.77
03/12	Irs Treas 310 Tax Ref PPD ID: 9111036170	**396.00**	8,766.77
03/13	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,351.66**	11,118.43
03/14	NY State Nysttaxrfd PPD ID: 4146013200	**716.00**	11,834.43
03/14	NY State Nysttaxrfd PPD ID: 4146013200	**466.00**	12,300.43
03/14	Zelle Payment To Jorge Sanchez 24055445705	-40.00	12,260.43
03/17	Recurring Card Purchase 03/14 Google *Google One 855-836-3987 CA Card 3086	-2.17	12,258.26
03/17	Card Purchase 03/15 Full Moon Pizza Bronx NY Card 3086	-56.41	12,201.85
03/17	Card Purchase 03/15 Mta*Nyct Paygo New York NY Card 3086	-2.90	12,198.95
03/17	Card Purchase 03/15 Sq *VAN Leeuwen Ice Cre New York NY Card 3086	-20.63	12,178.32
03/17	Card Purchase 03/15 Mta*Nyct Paygo New York NY Card 3086	-2.90	12,175.42
03/17	Card Purchase 03/16 Uber *Trip Help.Uber.Com CA Card 3086	-10.92	12,164.50
03/17	03/17 Manual Db-Bkrg	-100.00	12,064.50
03/17	03/17 Manual Db-Bkrg	-50.00	12,014.50
03/18	Recurring Card Purchase 03/17 Torpedo Deals 877-4479748 FL Card 3086	-27.99	11,986.51
03/18	Con Ed of NY Cecony 15755320007 CCD ID: 2462467002	-69.44	11,917.07
03/20	Vanguard Buy Investment 633258550141321 Web ID: Vmc Pur	-150.00	11,767.07
03/21	Recurring Card Purchase 03/21 Openai *Chatgpt Subscr Openai.Com CA Card 3086	-21.78	11,745.29
03/21	Recurring Card Purchase 03/21 Corporacion LA Prens Corprensa.Com De Card 3086	-5.00	11,740.29
03/24	Card Purchase 03/21 Apf*Total Management N 718-3128841 NY Card 3086	-1,409.99	10,330.30
03/24	Zelle Payment To Aung Myint Myat Jpm99B28Lfdg	-105.00	10,225.30
03/24	Card Purchase 03/24 Uber *Trip Help.Uber.Com CA Card 3086	-10.91	10,214.39
03/24	Card Purchase 03/23 Mta*Nyct Paygo New York NY Card 3086	-2.90	10,211.49
03/24	Card Purchase 03/23 Mta*Nyct Paygo New York NY Card 3086	-2.90	10,208.59
03/24	Card Purchase 03/23 Mta*Nyct Paygo New York NY Card 3086	-2.90	10,205.69
03/24	Card Purchase 03/23 Mta*Nyct Paygo New York NY Card 3086	-2.90	10,202.79
03/24	03/23 Payment To Chase Card Ending IN 3009	-1,446.39	8,756.40
03/25	Card Purchase 03/24 Hilton Hotels New York NY Card 3086	-56.28	8,700.12
03/25	Card Purchase 03/24 Mta*Nyct Paygo New York NY Card 3086	-2.90	8,697.22
03/25	Card Purchase 03/25 Uber *Trip Help.Uber.Com CA Card 3086	-14.90	8,682.32
03/25	Card Purchase 03/25 Uber *Eats Help.Uber.Com CA Card 3086	-101.96	8,580.36
03/26	Card Purchase 03/25 Zero Otto Nove Inc 718-2201027 NY Card 3086	-215.96	8,364.40
03/27	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,351.65**	10,716.05
03/28	Zelle Payment To Aung Myint Myat Jpm99B2W5Icr	-43.60	10,672.45
03/31	Card Purchase 03/28 Copa Air 2302189826 507-2172672 FL Card 3086	-592.41	10,080.04
03/31	Recurring Card Purchase 03/28 Apple.Com/Bill 866-712-7753 CA Card 3086	-2.99	10,077.05
03/31	Zelle Payment To Robert Barber Largo Pelo Jpm99B2Zok2F	-50.00	10,027.05
03/31	Recurring Card Purchase 03/30 Hotmart 111-1111111 De Card 3086	-16.99	10,010.06

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
03/31	Recurring Card Purchase 03/30 Tmobile*Auto Pay 800-937-8997 WA Card 3086	-97.00	9,913.06
04/02	American Express ACH Pmt M8728 Web ID: 2005032111	-40.00	9,873.06
04/03	Vanguard Buy Investment 633258550141321 Web ID: Vmc Pur	-200.00	9,673.06
	Ending Balance		**$9,673.06**

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 $6,281.31. 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 $8,364.40)
- **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 $10,217.88)

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

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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

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

February 06, 2025 through March 05, 2025
Account Number: **000000862022776**

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

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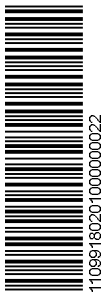
NELSON IVAN BARRERA FIGUEROA
2330 HOFFMAN ST APT 6A
BRONX NY 10458-8080



