APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION			
LAST NAME Schindel	**FIRST NAME** William	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 3/12/2003	**PHONE - TYPE** (647) 530 - 3172 - Mobile	
EMAIL willschindel@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 1009 Pine Street	**CITY** New Orleans	**STATE** LA	**ZIP** 70118
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $1,500.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

Initials: W.S. 317722EF

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by William Schindel*

Signed by William Schindel
Tue Apr 29 2025 05:47:54 PM EDT
Key: 317722EF; IP Address: 24.252.99.47

William Schindel *(Applicant)* *Date*

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

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
William Schindel	XXXXXXXXXXXX4930	15793059	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION			
LAST NAME Warn-Schindel	**FIRST NAME** Kevin	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 2/26/1966	**PHONE - TYPE** (617) 312 - 9597 - Mobile	
EMAIL kwarnschindel@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 131 Airdrie Rd	**CITY** Toronto	**STATE**	**ZIP** M4G 1M6
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $0.00 / Yr.	

EMPLOYMENT & INCOME INFORMATION	
OTHER INCOME DESCRIPTION Income from investment Assets	**MONTHLY INCOME** $1,000,000.00/Yr.

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO

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

Initials: K.W. 2CA3DE06

APPLICATION CONSENT

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Kevin Warn-Schindel (Guarantor)*

Signed by Kevin Warn-Schindel
Tue Apr 29 2025 11:04:20 PM EDT
Key: 2CA3DE06; IP Address: 12.165.5.190

Kevin Warn-Schindel *(Guarantor)* *Date*

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

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Kevin Warn-Schindel	XXXXXXXXXXXX1009	15794212	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: K.W. 2CA3DE06

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.

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Rental Report for William Schindel

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for William Schindel: No Credit

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

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

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)	$0.00	*This applicant has no credit accounts on file*
Total **verified** annual income	Pending	
Total **verified** combined annual income to rent ratio	Pending (based on rent of $5,977.18)	
Total number of accounts	0	
Accounts with no late payments	0 (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	$0.00 ($0.00 past due)	
Outstanding revolving debt	$0.00 (0% 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:	William Schindel	
SSN:	***-**-****	
Birth Date:	3/**/2003	

Addresses	From Application	From Equifax
	1009 Pine Street New Orleans, LA 70118 - US	

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A $0.00/Mo. Total annual Income: $0.00	

Employment Verifications

From RealPage

Requested For William Schindel Requested Date 5/2/2025	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
William Schindel	Multistate Search	5/2/2018 - 5/2/2025	5/2/2025	5/2/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	**Date Requested**	**Date Returned**
William Schindel	5/2/2025	5/2/2025

Results
No Records Found

Restricted Person Search		
Requested For William Schindel	**Requested** 5/2/2025	**Returned** 5/2/2025
Results *No Records Found*		

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Rental Report for Kevin Warn-Schindel (Guarantor)

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Kevin Warn-Schindel (Guarantor): No Credit

		Importance	Result
AI Score		Not Considered	No Credit
Total annual income to rent ratio exceeds 80.0		Pass/Fail	PENDING
Any bankruptcy in applicant's history has cleared		Pass/Fail	PENDING
No unpaid rental collections		Pass/Fail	PENDING
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

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

Income Verifications

Requested For		Requested Date	
Kevin Warn-Schindel		4/29/2025	
Date	**Consumer Provided Income Source**	**Total Deposits (90 Days)**	**Verified Annual Income**
4/29/2025	Bank connection	$0.00	$0.00 *Income amount used in scoring

From RealPage				
Requested For Kevin Warn-Schindel (Guarantor) Requested Date 5/2/2025	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Kevin Warn-Schindel (Guarantor)	Multistate Search	5/2/2018 - 5/2/2025	5/2/2025	5/2/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Kevin Warn-Schindel (Guarantor)	5/2/2025	5/2/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Kevin Warn-Schindel	5/2/2025	5/2/2025

Results
No Records Found

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates 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.

ENDORSEMENTS AND LIMITATIONS

This passport is valid for all countries unless otherwise specified. The bearer must comply with any visa or other entry regulations of the countries to be visited.

SEE OBSERVATIONS BEGINNING ON PAGE 5 (IF APPLICABLE)

MENTIONS ET RESTRICTIONS

Ce passeport est valable pour tous les pays, sauf indication contraire. Le titulaire doit se conformer aux formalités relatives aux visas ou aux autres formalités d'entrée des pays où il a l'intention de se rendre.

VOIR LES OBSERVATIONS DÉBUTANT À LA PAGE 5 (LE CAS ÉCHÉANT)

Signature of bearer - Signature du titulaire

ENK50796

AS351177

PASSPORT
PASSEPORT

CANADA

Type/Type: P

Issuing Country/Pays émetteur: CAN

Passport No./N° de passeport: AS351177

Surname/Nom: SCHINDEL

Given names/Prénoms: WILLIAM

Nationality/Nationalité: CANADIAN/CANADIENNE

Date of birth/Date de naissance: 12 MAR /MARS 03

Sex/Sexe: M

Place of birth/Lieu de naissance: TORONTO CAN

Date of issue/Date de délivrance: 09 JAN /JAN 23

Date of expiry/Date d'expiration: 09 JAN /JAN 33

Issuing Authority/Autorité de délivrance: TORONTO

ENK50796

P<CANSCHINDEL<<WILLIAM<<<<<<<<<<<<<<<<<<<<<<

AS351177<6CAN0303125M330109[illegible]<<<<<<<<<08

People Team
2375 North Glenville Drive
Building A, 2nd Floor
Richardson, TX 75082

www.cbre.com

September 12, 2024

William Schindel
1009 pine st
New Orleans, Louisiana 70118

Dear William:

Congratulations on your new opportunity with CBRE! We hope you will find your new position to be a challenging and rewarding experience. This letter serves to confirm the full and complete terms of our employment offer and supersedes any prior discussions or agreements.