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

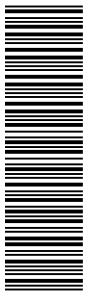
	AMOUNT
Beginning Balance	**$10,889.26**
Deposits and Additions	4,703.31
ATM & Debit Card Withdrawals	-2,482.96
Electronic Withdrawals	-4,664.11
Ending Balance	**$8,445.50**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$10,889.26**
02/07	Card Purchase 02/05 Gran Hotel Azuero Herrera Card 3086	-65.09	10,824.17
02/07	Card Purchase 02/05 Gran Hotel Azuero Herrera Card 3086	-38.52	10,785.65
02/10	Card Purchase 02/07 Norexpress Panama Card 3086	-41.00	10,744.65
02/10	Card Purchase 02/07 El Jardin De LA Casa I Panama Card 3086	-28.08	10,716.57
02/13	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,351.65**	13,068.22
02/13	Card Purchase 02/12 Uber *Trip Help.Uber.Com Card 3086	-4.29	13,063.93
02/13	Card Purchase 02/12 Cafe Unido Centennial Ancon Card 3086	-72.85	12,991.08
02/14	Card Purchase 02/12 El PR Ncipe Azul -I- Panam Card 3086	-146.59	12,844.49
02/14	Recurring Card Purchase 02/14 Google *Google One 855-836-3987 CA Card 3086	-2.17	12,842.32
02/14	Con Ed of NY Cecony 15755320007 CCD ID: 2462467002	-78.15	12,764.17
02/18	Card Purchase 02/17 Fiverr 855-5859699 NY Card 3086	-50.48	12,713.69
02/18	Recurring Card Purchase 02/17 Torpedo Deals 877-4479748 FL Card 3086	-27.99	12,685.70
02/18	Zelle Payment To Aung Myint Myat Jpm99Ayi4R5X	-62.80	12,622.90
02/21	Card Purchase 02/20 Fiverr 855-5859699 NY Card 3086	-50.48	12,572.42
02/21	Card Purchase 02/21 Estrella Azteca Mexican Bronx NY Card 3086	-20.28	12,552.14
02/21	Recurring Card Purchase 02/21 Corporacion LA Prens Corprensa.Com De Card 3086	-5.00	12,547.14
02/24	Card Purchase 02/22 Tst*Enzos of Arthur Ave Bronx NY Card 3086	-55.53	12,491.61
02/25	02/25 Payment To Chase Card Ending IN 3009	-1,309.16	11,182.45
02/27	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,351.66**	13,534.11
02/27	Card Purchase With Pin 02/27 Modern Market 01 16913 Jamaica NY Card 3086	-130.38	13,403.73
02/27	Recurring Card Purchase 02/27 Tmobile*Auto Pay 800-937-8997 WA Card 3086	-111.20	13,292.53
02/28	Card Purchase 02/27 Teitel Brothers Bronx NY Card 3086	-11.00	13,281.53
02/28	Recurring Card Purchase 02/28 Hotmart Metahub Englis 312-5102623 De Card 3086	-16.99	13,264.54
03/03	Card Purchase 02/28 Apf*Total Management N 718-3128841 NY Card 3086	-1,455.03	11,809.51
03/03	Recurring Card Purchase 03/01 Apple.Com/Bill 866-712-7753 CA Card 3086	-2.99	11,806.52
03/03	Card Purchase 03/01 Mta*Nyct Paygo New York NY Card 3086	-2.90	11,803.62
03/03	Card Purchase 03/01 Mta*Nyct Paygo New York NY Card 3086	-2.90	11,800.72
03/03	Card Purchase 03/01 Sq *House of Joy New York NY Card 3086	-56.45	11,744.27
03/03	Card Purchase 03/01 Mta*Nyct Paygo New York NY Card 3086	-2.90	11,741.37
03/03	Recurring Card Purchase 03/02 Apple.Com/Bill 866-712-7753 CA Card 3086	-3.26	11,738.11
03/03	Card Purchase 03/02 Fiverr 855-5859699 NY Card 3086	-14.61	11,723.50
03/04	Irs Usataxpymt PPD ID: 3387702000	-3,214.00	8,509.50
03/05	Recurring Card Purchase 03/04 St Barnabas Health An 912-225-9696 NY Card 3086	-64.00	8,445.50
	Ending Balance		**$8,445.50**

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 $7,054.98. 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 $10,716.57)
- **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 $11,929.24)



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;
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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.

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JPMorgan Chase Bank, N.A. Member FDIC

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

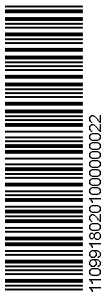
February 06, 2025 through March 05, 2025
Account Number: **000000862022776**

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

01109918 DRE 802 219 06525 NNNNNNNNNNN 1 000000000 03 0000
NELSON IVAN BARRERA FIGUEROA
2330 HOFFMAN ST APT 6A
BRONX NY 10458-8080



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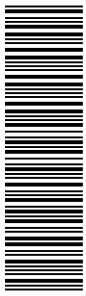

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- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

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JPMorgan Chase Bank, N.A. Member FDIC

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CHASE

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

January 07, 2025 through February 05, 2025
Account Number: **000000862022776**

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

01108535 DRE 802 219 03725 NNNNNNNNNNN 1 000000000 03 0000
NELSON IVAN BARRERA FIGUEROA
2330 HOFFMAN ST APT 6A
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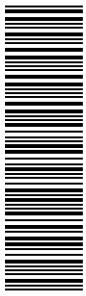

To help protect you from fraud and scams, you'll no longer be able to send Zelle® payments to recipients originating from social media – such as social media marketplaces or messaging apps

Due to the significant rise in social media scams and to help protect your account, we'll be updating our policies on March 23, 2025, limiting your ability to send Zelle® payments identified as originating from contact through social media. As a result, we may:

- Request details about your payment's purpose and how you made contact with the recipient
- Block or decline payments identified as originating from contact through social media
- Decline payments, restrict your use of Zelle® through Chase or take other actions as described in your account agreement if you do not respond truthfully to questions we ask

The updates to the policy become effective March 23, 2025, and will be outlined in Section 2 of the Zelle® Service Agreement, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement. You can review the new agreements beginning January 23, 2025. Here's how to access them:

- On chase.com, log in to your account, click the Main Menu, then select "Agreements & disclosures."
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If you have questions, please call the number on this statement.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$11,200.85**
Deposits and Additions	5,823.32
ATM & Debit Card Withdrawals	-3,010.38
Electronic Withdrawals	-3,081.71
Fees	-42.82
Ending Balance	**$10,889.26**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$11,200.85**
01/08	Card Purchase 01/07 The Cochrane Collabora London Card 3086 Pound Sterl 75.00 X 1.255467 (Exchg Rte)	-94.16	11,106.69
01/08	Foreign Exch Rt ADJ Fee 01/07 The Cochrane Collabora London Card 3086	-2.82	11,103.87
01/10	Zelle Payment From Mitchell Swedloff 23351154992	**40.00**	11,143.87
01/10	Card Purchase 01/10 Apple.Com/Bill 866-712-7753 CA Card 3086	-76.20	11,067.67
01/13	Zelle Payment From Ayan Seid 23353910184	**100.00**	11,167.67
01/13	Zelle Payment From Yitzhak M Goldstein 23366389305	**50.00**	11,217.67
01/13	Zelle Payment From Maria F Fleming Diaz 23359344081	**50.00**	11,267.67
01/13	Zelle Payment From Homa Saadati Wfct0Yfb69D8	**50.00**	11,317.67
01/13	Zelle Payment From Jorge Sanchez Orbe 23353688237	**40.00**	11,357.67
01/13	Zelle Payment From Franc Hodo 23354476419	**30.00**	11,387.67
01/13	Zelle Payment From Karun Shrestha 23353955723	**30.00**	11,417.67
01/13	Zelle Payment From Guillermo Julian Kourie 23353857506	**30.00**	11,447.67
01/13	Zelle Payment From Darya Chekhava 23367152910	**25.00**	11,472.67
01/13	Zelle Payment From Oshna Pandey 23362088427	**25.00**	11,497.67
01/13	Zelle Payment From Jonida Pjetrushaj 23359352378	**20.00**	11,517.67
01/13	Zelle Payment From Haeshim Baek 23364843428	**20.00**	11,537.67
01/13	Zelle Payment From Deneshia Mcintosh Wfct0Yfbg8Vq	**20.00**	11,557.67
01/13	Zelle Payment From Lorenzo Hiraldo Ctivzqwecsrd	**20.00**	11,577.67
01/13	Zelle Payment From Ardijan Cobaj 23355182140	**20.00**	11,597.67
01/13	Zelle Payment From Mushrin Malik 23351993680	**20.00**	11,617.67
01/13	Zelle Payment From Linda Perez 23353707087	**20.00**	11,637.67
01/13	Zelle Payment From Blerta Qinami 23355177355	**20.00**	11,657.67
01/13	Zelle Payment From Geyanne Lui 23371122682	**20.00**	11,677.67
01/13	Zelle Payment From Osman Alvarado Portillo Wfct0Yfcp4Qr	**15.00**	11,692.67
01/13	Zelle Payment From Leslie Sangurima Ctiolxzv1Avm	**15.00**	11,707.67
01/13	Zelle Payment From Oluwamayowa Bababunmi 23359202828	**10.00**	11,717.67
01/13	Zelle Payment From Faith Asemota Bacwpkwfa6Bu	**10.00**	11,727.67
01/13	Zelle Payment From Ineida Mara-Boshnjaku 23360190374	**5.00**	11,732.67
01/13	Card Purchase 01/12 Uber *Trip Help.Uber.Com CA Card 3086	-17.09	11,715.58
01/13	Card Purchase 01/12 Uber *Trip Help.Uber.Com CA Card 3086	-14.92	11,700.66
01/13	Card Purchase 01/13 Uber *Eats Help.Uber.Com CA Card 3086	-31.27	11,669.39
01/14	Recurring Card Purchase 01/14 Google *Google One G.CO/Helppay# CA Card 3086	-2.17	11,667.22
01/14	Con Ed of NY Cecony 15755320007 CCD ID: 2462467002	-101.75	11,565.47
01/15	Zelle Payment From David Chong 23391869050	**50.00**	11,615.47
01/15	Zelle Payment From Yevhen Kushnir 23392202223	**50.00**	11,665.47
01/15	Zelle Payment From Kalpana Ghimire 23394203944	**20.00**	11,685.47
01/16	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,351.65**	14,037.12
01/17	Card Purchase 01/17 Uber *Eats Help.Uber.Com CA Card 3086	-35.64	14,001.48
01/17	Card Purchase 01/17 Uber *Trip Help.Uber.Com CA Card 3086	-87.92	13,913.56
01/21	Zelle Payment From Manoj Ghimire 23432545135	**20.00**	13,933.56
01/21	Recurring Card Purchase 01/17 Torpedo Deals 877-4479748 FL Card 3086	-27.99	13,905.57
01/21	Card Purchase 01/18 Krume Backer Panam Card 3086	-42.00	13,863.57
01/21	Card Purchase 01/19 Olive Garden Costa Del Juan Diaz Card 3086	-100.09	13,763.48
01/21	Recurring Card Purchase 01/21 Corporacion LA Prens Corprensa.Com De Card 3086	-5.00	13,758.48
01/22	Card Purchase 01/21 Mr Tea Chitre Card 3086	-4.95	13,753.53

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
01/22	Card Purchase 01/21 Airbnb * Hmkn9Bcttw Airbnb.Com CA Card 3086	-109.00	13,644.53
01/27	Card Purchase 01/24 Coleos Love Pedasi Los Santos Card 3086	-43.34	13,601.19
01/27	Card Purchase 01/25 Fiverr 855-5859699 NY Card 3086	-76.85	13,524.34
01/27	01/25 Payment To Chase Card Ending IN 3009	-930.00	12,594.34
01/27	Chase Credit Crd Autopay PPD ID: 4760039224	-149.96	12,444.38
01/29	Recurring Card Purchase 01/29 Apple.Com/Bill 866-712-7753 CA Card 3086	-2.99	12,441.39
01/29	Zelle Payment To Mushrin 23536955368	-900.00	11,541.39
01/29	01/29 Consumer Online International Wire A/C: Banco General Sa Republic of Panama Panama PA Ref:/Cct/M6l1K7Ni00Ah Viajes Personales/Bnf/Dinero De Vacaciones Trn: 3199335029Es	-1,000.00	10,541.39
01/29	Consumer Online USD Intl Wire Fee	-40.00	10,501.39
01/30	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,351.67**	12,853.06
01/30	Card Purchase 01/29 Apf*Total Management N 718-3128841 NY Card 3086	-1,454.99	11,398.07
01/30	Recurring Card Purchase 01/30 Hotmart Metahub Englis 319-9477252 De Card 3086	-16.99	11,381.08
01/31	Recurring Card Purchase 01/30 Tmobile*Auto Pay 800-937-8997 WA Card 3086	-97.00	11,284.08
02/03	Zelle Payment From Yevhen Kushnir 23610322449	**175.00**	11,459.08
02/03	Card Purchase 01/30 Metro Chitre 4710 (V/M Herrera Card 3086	-13.67	11,445.41
02/03	Card Purchase 01/30 Gran Hotel Azuero, S.A. Panama Card 3086	-40.85	11,404.56
02/03	Card Purchase 01/31 Riba Smith Chitre Herrera Card 3086	-134.23	11,270.33
02/03	Card Purchase 01/31 El Machetazo Chitre Chitre Card 3086	-13.54	11,256.79
02/04	Card Purchase 02/02 El Sitio Hotel-Restaura Los Santos Card 3086	-87.03	11,169.76
02/05	Zelle Payment From Francisco Gallegos Koyner 23623575813	**100.00**	11,269.76
02/05	Recurring Card Purchase 02/04 St Barnabas Health An 912-225-9696 NY Card 3086	-64.00	11,205.76
02/05	Card Purchase 02/04 Fiverr 855-5859699 NY Card 3086	-316.50	10,889.26
	Ending Balance		**$10,889.26**

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 $7,146.93. 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 $10,501.39)

- **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 $12,248.50)

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

CHASE

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

November 06, 2024 through December 04, 2024
Account Number: **000000862022776**

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

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NELSON IVAN BARRERA FIGUEROA
2330 HOFFMAN ST APT 6A
BRONX NY 10458-8080