Position:
Investment Banking Analyst

Estimated Start Date:
July 14, 2025

This estimated start date is pending based on the successful completion of your background screening. Please verify your start date with your Hiring Manager prior to reporting for work.

Location:
New York, New York

Reports To:
Scott Potter, Director, Managing

Salary:
$85,000.00 annually

Performance Reward Plan (PRP):
You will be eligible for a discretionary bonus award under the terms of the Performance Reward Plan ("PRP"), a copy of which can be provided to you upon request. You will have a target bonus of 70% of your base salary. For calendar year 2025, your bonus amount will be pro-rated against your effective date of employment with CBRE. Bonus payments are contingent upon Company profitability and, in all cases, paid at the sole discretion of the Company. Should you leave our employment for any reason prior to the date on which bonuses are paid, no bonus will have been earned and none will be payable. The bonus payment date is normally on or before the end of March of the succeeding year but the Company reserves the right to change this date as it deems appropriate.

Benefits for Full Time Employees:
Eligibility in the corporate welfare benefits package, which includes medical, dental, vision, disability, health care and dependent care reimbursement accounts, life and AD&D insurance, commences on the first day of the month coinciding with or following your date of hire (those who begin employment on the first day of the month, become eligible that same day). You must make your plan elections within 31 calendar days from date of hire. Otherwise, you will only be covered under the company-paid benefit plans for which you are eligible and you will not have another opportunity to enroll in the plans until the annual open enrollment in November, which becomes effective January 1.

Eligibility for the CBRE 401(k) Plan is effective beginning on your date of hire. However, your active participation in the Plan generally begins with the first pay period after you have been enrolled in the Plan. You will be automatically enrolled in the Plan at a contribution rate of 3% of your eligible pre-tax earnings approximately 45 days after your date of hire unless you contact Fidelity Investment, the record keeper for the CBRE 401(k) Plan, to enroll prior to your auto enrollment date or to opt out. It may take up to seven business days from your date of hire to transmit your data and establish your eligibility record in Fidelity's system.

Paid Time Off and Holidays:
Paid time off and holidays are available as established by Company policy.

Contingencies:
This offer and your continued employment are contingent upon satisfactory results of pre-employment and post-employment screenings at the company's expense including, but not limited to, a criminal background check for CBRE as well as any criminal background check required by CBRE's client, an employment history verification, and the following, as appropriate:

> Pre- and post-employment screenings and requirements may include, but are not limited to, proof of COVID-19 vaccination and/or testing (even for remote positions depending on the circumstances). If the position entails working in a healthcare setting, additional vaccinations and tuberculosis (TB) tests may also be required. In some cases, such tests may be conducted by CBRE's client or a designated third party

engaged by CBRE or the client.

In the event that Covid-19 testing rather than vaccination is permitted, employees who choose to undergo such routine testing instead of vaccination may be required to pay for those costs.

If the position being offered is safety-sensitive or requires driving, pre- and post-employment screenings and requirements may include, but are not limited to, a drug test, a motor vehicle record (MVR) check, and/or a physical evaluation relevant to the position's job duties.

If the position being offered requires a license or other specialized certification, your hire and continued employment may be contingent on proof of an active license or certification.

If the position being offered requires a credit check this offer and your continued employment is also contingent upon the successful completion of a consumer credit check.

If a background check is required, you will receive an email from HireRight with instructions to initiate your background check which includes a link to an electronic consent form. After completing your electronic consent, you will receive a separate email from HireRight with the location for drug and/or other testing (if required for the position), including instructions on how to change your testing location if needed. The drug screening must be completed within 72 hours of receipt of this email.

You are advised not to resign or leave your current employer or turn down other employment opportunities until you are notified that you have satisfactorily passed all pre-employment screening requirements.

This offer is also contingent upon our verification of your employment eligibility in the United States as required by Federal Immigration law. After your offer letter has been accepted, you will be prompted to sign-in and complete Section 1 of your electronic I-9 Form using E-Verify as part of the Pre-Boarding Process.

New Employee Documents:
During your first 72 hours of employment you will be completing a variety of company documents, including the completion of your electronic I-9 form. Please complete your portion of the electronic I-9 before beginning employment. Please bring the documents used with you to work on your first day in order to verify your identity and employment eligibility in the United States so CBRE can complete its portion of the I-9. A link to instructions and the list of acceptable documents will be included on the first page of the electronic I-9 Form and can also be found on the US Citizenship and Immigration Services website.

Names, social security numbers, and birth dates of dependents or beneficiaries for insurance purposes will be needed later for benefits. Please gather your documents before your start date.

Tax Withholding:
Upon your start date with CBRE, your tax withholdings will be defaulted to "Single, with no Allowances." If you would like to change your withholdings from "Single, with no Allowances" or add additional amount of taxes withheld from each paycheck, you will be able to change your tax withholding online, from work or home via Employee Self Service.

Confidentiality:
The protection of confidential information and trade secrets is essential for CBRE, its companies and employees' future security. CBRE has expended, and is expected to continue expending, large amounts of time, money and effort developing our client relationships and confidential and proprietary information. By accepting this offer of employment, you will play a significant role in our business, be provided access to, or learn of, our confidential or proprietary information, and will work directly with our clients and key personnel.

To protect such information, you may not disclose any trade secrets or confidential information. As used in this offer letter, "confidential information" is defined in CBRE's policies and also means all information, both written and information not reduced to writing, relating to CBRE's business, affairs and clients that provides CBRE with a competitive advantage, that is not generally known by persons not employed by or associated with CBRE, that could not easily be determined or learned by someone outside CBRE, and that is the subject of CBRE's reasonable efforts to maintain its confidentiality, whether or not explicitly designated as confidential. CBRE's Confidentiality Policy is ongoing even after your employment with CBRE terminates. Under the federal Defend Trade Secrets Act of 2016, you shall not be held criminally or civilly liable under any federal or state trade secret law for the disclosure of a trade secret that is made: (a) (i) in confidence to a federal, state, or local government official, either directly or indirectly, or to an attorney; and (ii) solely for the purpose of reporting or investigating a suspected violation of law; (b) to your attorney in relation to a lawsuit for retaliation against you for reporting a suspected violation of law; or (c) in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal.

Nothing in this Offer Letter prohibits you from reporting possible violations of any law or regulation to any governmental agency or entity, including but not limited to the Department of Justice, the Securities and Exchange Commission, Congress, and any agency Inspector General, or making other disclosures that are protected under the whistleblower provisions of federal or state law or regulation (including Section 21F of the Securities Exchange Act of 1934 or Section 806 of the Sarbanes-Oxley Act of 2002). You do not need the prior authorization of CBRE to make any such reports or disclosures and you are not required to notify CBRE that you have made such reports or disclosures.

Work Product:
CBRE will exclusively own all work product that is made by you (solely or jointly with others) within the scope of your employment with CBRE, and you hereby irrevocably and unconditionally assign to CBRE all right, title, and interest worldwide in and to such work product. You understand and agree that you have no right to publish on, submit for publishing, or use for any publication any work product protected by this paragraph, except as necessary to perform services for CBRE.

Mutual Arbitration:
In the event of any dispute, claim, or controversy that could otherwise be raised in court ("Claims") between you and the Company (including all of

its current, former, or future officers; directors; members; employees; vendors; clients; agents; parent, subsidiary, and affiliated entities; benefit plans; benefit plans' sponsors; fiduciaries; administrators; and all employees, successors, and assigns of any of them), we jointly agree to submit all such Claims to binding arbitration and waive any right to a jury trial in court.

The Claims subject to arbitration include all claims arising from or related to your hire, employment, or the termination of your employment including, but not limited to, claims for wages or other compensation due; claims for breach of any contract or covenant (express or implied); tort claims; claims for misappropriation of trade secrets or unfair competition; claims for wrongful termination or unjustified dismissal; claims for discrimination, harassment or retaliation (including, but not limited to, race, sex, religion, national origin, age, marital status, or medical condition or disability, such as for example, under the Massachusetts Fair Employment Practices Act and similar state and federal anti-discrimination statutes); claims for benefits (except where an employee benefit or pension plan specifies that its claims procedure shall culminate in an arbitration procedure different from this one); solely individual claims under the California Private Attorneys General Act (PAGA); claims related to a background check process or document; and claims for violation of any federal, state, or governmental law, statute, regulation, or ordinance.

Claims not covered by this arbitration provision are: claims for workers' compensation or unemployment benefits (except in Puerto Rico, this exclusion does not include claims for violation of employment reserve or claims for non-reinstatement, which are covered by this Agreement); petitions or charges filed with the Securities and Exchange Commission, National Labor Relations Board, Equal Employment Opportunity Commission, or a similar government agency; and claims which are not subject to arbitration or pre-dispute arbitration agreements pursuant to federal law. Moreover, any party may seek provisional relief from a court of competent jurisdiction to preserve the status quo pending the completion of arbitration.

To the maximum extent permitted by law, all Claims subject to arbitration must be brought in the party's individual capacity, and not as a plaintiff or class member in any class, collective, representative, or group action; the parties waive the right to bring any such action; and the arbitrator is not authorized to hear such action, consolidate claims, or award relief on such basis. Any disputes concerning the validity of this multi-plaintiff, class, collective, representative, and group action waiver ("Waiver") will be decided by a court of competent jurisdiction, not by the arbitrator. If a court determines this Waiver is unenforceable with respect to any Claim in full or in part, it shall enforce this Waiver to the fullest extent possible and the remainder of the Claim may proceed only in court.