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CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$10,378.97**
Deposits and Additions	5,732.44
ATM & Debit Card Withdrawals	-2,236.43
Electronic Withdrawals	-4,054.93
Ending Balance	**$9,820.05**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$10,378.97**
11/06	Card Purchase 11/06 Uber *Trip Help.Uber.Com CA Card 3086	-10.96	10,368.01
11/06	Zelle Payment To Franc Hodo 22629135712	-9.00	10,359.01
11/07	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,367.97**	12,726.98
11/12	Card Purchase 11/09 Uber *Eats Help.Uber.Com CA Card 3086	-52.24	12,674.74
11/12	Con Ed of NY Cecony 15755320007 CCD ID: 2462467002	-86.53	12,588.21
11/12	Card Purchase 11/09 Vincent's Meat Market I Bronx NY Card 3086	-46.37	12,541.84
11/12	Card Purchase With Pin 11/09 Modern MA 16913 Hillsi Jamaica NY Card 3086	-14.48	12,527.36
11/12	Card Purchase 11/09 The Bronx Beer Hall Bronx NY Card 3086	-27.60	12,499.76
11/12	Zelle Payment To Heidy Massage 22675054401	-90.00	12,409.76
11/14	Card Purchase 11/13 Staples Inc 00209908 Staples.Com MA Card 3086	-91.46	12,318.30
11/14	Recurring Card Purchase 11/14 Google *Google One 855-836-3987 CA Card 3086	-2.17	12,316.13
11/15	Card Purchase 11/14 Staples Inc 00209908 Staples.Com MA Card 3086	-91.46	12,224.67
11/18	Reversal: Staples Inc 00209908 Staples.Com MA 11/14 Claimid: 0249779 75280001 1 1/15/2024	**91.46**	12,316.13
11/18	Card Purchase 11/16 Uber *Trip Help.Uber.Com CA Card 3086	-75.95	12,240.18
11/18	Card Purchase 11/16 Uber *Trip Help.Uber.Com CA Card 3086	-18.98	12,221.20
11/18	Card Purchase 11/17 Uber *Trip Help.Uber.Com CA Card 3086	-49.43	12,171.77
11/18	11/16 Payment To Chase Card Ending IN 3009	-547.81	11,623.96
11/18	Card Purchase 11/17 Uber *Trip Help.Uber.Com CA Card 3086	-34.18	11,589.78

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/18	Card Purchase 11/17 Uber *Trip Help.Uber.Com CA Card 3086	-15.81	11,573.97
11/18	Card Purchase 11/18 Uber *Trip Help.Uber.Com CA Card 3086	-36.76	11,537.21
11/18	Recurring Card Purchase 11/17 Torpedo Deals 877-4479748 FL Card 3086	-27.99	11,509.22
11/18	Card Purchase 11/17 Hugo Boss Chicago Chicago IL Card 3086	-574.95	10,934.27
11/18	Card Purchase 11/18 Uber *Trip Help.Uber.Com CA Card 3086	-29.09	10,905.18
11/18	Card Purchase 11/18 Uber *Trip Help.Uber.Com CA Card 3086	-27.73	10,877.45
11/18	Card Purchase 11/18 Uber *Trip Help.Uber.Com CA Card 3086	-19.17	10,858.28
11/18	Card Purchase 11/18 Federales* Federales Httpswww.Fede IL Card 3086	-58.26	10,800.02
11/19	Zelle Payment From Mushrin Malik 22773986560	**20.00**	10,820.02
11/19	Card Purchase 11/19 Uber *Trip Help.Uber.Com CA Card 3086	-38.46	10,781.56
11/19	Card Purchase 11/19 Uber *Trip Help.Uber.Com CA Card 3086	-12.72	10,768.84
11/19	Card Purchase 11/19 Uber *Trip Help.Uber.Com CA Card 3086	-41.15	10,727.69
11/19	Card Purchase 11/18 Curb Nyc Taxi Queens NY Card 3086	-71.40	10,656.29
11/20	Card Purchase Return 11/19 Staples Inc 00209908 Framingham MA Card 3086	**91.46**	10,747.75
11/20	Card Purchase 11/20 Uber *Trip Help.Uber.Com CA Card 3086	-19.19	10,728.56
11/20	Card Purchase 11/20 Uber *Trip Help.Uber.Com CA Card 3086	-13.82	10,714.74
11/21	St Barnabas Hosp Payroll PPD ID: 1131740122	**3,161.55**	13,876.29
11/21	Card Purchase 11/20 Healthy Choice Gourmet Bronx NY Card 3086	-9.80	13,866.49
11/21	Recurring Card Purchase 11/21 Corporacion LA Prens Corprensa.Com De Card 3086	-5.00	13,861.49
11/22	Card Purchase 11/18 Giordano's Prudential Chicago IL Card 3086	-63.77	13,797.72
11/22	Zelle Payment To Mushrin 22808564570	-50.00	13,747.72
11/25	Card Purchase 11/22 St Barnabas Cafe Bronx NY Card 3086	-8.16	13,739.56
11/25	Card Purchase With Pin 11/23 Modern MA 16913 Hillsi Jamaica NY Card 3086	-42.90	13,696.66
11/25	Card Purchase 11/24 Tst* Full Moon Pizzeria Bronx NY Card 3086	-33.76	13,662.90
11/25	Recurring Card Purchase 11/23 Zoom.US 888-799-9666 Www.Zoom.US CA Card 3086	-16.37	13,646.53
11/25	Card Purchase 11/25 Uber *Eats Help.Uber.Com CA Card 3086	-33.10	13,613.43
11/25	11/25 Payment To Chase Card Ending IN 3009	-3,231.59	10,381.84
11/26	Card Purchase 11/25 St Barnabas Cafe Bronx NY Card 3086	-7.60	10,374.24
11/26	Card Purchase 11/25 New Oriental House Bronx NY Card 3086	-9.25	10,364.99
11/27	Card Purchase 11/26 St Barnabas Cafe Bronx NY Card 3086	-8.65	10,356.34
11/27	Card Purchase 11/27 Uber *Eats Help.Uber.Com CA Card 3086	-42.20	10,314.14
11/29	Recurring Card Purchase 11/29 Apple.Com/Bill 866-712-7753 CA Card 3086	-2.99	10,311.15
12/02	Claim Reversal: Staples Inc 00209908 Staples.Com MA 11/14 Claimid: 0 24977975280 001 11/15/2024	-91.46	10,219.69
12/02	Recurring Card Purchase 11/29 Tmobile*Auto Pay 800-937-8997 WA Card 3086	-97.00	10,122.69
12/02	Recurring Card Purchase 11/30 Hotmart Metahub Englis 312-5102623 De Card 3086	-16.99	10,105.70
12/02	Zelle Payment To Robert Barber Largo Pelo Jpm99As2U46O	-40.00	10,065.70
12/02	Card Purchase 12/01 Tst* Full Moon Pizzeria Bronx NY Card 3086	-28.79	10,036.91
12/04	Card Purchase 12/03 Tst*Enzos of Arthur Ave Bronx NY Card 3086	-216.86	9,820.05
	Ending Balance		**$9,820.05**

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 $5,529.52. 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 $10,128.37)

- **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 $11,753.75)

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- 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

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CHASE

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

December 05, 2024 through January 06, 2025
Account Number: **000000862022776**

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

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NELSON IVAN BARRERA FIGUEROA
2330 HOFFMAN ST APT 6A
BRONX NY 10458-8080

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A reminder about incoming wire transfer fees

Due to a system issue, we may not have charged you for all incoming wires in the past. Beginning March 23, 2025, wire transfer fees will be charged for all incoming wires for Chase High School Checking℠, Chase College Checking℠, Chase Total Checking®, Chase Premier Plus Checking℠ and Chase Savings℠ accounts. Please visit **chase.com/disclosures** and review the Additional Banking Services and Fees document for more details.