The arbitration (i) shall be conducted pursuant to the JAMS Employment Arbitration Rules & Procedures to the extent they do not conflict with this arbitration provision, which may be accessed at https://www.jamsadr.com or by calling JAMS at (800) 352-5267; (ii) shall be heard in the county where you last worked for the Company before a retired State or Federal judge, unless the parties agree otherwise; and (iii) must be initiated within the time period required under the applicable statute of limitations. Each party shall have the right to conduct discovery adequate to fully and fairly present the claims and defenses consistent with the streamlined nature of arbitration.

The arbitrator shall apply the substantive law relating to all claims and defenses to be arbitrated the same as if the matter had been heard in court, including the award of any remedy or relief on an individual basis. The arbitrator's award shall be in writing, with factual findings, reasons given, and evidence cited to support the award. The arbitrator's decision or award shall be final and binding and may be filed in any court of competent jurisdiction so that judgment may be entered upon it or it may be corrected, modified, or vacated on any ground permitted by applicable law.

The Company shall pay for all fees and costs of the Arbitrator, including any fees and costs that would not be incurred in a court proceeding. Each party shall pay for its own costs and attorneys' fees, if any, except as otherwise required or allowed by law.

The Federal Arbitration Act (9 U.S.C. Sections 1, et seq.) shall govern this arbitration provision, and State arbitration statutes (such as, for example, N.H. Rev. Stat. Ann. § 542, et seq.) shall apply only to the extent they are not preempted. If any part of this arbitration provision is held to be invalid, void, or unenforceable, it shall be interpreted in a manner or modified to make it enforceable. If that is not possible, it shall be severed and the remaining terms shall remain in full force and effect.

At Will Employer:
CBRE is an "at will" employer which means that either you or CBRE may terminate the employment agreement at any time with or without notice or cause.

Prior to your first day of employment, you will receive an email containing information on how to access our New Hire website and how to complete your electronic I-9 form using e-Verify. Please take time to read the information thoroughly and bring all paperwork required on your first day of employment. On behalf of all of us at CBRE, we are excited that you will join us and we hope that you find your association with our Company to be challenging and fulfilling in every respect.

If you have any questions, please do not hesitate to contact your Hiring Manager at 214-863-4255 or scott.potter@cbre.com.

Sincerely,

Paul Hawtin
Chief People Officer

AGREED AND ACCEPTED:
By signing this offer letter, I hereby accept each and all of its terms. I certify that I have read and considered this entire offer letter and have asked questions about anything herein that I do not understand.

Signature:_________________________________ Date: ____________

WILLIAM SCHINDEL

00019883 41992 0001-0003 0000000000

0019883 FRBCDS04292503514800

WILLIAM JOHN SCHINDEL
3475 S. Ocean Blvd
Suite 506
Palm Beach FL 33480

Summary of My Deposit Accounts

Account Type	Number	Balance
Premium Checking	000103755990	$1,234.08
Total		$1,234.08

How to Contact Us

Client Services Consultant:
1-800-ROYAL® 5-3 (1-800-769-2553)
24 hours a day / 7 days a week

Written Inquiries:
8081 Arco Corporate Drive Suite 400,
Raleigh, NC 27617

Visit Us Online:
www.rbcbank.com

Premium Checking 000103755990

Account Summary

Date	Transactions	Amount
03/29/2025	Balance Last Statement	$537.36
	Total Debits This Period	-$739.38
	Total Credits This Period	+$2,000.00
04/28/2025	**Closing Balance**	**$1,234.08**

Account Activity

Date	Transactions	Debits	Credits	Balance
03/29/2025	Opening Balance			537.36
04/07/2025	North to South Transfer		2,000.00	2,537.36
04/11/2025	Debit Card Purchase REDDS UPTILLY TAVERN NE W ORELANS LA, US	44.04		2,493.32
04/12/2025	Debit Card Purchase SNAKE & JAKES CHRISTMAS C SNAKE & JAKES CHRISTMASNE W ORLEANS LA, US	13.00		2,480.32
04/12/2025	Debit Card Purchase UBER *EATS HE LP.UBER.COMCA, US	16.00		2,464.32
04/12/2025	Debit Card Purchase UBER *EATS HE LP.UBER.COMCA, US	1.81		2,462.51
04/13/2025	Debit Card Purchase CAESARS NEW ORLEANS VI NTON LA, US	336.99		2,125.52
04/14/2025	Debit Card Purchase SQ *CHERRY BOMB HAIR SALO SQ *CHERRY BOMB HAIR SANe w Orleans LA, US	30.00		2,095.52

Account Activity (continued)

Date	Transactions	Debits	Credits	Balance
04/16/2025	Debit Card Purchase UBER CANADA/UBERTRIP TO RONTO ON, CA	36.58		2,058.94
04/16/2025	International Transaction Fee	1.10		2,057.84
04/22/2025	Debit Card Purchase STARBUCKS D15 MIA MI AMI FL, US	11.92		2,045.92
04/25/2025	Debit Card Purchase PAT O BRIENS MAIN 50 4-5254823 LA, US	16.00		2,029.92
04/26/2025	Debit Card Purchase UBER *EATS HE LP.UBER.COMCA, US	39.19		1,990.73
04/26/2025	Debit Card Purchase BOOT SCOOTIN' RODEO NE W ORLEANS LA, US	28.30		1,962.43
04/26/2025	Debit Card Purchase BOOT SCOOTIN' RODEO NE W ORLEANS LA, US	30.16		1,932.27
04/26/2025	Debit Card Purchase BOOT SCOOTIN' RODEO NE W ORLEANS LA, US	9.28		1,922.99
04/26/2025	Debit Card Purchase TST*THE CAMELLIA GRILL Ne w Orleans LA, US	44.50		1,878.49
04/26/2025	Debit Card Purchase UBER *EATS HE LP.UBER.COMCA, US	20.20		1,858.29
04/26/2025	Debit Card Purchase UBER *EATS HE LP.UBER.COMCA, US	2.88		1,855.41
04/27/2025	Debit Card Purchase UBER *EATS HE LP.UBER.COMCA, US	47.48		1,807.93
04/28/2025	Maintenance Fee	9.95		1,797.98
04/28/2025	Closing Balance			1,234.08

Interest Earned

Interest Earned 03/29/2025 to 04/28/2025	31 Days	Annual Percentage Yield Earned	0.000%
Average Daily Balance	$1,160.54	Interest Earned this period	$0.00
Interest Rate as of 04/28/2025	0.000%	Interest Paid this year	0.00

Overdraft Fee Summary

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

00019883 41993 0002-0003 0000000000

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 1-800 ROYAL® 5-3(1-800-769-2553) or write us at RBC Bank,8081 Arco Corporate Drive, Suite 400, Raleigh, NC 27617 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

You will need to provide the following information:

- Your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- The dollar amount of the suspected error

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

00019883 41994 0003-0003 000000000

00019883 41994 0003-0003 FRBCDS04292503514800 01 L 00000000

00020008 42160 0001-0002 000000000

0020008 FRBCDS03292504310100

WILLIAM JOHN SCHINDEL
3475 S. Ocean Blvd
Suite 506
Palm Beach FL 33480

Summary of My Deposit Accounts

Account Type	Number	Balance
Premium Checking	000103755990	$14.24
Total		$14.24

How to Contact Us

Client Services Consultant:
1-800-ROYAL® 5-3 (1-800-769-2553)
24 hours a day / 7 days a week

Written Inquiries:
8081 Arco Corporate Drive Suite 400,
Raleigh, NC 27617

Visit Us Online:
www.rbcbank.com

Premium Checking 000103755990

Account Summary

Date	Transactions	Amount
03/01/2025	Balance Last Statement	$50.11
	Total Debits This Period	-$163.43
	Total Credits This Period	+$137.32
03/28/2025	**Closing Balance**	**$14.24**

Account Activity

Date	Transactions	Debits	Credits	Balance
03/01/2025	Opening Balance			50.11
03/02/2025	Debit Card Purchase BROADWAY PIZZA NE W ORLEANS LA, US	45.68		4.43
03/18/2025	North to South Transfer		137.32	141.75
03/19/2025	Debit Card Purchase AMK TULANE STARBUCKS WPS AMK TULANE STARBUCKS WPNE W ORLEANS LA, US	6.80		134.95
03/19/2025	Debit Card Purchase AMK TULANE STARBUCKS WPS AMK TULANE STARBUCKS WPNE W ORLEANS LA, US	2.96		131.99
03/23/2025	Debit Card Purchase VENMO *Ian Macdonald Vi sa Direct NY, US	10.00		121.99
03/23/2025	Debit Card Purchase VENMO *Ian Macdonald Vi sa Direct NY, US	10.00		111.99
03/25/2025	Debit Card Purchase VENMO *Tripp Chamblin Vi sa Direct NY, US	10.00		101.99

Account Activity (continued)

Date	Transactions	Debits	Credits	Balance
03/25/2025	Debit Card Purchase VENMO *Zeb Jacoby Vi sa Direct NY, US	15.00		86.99
03/28/2025	Debit Card Purchase VENMO *Beren Rogers Vi sa Direct NY, US	53.04		33.95
03/28/2025	Maintenance Fee	9.95		24.00
03/28/2025	Closing Balance			14.24

Interest Earned

Interest Earned 03/01/2025 to 03/28/2025	28 Days	Annual Percentage Yield Earned	0.000%
Average Daily Balance	$39.70	Interest Earned this period	$0.00
Interest Rate as of 03/28/2025	0.000%	Interest Paid this year	0.00

Overdraft Fee Summary

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 1-800 ROYAL® 5-3(1-800-769-2553) or write us at RBC Bank,8081 Arco Corporate Drive, Suite 400, Raleigh, NC 27617 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

You will need to provide the following information:

- Your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- The dollar amount of the suspected error

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

00020008 42161 0002-0002 000000000

RBC Bank

RBC Bank (Georgia), N.A.
Attn: Operations
8081 Arco Corporate Drive
Suite 400
Raleigh, NC 27617
Return Service Requested

Account Statement For:
WILLIAM JOHN SCHINDEL
Statement Period: January 29, 2025 - February 28, 2025

00021425 46997 0001-0002 000000000

0021425 FRBCDS03012504570800

WILLIAM JOHN SCHINDEL
3475 S. Ocean Blvd
Suite 506
Palm Beach FL 33480

Summary of My Deposit Accounts

Account Type	Number	Balance
Premium Checking	000103755990	$40.35
Total		$40.35

How to Contact Us

Client Services Consultant:
1-800-ROYAL® 5-3 (1-800-769-2553)
24 hours a day / 7 days a week