Please note, we don't charge incoming wire transfer fees for Chase Sapphire℠ Checking, Chase Private Client Checking℠, Chase Private Client Savings℠, Chase Premier Savings℠ accounts and for Chase Premier Plus Checking℠ accounts with Military Enhanced Benefits.

As a reminder, Chase Secure Banking℠ and Chase First Banking℠ accounts cannot send or receive wire transfers.

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

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$9,820.05**
Deposits and Additions	14,490.15
ATM & Debit Card Withdrawals	-5,605.70
Electronic Withdrawals	-7,503.65
Ending Balance	**$11,200.85**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$9,820.05**
12/05	St Barnabas Hosp Payroll PPD ID: 1131740122	**4,162.93**	13,982.98
12/05	Recurring Card Purchase 12/04 St Barnabas Health An 912-225-9696 NY Card 3086	-35.00	13,947.98
12/05	Recurring Card Purchase 12/04 St Barnabas Health An 912-225-9696 NY Card 3086	-70.00	13,877.98
12/09	Zelle Payment From Mushrin Malik 22976732131	**5,000.00**	18,877.98
12/09	Card Purchase 12/06 Apf*Total Management N 718-3128841 NY Card 3086	-1,455.03	17,422.95
12/09	Card Purchase With Pin 12/07 C Town 041041 668 Cres Bronx NY Card 3086	-264.19	17,158.76
12/09	Card Purchase 12/08 Tst* Full Moon Pizzeria Bronx NY Card 3086	-35.33	17,123.43

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
12/09	Card Purchase 12/08 Mta*Nyct Paygo New York NY Card 3086	-2.90	17,120.53
12/09	Card Purchase 12/08 Www.Guggenheim.Org 121-24233500 NY Card 3086	-60.00	17,060.53
12/09	Card Purchase 12/08 Mta*Nyct Paygo New York NY Card 3086	-2.90	17,057.63
12/09	Zelle Payment To De Theresa Henson Jpm99Asmp4Ym	-100.01	16,957.62
12/11	Con Ed of NY Cecony 15755320007 CCD ID: 2462467002	-91.99	16,865.63
12/16	Cash Redemption	**90.66**	16,956.29
12/16	Recurring Card Purchase 12/14 Google *Google One G.CO/Helppay# CA Card 3086	-2.17	16,954.12
12/16	Card Purchase 12/15 Uber *Trip Help.Uber.Com CA Card 3086	-43.89	16,910.23
12/16	Zelle Payment To Heidy Massage 23052045811	-122.00	16,788.23
12/16	Card Purchase 12/14 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,785.33
12/16	Card Purchase 12/14 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,782.43
12/16	Card Purchase 12/14 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,779.53
12/16	Card Purchase 12/14 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,776.63
12/16	Card Purchase 12/15 Uber *Trip Help.Uber.Com CA Card 3086	-40.90	16,735.73
12/16	Card Purchase 12/15 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,732.83
12/16	Card Purchase 12/15 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,729.93
12/16	Card Purchase 12/15 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,727.03
12/16	Card Purchase 12/15 Mta*Nyct Paygo New York NY Card 3086	-2.90	16,724.13
12/16	Card Purchase 12/16 Uber *Trip Help.Uber.Com CA Card 3086	-8.98	16,715.15
12/17	Card Purchase 12/15 Fiaschetteria Pistoia New York NY Card 3086	-78.83	16,636.32
12/17	Recurring Card Purchase 12/17 Grammarly CO*Cvc6J2G 888-318-6146 CA Card 3086	-156.78	16,479.54
12/17	Zelle Payment To Angela Servido 23080974486	-20.00	16,459.54
12/17	Zelle Payment To Alejandro Nieto Dominguez Jpm99At3GU6N	-19.06	16,440.48
12/18	Recurring Card Purchase 12/17 Torpedo Deals 877-4479748 FL Card 3086	-27.99	16,412.49
12/18	Card Purchase 12/18 Uber *Trip Help.Uber.Com CA Card 3086	-25.97	16,386.52
12/18	Card Purchase 12/18 Uber *Trip Help.Uber.Com CA Card 3086	-19.96	16,366.56
12/18	Zelle Payment To Mushrin 23091592875	-5,000.00	11,366.56
12/19	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,367.95**	13,734.51
12/19	Card Purchase 12/18 Fiverr 855-5859699 NY Card 3086	-295.40	13,439.11
12/19	Card Purchase 12/18 Tst*Enzos of Arthur Ave Bronx NY Card 3086	-65.33	13,373.78
12/23	Card Purchase 12/21 Had*Harry & David 800-345-5655 OR Card 3086	-295.48	13,078.30
12/23	Card Purchase 12/20 Apf*Total Management N 718-3128841 NY Card 3086	-1,454.99	11,623.31
12/23	Recurring Card Purchase 12/21 Corporacion LA Prens Corprensa.Com De Card 3086	-5.00	11,618.31
12/23	Card Purchase 12/20 Tst*Fasano Restaurant New York NY Card 3086	-405.04	11,213.27
12/23	Card Purchase 12/21 Big Dollar Bronx NY Card 3086	-5.39	11,207.88
12/23	Card Purchase 12/22 Healthy Choice Gourmet Bronx NY Card 3086	-11.73	11,196.15
12/24	Zelle Payment From Roberto Christian Cerrud Rodriguez 23163661870	**200.00**	11,396.15
12/24	Zelle Payment From Theresa Henson Bacrl222Gaso	**100.00**	11,496.15
12/24	Card Purchase 12/24 Uber *Trip Help.Uber.Com CA Card 3086	-14.59	11,481.56
12/24	Card Purchase 12/23 Mta*Nyct Paygo New York NY Card 3086	-2.90	11,478.66
12/24	12/23 Payment To Chase Card Ending IN 3009	-2,020.59	9,458.07
12/24	Card Purchase 12/23 Mission Ceviche Union New York NY Card 3086	-245.38	9,212.69
12/24	Card Purchase 12/23 Mta*Nyct Paygo New York NY Card 3086	-2.90	9,209.79
12/24	Card Purchase 12/24 Uber *Trip Help.Uber.Com CA Card 3086	-11.08	9,198.71
12/24	Zelle Payment To De Theresa Henson Jpm99Atjorzk	-100.00	9,098.71