Written Inquiries:
8081 Arco Corporate Drive Suite 400,
Raleigh, NC 27617

Visit Us Online:
www.rbcbank.com

Premium Checking 000103755990

Account Summary

Date	Transactions	Amount
01/29/2025	Balance Last Statement	$264.96
	Total Debits This Period	-$224.61
	Total Credits This Period	+$0.00
02/28/2025	**Closing Balance**	**$40.35**

Account Activity

Date	Transactions	Debits	Credits	Balance
01/29/2025	Opening Balance			264.96
02/02/2025	Debit Card Purchase TST* JUAN'S FLYING BURRIT TST* JUAN'S FLYING BURRNE W ORLEANS LA, US	15.29		249.67
02/05/2025	Debit Card Purchase VENMO *Lowell Jackson Vi sa Direct NY, US	21.88		227.79
02/06/2025	Debit Card Purchase VENMO *PAYPAL INC SA N JOSE NY, US	102.49		125.30
02/24/2025	Debit Card Purchase VENMO *Harrison Theba Vi sa Direct NY, US	75.00		50.30
02/28/2025	Maintenance Fee	9.95		40.35
02/28/2025	Closing Balance			40.35

Interest Earned

Interest Earned 01/29/2025 to 02/28/2025	31 Days	Annual Percentage Yield Earned	0.000%
Average Daily Balance	$146.24	Interest Earned this period	$0.00
Interest Rate as of 02/28/2025	0.000%	Interest Paid this year	0.00

Overdraft Fee Summary

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 1-800 ROYAL® 5-3(1-800-769-2553) or write us at RBC Bank,8081 Arco Corporate Drive, Suite 400, Raleigh, NC 27617 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

You will need to provide the following information:

- Your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- The dollar amount of the suspected error

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

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ENDORSEMENTS AND LIMITATIONS
This passport is valid for all countries unless otherwise specified. The bearer must comply with any visa or other entry regulations of the countries to be visited.

SEE OBSERVATIONS BEGINNING ON PAGE 5 (IF APPLICABLE)

MENTIONS ET RESTRICTIONS
Ce passeport est valable pour tous les pays, sauf indication contraire. Le titulaire doit se conformer aux formalités relatives aux visas ou aux autres formalités d'entrée des pays où il a l'intention de se rendre.

VOIR LES OBSERVATIONS DÉBUTANT À LA PAGE 5 (LE CAS ÉCHÉANT)

Signature of bearer - Signature du titulaire

EKX45360

PASSPORT
PASSEPORT

CANADA

Type/Type
P

Issuing Country/Pays émetteur
CAN

Passport No./N° de passeport
AH894707

Surname/Nom
WARN-SCHINDEL

Given names/Prénoms
KEVIN JOHN

Nationality/Nationalité
CANADIAN/CANADIENNE

Date of birth/Date de naissance
26 FEB /FÉV 66

Sex/Sexe
M

Place of birth/Lieu de naissance
VANCOUVER CAN

Date of issue/Date de délivrance
24 APR /AVR 19

Date of expiry/Date d'expiration
24 APR /AVR 29

Issuing Authority/Autorité de délivrance
TORONTO

EKX45360

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AH894707<2CAN6602266M2904249<<<<<<<<<<<<<<<<02

Royal Bank of Canada

GIC Investment Confirmation

Investment Account

KEVIN WARN-SCHINDEL
131 AIRDRIE RD
TORONTO, ON M4G 1M6

ROYAL BANK OF CANADA
2 BLOOR ST E-SUITE 2301
TORONTO, ON

Client Number:	911627016
Account Number:	00160211742
Investment Number:	0021
Ownership:	Sole Owner
Date:	2025/04/11

Investment Details

USD Term Deposit

Issued by: Royal Bank of Canada

Redeemable: No

Amount Invested/Remaining Balance

$2,600,000.00 USD

Interest Rate

4.3300 %

per annum

Anticipated Interest

$9,870.03 USD

Investment Date	10 Apr 2025
Term	32 Days
Maturity Date	12 May 2025
Interest Payment Frequency	At Maturity
Interest Disbursement	Credit Account 06052-4500716

What to expect at maturity

On the Maturity Date: Credit Account 06052-4500716.

Additional Investment Holder/Special Instructions/Other Information

How can we help?

Login to your Online Banking and go to Investments

Talk to an advisor at 1-800-463-3863

Visit your local branch_ maps.rbcroyalbank.com

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Back to top

Client Agreement – Guaranteed Investment Certificate (GIC)

What This Agreement Covers

To understand how we collect, use and share your personal information, please see the Collection and Use of Personal Information section.

This Client Agreement - Guaranteed Investment Certificate (the **"Agreement"**) sets out the terms under which you can open a GIC account and place a GIC deposit (**"GIC"**) with us. It replaces all earlier versions.

When this Agreement refers to **"you"** and **"your"** it means any person in whose name a GIC is held. If you hold a GIC with others, **"you"** and **"your"** means each of you and all of you are individually and together agreeing to all of the terms of this Agreement.