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
12/26	Card Purchase 12/24 Mount Carmel Wine & Spi Bronx NY Card 3086	-90.59	9,008.12
12/26	Card Purchase 12/24 Sp Cerini Coffee 171-85843449 NY Card 3086	-21.76	8,986.36
12/27	Zelle Payment From Francisco Gallegos Koyner 23190998390	**125.00**	9,111.36
12/27	Card Purchase 12/27 Uber *Eats Help.Uber.Com CA Card 3086	-27.85	9,083.51
12/30	Card Purchase With Pin 12/28 Amato PHA Amato Pharma Bronx NY Card 3086	-10.07	9,073.44
12/30	Card Purchase 12/29 Uber *Trip Help.Uber.Com CA Card 3086	-10.24	9,063.20
12/30	Card Purchase 12/28 Mta*Nyct Paygo New York NY Card 3086	-2.90	9,060.30
12/30	Recurring Card Purchase 12/28 Apple.Com/Bill 866-712-7753 CA Card 3086	-2.99	9,057.31
12/30	Card Purchase 12/29 Uber *Trip Help.Uber.Com CA Card 3086	-15.96	9,041.35
12/30	Zelle Payment To Francisco Gallegos Koyner 23203053869	-30.00	9,011.35
12/30	Recurring Card Purchase 12/30 Hotmart Metahub Englis 312-5102623 De Card 3086	-16.99	8,994.36
12/31	Recurring Card Purchase 12/30 Tmobile*Auto Pay 800-937-8997 WA Card 3086	-97.00	8,897.36
01/03	St Barnabas Hosp Payroll PPD ID: 1131740122	**2,443.61**	11,340.97
01/03	Card Purchase 01/02 Tst*Los Tacos No. 1 - G New York NY Card 3086	-49.32	11,291.65
01/03	Card Purchase 01/02 Mta*Nyct Paygo New York NY Card 3086	-2.90	11,288.75
01/03	Card Purchase 01/02 Mta*Nyct Paygo New York NY Card 3086	-2.90	11,285.85
01/06	Card Purchase 01/02 Copa 23000425 Www.Copaair.C FL Card 3086	-50.00	11,235.85
01/06	Recurring Card Purchase 01/04 St Barnabas Health An 912-225-9696 NY Card 3086	-35.00	11,200.85
	Ending Balance		**$11,200.85**

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 $8,974.49. 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 $8,897.36)

- **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 $12,629.30)

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- 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.

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JPMorgan Chase Bank, N.A. Member FDIC

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SBD	210947	016480	4008	0000111536	1

Earnings Statement

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Period Beginning: 02/23/2025
Period Ending: 03/08/2025
Pay Date: 03/13/2025

Filing Status: Head of household
Exemptions/Allowances:
Federal: Standard Withholding Table

BARRERA FIGUEROA,NELSON I
2330 HOFFMAN ST
APT 6A
BRONX NY 10458

Earnings	rate	hours	this period	year to date
Regular	47.2830	63.00	2,978.83	11,915.32
Meal Allowance			27.69	166.14
Sick	47.2830	7.00	330.98	661.96
Holiday				992.94
Vacation				6,288.64
Gross Pay			**$3,337.50**	20,025.00

Deductions	Statutory		
Federal Income Tax		-267.86	1,622.87
Social Security Tax		-198.89	1,201.45
Medicare Tax		-46.51	280.98
NY State Income Tax		-154.38	933.48
New York Cit Income Tax		-116.03	701.74
NY SDI Tax		-1.20	7.20
NY Paid Family Leave Ins		-12.44	75.15
Other			
Med/Dental/Rx		-128.00*	640.00
Resident Dues		-52.96	317.76
Resident Paf		-4.62	27.72
Vision Plan		-2.95*	14.75
Net Pay		**$2,351.66**	
Dd Checking		-2,351.66	
Net Check		**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,206.55

Other Benefits and Information	this period	total to date
Elective Bal	7.00	
Group Term Life	1.33	7.98
Sick Balance	182.00	
Vacation Bal	-1.60	
Elect Balance		7.00
Vac Balance		-1.60
Y.T.D. G T L		7.98

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Advice number: **00000111536**
Pay date: 03/13/2025

Deposited to the account of	account number	transit ABA	amount
BARRERA FIGUEROA,NELSON I	xxxxx2776	xxxx xxxx	$2,351.66

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SBD	210947	016480	4008	0000131494	1

Earnings Statement

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Period Beginning: 03/09/2025
Period Ending: 03/22/2025
Pay Date: 03/27/2025

Filing Status: Head of household
Exemptions/Allowances:
Federal: Standard Withholding Table

BARRERA FIGUEROA,NELSON I
2330 HOFFMAN ST
APT 6A
BRONX NY 10458

Earnings	rate	hours	this period	year to date
Regular	47.2830	70.00	3,309.81	15,225.13
Meal Allowance			27.69	193.83
Holiday				992.94
Sick				661.96
Vacation				6,288.64
Gross Pay			**$3,337.50**	23,362.50

Deductions	Statutory		
	Federal Income Tax	-267.86	1,890.73
	Social Security Tax	-198.89	1,400.34
	Medicare Tax	-46.52	327.50
	NY State Income Tax	-154.38	1,087.86
	New York Cit Income Tax	-116.03	817.77
	NY SDI Tax	-1.20	8.40
	NY Paid Family Leave Ins	-12.44	87.59
	Other		
	Med/Dental/Rx	-128.00*	768.00
	Resident Dues	-52.96	370.72
	Resident Paf	-4.62	32.34
	Vision Plan	-2.95*	17.70
	Net Pay	**$2,351.65**	
	Dd Checking	-2,351.65	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,206.55

Other Benefits and Information	this period	total to date
Elective Bal	7.00	
Group Term Life	1.33	9.31
Sick Balance	182.00	
Vacation Bal	3.80	
Elect Balance		7.00
Vac Balance		3.80
Y.T.D. G T L		9.31

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Advice number: **00000131494**
Pay date: 03/27/2025

Deposited to the account of	account number	transit ABA	amount
BARRERA FIGUEROA,NELSON I	xxxxx2776	xxxx xxxx	$2,351.65

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SBD	210947	016480	4008	0000151460	1

Earnings Statement

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Period Beginning: 03/23/2025
Period Ending: 04/05/2025
Pay Date: 04/10/2025

Filing Status: Head of household
Exemptions/Allowances:
Federal: Standard Withholding Table

BARRERA FIGUEROA,NELSON I
2330 HOFFMAN ST
APT 6A
BRONX NY 10458

Earnings	rate	hours	this period	year to date
Regular	47.2830	70.00	3,309.81	18,534.94
Meal Allowance			27.69	221.52
Holiday				992.94
Sick				661.96
Vacation				6,288.64
Gross Pay			**$3,337.50**	26,700.00