When this Agreement refers to **"we"**, **"our"**, and **"us"**, it means Royal Bank of Canada (the **"Bank"**), Royal Bank Mortgage Corporation (**"RBMC"**), Royal Trust Corporation of Canada (**"RTCC"**) and, in Quebec, The Royal Trust Company (**"RTCo"**).

Placing your GIC with us means that you have received, read and agree to the terms of this Agreement and any Special Conditions applicable to certain types of GICs. If you are a business and have entered into the Bank's Master Client Agreement (MCA) for Business Clients, this Agreement forms part of the MCA.

Account Ownership and Signing Authority
When you open a GIC account, you tell us the name of the owner(s). Any GIC placed into that GIC account will be held in the name of the owner(s) of that account. You also tell us who has signing authority for the GIC account. If you hold a GIC account with others, you may tell us that you want **"any of you"** to have signing authority on the account. This means that any one of you can withdraw money from any GIC in that GIC account, make any changes we permit you to make to a GIC and the GIC account and give us any other instructions without telling the others. If you tell us that **"all of you"** are to sign on the GIC account, all your signatures will be required in order to withdraw money or do anything else with the GICs and the GIC account. The information about ownership and signing authority is set out on your GIC account signing authority document.

If you have a personal deposit account with us, you may also open a GIC account by telephone or in RBC® Online Banking. The information about ownership and signing authority that applies to the personal deposit account you select will also apply to your GIC account.

Confirmation Notice
We will provide you with a confirmation notice once we have accepted a GIC from you. It shows the details of the GIC, such as its principal amount, its term, the rate of interest and any instructions on what to do at maturity. It also shows whether you may cash the GIC before the end of its term. If your GIC is non-redeemable, you may not cash it prior to maturity. If we allow you to redeem, penalties apply

Interest
Interest in a GIC will be calculated counting the first but not the last day of the term.

Payments and Renewals
You will tell us whether to pay the interest on the GIC to you periodically or to keep it with the principal. We will pay you the principal and any interest at the end of the term, or renew the GIC, if you tell us to do so. You may provide us with instructions on what to do at maturity by communicating with us. To be effective, we must receive instructions at least 7 days before a scheduled payment.

Automatic Renewal
We will automatically renew a GIC at the end of its term if you have not told us what to do with it. It will be for a one year term or the same term as the original GIC, whichever is less. The interest rate on the renewed GIC will be the same as the interest rate we offer on comparable deposits at the date of renewal, which may include any special and/or bonus rate offered at the time of renewal, if applicable. The other details of the renewed GIC will be the same as the original GIC. If the GIC is no longer offered, we will renew it as a one year redeemable GIC. You have the right to cancel a renewed GIC within 10 business days from the issuance (renewal) date, and if you do, interest will apply from the issuance to the cancellation date.

Transfer
Some GICs can be transferred to a new owner, others cannot be. If you ask us, we will tell you whether your GIC can be transferred and what you must do to transfer it to someone else. You cannot give your GIC as security to anyone except us. Once a GIC has been transferred by you, we will treat the new owner as if they were you, for all purposes of this Agreement.

Paying off Your Debt
We may apply the funds in a GIC against any amounts you owe us or any of our affiliated companies, without notice to you. If there is more than one owner of the GIC, we may apply the funds against any amounts any one of you owes without notice to any of you. This right will survive the death of any one of you and may be exercised by us against the GIC held by the survivors.

Representation on the Payment of Taxes
You represent to us that, for so long as you have a GIC with us, you have filed and will continue to file truthfully all necessary tax returns, forms and disclosures with respect to all of your transactions and GICs with each taxation authority having jurisdiction over your tax affairs by reason of your citizenship, residence or domicile. You acknowledge and agree that you are responsible for timely paying any taxes owing to any taxation authority in relation to such GICs.

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Foreign Tax Implications

a. Tax Residency
You acknowledge providing us with your country (or countries) of tax residency, either at the time of account opening or within 30 days, with respect to any change in circumstances regarding your tax residency.

It is your responsibility to determine where you are resident for tax purposes, and if you are unsure whether or not you are a resident of Canada for tax purposes and/or a tax resident of another country or countries, review information available at the Canada Revenue Agency, U.S. government websites, the Organization for Economic Cooperation and Development (OECD), and/or seek professional tax advice.

The CRA requires financial institutions to obtain from you a self-certification of tax residency when required. As such, failure to provide a valid self-certification under the Foreign Account Tax Compliance Act (**"FATCA"**) or Common Reporting Standard (**"CRS"**) will result in the temporary restraint of your account until such time as it is provided to us and verified.

b. Tax Identification Number (TIN)
You acknowledge providing us with your Tax Identification Number(s) associated with your tax jurisdiction(s). A TIN is a unique identifying number used for tax purposes. Where the jurisdiction of tax residence issues a TIN, we are required to collect and report the TIN. If you are not eligible or unable to obtain a foreign TIN, you must provide a reasonable explanation. We may request from you and collect your TIN through various channels such as in-person, by mail, by email, by phone or online.

c. Entity Classification
If you are a business that has an entity classification for the purposes of FATCA and CRS, you and any Controlling Persons, if applicable, must provide a self-certification of residency for tax purposes. The Controlling Person of an entity is defined as the natural person(s) who exercises control over the account(s).