Deductions	**Statutory**		
Federal Income Tax		-267.86	2,158.59
Social Security Tax		-198.89	1,599.23
Medicare Tax		-46.51	374.01
NY State Income Tax		-154.38	1,242.24
New York Cit Income Tax		-116.03	933.80
NY SDI Tax		-1.20	9.60
NY Paid Family Leave Ins		-12.44	100.03
Other			
Med/Dental/Rx		-128.00*	896.00
Resident Dues		-52.96	423.68
Resident Paf		-4.62	36.96
Vision Plan		-2.95*	20.65
Net Pay		**$2,351.66**	
Dd Checking		-2,351.66	
Net Check		**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,206.55

Other Benefits and Information	this period	total to date
Elective Bal	14.00	
Group Term Life	1.33	10.64
Sick Balance	182.00	
Vacation Bal	9.20	
Elect Balance		14.00
Vac Balance		9.20
Y.T.D. G T L		10.64

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Advice number: **00000151460**
Pay date: 04/10/2025

Deposited to the account of	**account number**	**transit ABA**	**amount**
BARRERA FIGUEROA,NELSON I	xxxxx2776	xxxx xxxx	$2,351.66

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SBD	210947	016480	4008	0000171503	1

Earnings Statement

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Period Beginning: 04/06/2025
Period Ending: 04/19/2025
Pay Date: 04/24/2025

Filing Status: Head of household
Exemptions/Allowances:
Federal: Standard Withholding Table

BARRERA FIGUEROA,NELSON I
2330 HOFFMAN ST
APT 6A
BRONX NY 10458

Earnings	rate	hours	this period	year to date
Regular	47.2830	56.00	2,647.85	21,182.79
Holiday	47.2830	7.00	330.98	1,323.92
Meal Allowance			27.69	249.21
Sick	47.2830	7.00	330.98	992.94
Vacation				6,288.64
Gross Pay			**$3,337.50**	30,037.50

Deductions	Statutory		
Federal Income Tax		-267.86	2,426.45
Social Security Tax		-198.89	1,798.12
Medicare Tax		-46.52	420.53
NY State Income Tax		-154.38	1,396.62
New York Cit Income Tax		-116.03	1,049.83
NY SDI Tax		-1.20	10.80
NY Paid Family Leave Ins		-12.44	112.47
Other			
Med/Dental/Rx		-128.00*	1,024.00
Resident Dues		-52.97	476.65
Resident Paf		-4.62	41.58
Vision Plan		-2.95*	23.60
Net Pay		**$2,351.64**	
Dd Checking		-2,351.64	
Net Check		**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,206.55

Other Benefits and Information	this period	total to date
Elective Bal	14.00	
Group Term Life	1.33	11.97
Sick Balance	175.00	
Vacation Bal	14.60	
Elect Balance		14.00
Vac Balance		14.60
Y.T.D. G T L		11.97

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Advice number: **00000171503**
Pay date: 04/24/2025

Deposited to the account of	account number	transit ABA	amount
BARRERA FIGUEROA,NELSON I	xxxxx2776	xxxx xxxx	$2,351.64

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SBD	210947	016480	4008	0000191470	1

Earnings Statement

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Period Beginning: 04/20/2025
Period Ending: 05/03/2025
Pay Date: 05/08/2025

Filing Status: Head of household
Exemptions/Allowances:
Federal: Standard Withholding Table

BARRERA FIGUEROA,NELSON I
2330 HOFFMAN ST
APT 6A
BRONX NY 10458

Earnings	rate	hours	this period	year to date
Regular	47.2830	70.00	3,309.81	24,492.60
Addic Med Res	55.5500	12.00	666.60	666.60
Meal Allowance			27.69	276.90
Holiday				1,323.92
Sick				992.94
Vacation				6,288.64
Gross Pay			**$4,004.10**	34,041.60

Deductions	Statutory		
Federal Income Tax		-399.22	2,825.67
Social Security Tax		-240.21	2,038.33
Medicare Tax		-56.18	476.71
NY State Income Tax		-193.45	1,590.07
New York Cit Income Tax		-144.36	1,194.19
NY SDI Tax		-1.20	12.00
NY Paid Family Leave Ins		-15.03	127.50
Other			
Med/Dental/Rx		-128.00*	1,152.00
Resident Dues		-52.96	529.61
Resident Paf		-4.62	46.20
Vision Plan		-2.95*	26.55
Net Pay		**$2,765.92**	
Dd Checking		-2,765.92	
Net Check		**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,873.15

Other Benefits and Information	this period	total to date
Elective Bal	14.00	
Group Term Life	1.33	13.30
Sick Balance	175.00	
Vacation Bal	20.00	
Elect Balance		14.00
Vac Balance		20.00
Y.T.D. G T L		13.30

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Advice number: **00000191470**
Pay date: 05/08/2025

Deposited to the account of	account number	transit ABA	amount
BARRERA FIGUEROA,NELSON I	xxxxx2776	xxxx xxxx	$2,765.92

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
SBD	210947	016480	4008	0000211533	1

Earnings Statement

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Period Beginning: 05/04/2025
Period Ending: 05/17/2025
Pay Date: 05/22/2025

Filing Status: Head of household
Exemptions/Allowances:
Federal: Standard Withholding Table

BARRERA FIGUEROA,NELSON I
2330 HOFFMAN ST
APT 6A
BRONX NY 10458

Earnings	rate	hours	this period	year to date
Regular	47.2830	70.00	3,309.81	27,802.41
Meal Allowance			27.69	304.59
Addic Med Res				666.60
Holiday				1,323.92
Sick				992.94
Vacation				6,288.64
Gross Pay			**$3,337.50**	37,379.10

Deductions	**Statutory**		
Federal Income Tax	-267.86		3,093.53
Social Security Tax	-198.89		2,237.22
Medicare Tax	-46.51		523.22
NY State Income Tax	-154.38		1,744.45
New York Cit Income Tax	-116.03		1,310.22
NY SDI Tax	-1.20		13.20
NY Paid Family Leave Ins	-12.44		139.94
Other			
Med/Dental/Rx	-128.00*		1,280.00
Resident Dues	-52.96		582.57
Resident Paf	-4.62		50.82
Vision Plan	-2.95*		29.50
Net Pay		**$2,351.66**	
Dd Checking	-2,351.66		
Net Check		**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,206.55

Other Benefits and Information	this period	total to date
Elective Bal	14.00	
Group Term Life	1.33	14.63
Sick Balance	175.00	
Vacation Bal	25.40	
Elect Balance		14.00
Vac Balance		25.40
Y.T.D. G T L		14.63

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

SBH
St. Barnabas Hospital
BRONX

4422 3RD AVE.
BRONX, N.Y. 10457

Advice number: **00000211533**
Pay date: 05/22/2025

Deposited to the account of	**account number**	**transit ABA**	**amount**
BARRERA FIGUEROA,NELSON I	xxxxx2776	xxxx xxxx	$2,351.66

NON-NEGOTIABLE

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
NELSON I	BARRERA FIGUEROA	712-48-7512
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.: 2330 HOFFMAN ST APT 6A

City, town, or post office. If you have a foreign address, also complete spaces below. State: BRONX NY ZIP code: 10458

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

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

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see inst.): Child tax credit	Credit for other dependents
If more than four dependents, see instructions and check here ☐				

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	91,766
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	91,766

Attach Sch. B if required.

2a	Tax-exempt interest 2a		b Taxable interest	2b
3a	Qualified dividends 3a		b Ordinary dividends	3b
4a	IRA distributions 4a		b Taxable amount	4b
5a	Pensions and annuities 5a		b Taxable amount	5b
6a	Social security benefits 6a		b Taxable amount	6b
c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7
8	Additional income from Schedule 1, line 10			8
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9 91,766
10	Adjustments to income from Schedule 1, line 26			10
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11 91,766
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
14	Add lines 12 and 13			14 14,600
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15 77,166

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 Ded., see instructions.

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	12,032
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	12,032
	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	12,032
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24	Add lines 22 and 23. This is your **total tax**	24	12,032
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2 — 25a: 8,818		
	b	Form(s) 1099 — 25b:		
	c	Other forms (see instructions) — 25c:		
	d	Add lines 25a through 25c	25d	8,818
	26	2024 estimated tax payments and amount applied from 2023 return	26	
If you have a qualifying child, attach Sch. EIC.	27	Earned income credit (EIC) — 27:		
	28	Additional child tax credit from Schedule 8812 — 28:		
	29	American opportunity credit from Form 8863, line 8 — 29:		
	30	Reserved for future use — 30:		
	31	Amount from Schedule 3, line 15 — 31:		
	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	8,818
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	
Direct deposit? See instructions.	b	Routing number XXXXXXXXXXXXXXXXX c Type: ☐ Checking ☐ Savings		
	d	Account number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
	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	3,214
	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 H AND R BLOCK | Phone no. 646-490-2386 | Personal identification number (PIN) 27515

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.)
		DOCTOR	
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. 3478127957 | Email address THEVASH12@GMAIL.COM

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
JUDIT CHECO		03/01/2025	P02494998	☐ Self-employed

Firm's name H AND R BLOCK | Phone no. 646-490-2386

Firm's address 701 E 180TH ST BRONX NY 10457 | Firm's EIN 202155365

2024 W-2 and EARNINGS SUMMARY

Employee Reference Copy

W-2 Wage and Tax Statement **2024**

OMB No. 1545-0008

Copy C for employee's records.

d Control number	Dept.	Corp.	Employer use only
210947 CLI2/SBD	016480		A

c Employer's name, address, and ZIP code

ST BARNABAS HOSPITAL
183RD ST AND THIRD AVE
BRONX NY 10457

Batch #01970

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

NELSON I BARRERA FIGUEROA
2330 HOFFMAN ST
APT 6A
BRONX NY 10458

b Employer's FED ID number	a Employee's SSA number
13-1740122	XXX-XX-7512

1 Wages, tips, other comp. 91765.62	2 Federal income tax withheld 8818.16
3 Social security wages 91765.62	4 Social security tax withheld 5689.47
5 Medicare wages and tips 91765.62	6 Medicare tax withheld 1330.60
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 C 29.18
14 Other 1500.00 NYHWB, 31.20 SDI, 332.76 NY PFL, 108.00 LEGAL, 922.53 EDU	12b DD 8417.52
	12c
	12d
	13 Stat emp. Ret. plan 3rd party sick pay

15 State	Employer's state ID no.	16 State wages, tips, etc.
NY	13-1740122	91765.62
17 State income tax 4408.52		18 Local wages, tips, etc. 91765.62
19 Local income tax 3244.51		20 Locality name NYC RES

This blue section is your Earnings Summary which provides more detailed information on the generation of your W-2 statement. The reverse side includes instructions and other general information.

1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NY. State Wages, Tips, Etc. Box 16 of W-2	NYC RES Local Wages, Tips, Etc. Box 18 of W-2
Gross Pay	94,105.24	94,105.24	94,105.24	94,105.24	94,105.24
Plus GTL (C-Box 12)	29.18	29.18	29.18	29.18	29.18
Less Misc. Non Taxable Comp.	2,368.80	2,368.80	2,368.80	3,868.80	3,868.80
Reported W-2 Wages	**91,765.62**	**91,765.62**	**91,765.62**	**90,265.62**	**90,265.62**

2. Employee Name and Address.

NELSON I BARRERA FIGUEROA
2330 HOFFMAN ST
APT 6A
BRONX NY 10458

*** New York requires total Federal wages to be reported in Box 16 and applicable Fed wages in Box 18**

Federal Filing Copy

W-2 Wage and Tax Statement **2024**

OMB No. 1545-0008

Copy B to be filed with employee's Federal Income Tax Return.

NY.State Filing Copy

W-2 Wage and Tax Statement **2024**

OMB No. 1545-0008

Copy 2 to be filed with employee's State Income Tax Return.

City or Local Filing Copy

W-2 Wage and Tax Statement **2024**

OMB No. 1545-0008

Copy 2 to be filed with employee's City or Local Income Tax Return.

Instructions for Employee

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

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

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

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

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions. You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

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

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

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $23,000 ($16,000 if you only have SIMPLE plans; $26,000 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $23,000. Deferrals under code H are limited to $7,000. However, if you were at least age 50 in 2024, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

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

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

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

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

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

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

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

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

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

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

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

L—Substantiated employee business expense reimbursements (nontaxable)

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

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

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

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

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

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan

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

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

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

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

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

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

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

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

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

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

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

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

II—Medicaid waiver payments excluded from gross income under Notice 2014-7.

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

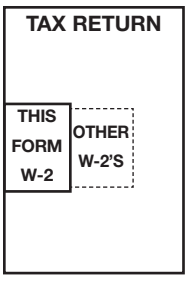
Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers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

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

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

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

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



Future developments. For the latest information about developments related to Form W-2, such as legislation enacted after it was published, go to *www.irs.gov/FormW2*.

Notice to Employee

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

Earned income tax credit (EITC). You may be able to take the EITC for 2024 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EITC if your investment income is more than the specified amount for 2024 or if income is earned for services provided while you were an inmate at a penal institution. For 2024 income limits and more information, visit *www.irs.gov/EITC*. See also Pub. 596. **Any EITC that is more than your tax liability is refunded to you, but only if you file a tax return.**

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

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

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

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

Credit for excess taxes. If you had more than one employer in 2024 and more than $10,453.20 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $6,129.90 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.