We may rely on information in our possession including the Standard Industrial Code (SIC) to confirm the entity classification.

d. Additional Information
More information may be found at the following websites:

Information for **individuals** holding accounts with Canadian financial institutions:
www.canada.ca/en/revenue-agency/services/tax/international-non-residents/enhanced-financial-account-information-reporting/information-individuals-holding-accounts-canadian-financial-institutions.html

Information for **entities** holding accounts with Canadian financial institutions:
www.canada.ca/en/revenue-agency/services/tax/international-non-residents/enhanced-financial-account-information-reporting/information-entities-holding-accounts-canadian-financial-institutions.html

Deposit Insurance
Royal Bank of Canada and our affiliates, the Royal Trust Corporation of Canada, The Royal Trust Company and the Royal Bank Mortgage Corporation are members of the Canada Deposit Insurance Corporation (CDIC). A GIC with any of these institutions is eligible for CDIC deposit insurance coverage provided it is payable in Canada. For more information, including conditions of coverage, we encourage you to learn about CDIC protection by reviewing the CDIC brochure available at **www.rbcroyalbank.com/partners/cdic/index.html** or CDIC's website **www.cdic.ca**

If this is a GIC with Royal Bank Mortgage Corporation or The Royal Trust Company, it is a deposit within the meaning of the Deposit Institutions and Deposit Protection Act (Quebec).

Guarantee
The Bank guarantees all GICs placed with RBMC.

Death
Upon death, we will suspend payment of your GIC. We will wait for further instructions from the estate representatives or new owner, failing which the funds at maturity will be dealt with in accordance with the Automatic Renewal section above. We are entitled to ask for proof of death and any other documents that we may require in connection with the transmission of the GIC on death, such as Letters Probate or other documents issued by a court.

Survivorship
This paragraph does not apply to GICs at a Quebec branch, regardless of the client's residence. It applies to personal clients only. A GIC account with more than one owner will be owned jointly with right of survivorship, subject to the Paying off Your Debt section above. The surviving owner(s) will own all the GIC funds remaining, after any debts have been paid, subject to any applicable laws about the period of survivorship. If one of you dies, the surviving owner(s) must let us know and provide us with acceptable proof of your death. Then, the surviving owner(s) may either direct us to remove your name from the GIC and place it into a GIC account in the surviving owner name(s) or request that we pay the surviving owner(s) the GIC principal and any interest. We shall be entitled to follow the direction of any surviving owner without inquiring whether they have the beneficial right to the monies and without recognizing any claims of third parties. Once we have either paid out the funds or removed the deceased owner's name from the GIC, we will be fully discharged respecting the deceased owner and their estate's interest in any GIC. By acting on the right of survivorship, we will not be liable for any loss or legal costs incurred in any dispute between the estate of the deceased owner and the surviving owner(s)or a third party.

Back to top
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Disputes
If there is a dispute about any GIC or the ownership of a GIC account, we may freeze the funds in any GIC until such time as the dispute is resolved, apply to the court for directions or pay the funds into court. In the event of any executions of third party demands or claims against or disputes related to a GIC, you will reimburse us any expenses we incur.

Legal Representative
You may appoint one or more Legal Representatives to act for you in respect of a GIC. However, please note the following:

1. We may refuse to accept the appointment in our sole discretion if it is not satisfactory to us.
2. We may refuse to honor any transaction made by a Legal Representative or require satisfaction of certain conditions before honoring a transaction.
3. A Legal Representative will have access to the previous history and transaction details for the GIC, and you agree to this access being provided.

Changing This Agreement
We may make changes to this Agreement at any time. If we do, we will let you know before the changes take effect.

If You Move or Change Your Name
We depend on you to tell us immediately if you change your address or name.

Governing Law
This Agreement is governed by the laws of the province or territory where the GIC account is located.

Language / Langue (Quebec residents only – Résidents du Québec seulement).
You acknowledge you have been offered the choice to enter into this Agreement in French or English. You have selected to enter into this Agreement in English, after being provided with the French version. Therefore, you agree that this Agreement and any document related to it, including notices, will be in English only. *Vous reconnaissez vous être fait offrir le choix de conclure cette convention en français ou en anglais. Vous avez choisi de conclure cette convention en anglais, après avoir reçu la version française. Par conséquent, vous acceptez que cette convention et tous les documents qui s'y rattachent, y compris les avis, soient en anglais seulement.*

For more information on GICs, please call us at **1-800-463-3863** or visit **www.rbcroyalbank.com/products/gic**.

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Collection and Use of Personal Information

In the following information and privacy provisions, references to **"you"** mean the individual client, and also owners and representatives if you are a business client.

1. Collecting Information

We may collect financial and other information about you, such as information: (i) establishing your existence or identity (name, address, phone number) and background; (ii) related to transactions arising from your relationship with and through us and other financial institutions; (iii) provided on an application for products and services; (iv) on the products and services you use; and (v) about financial behaviour, such as your payment history and credit worthiness. We may collect this information during the course of our relationship with you. We may obtain this information from any source necessary for the provision of products and services, including from: (i) you, (ii) service arrangements you make with or through us, (iii) credit reporting agencies; (iv) other financial institutions; (v) registries; and (vi) references provided to us. You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.

Parental consent. Where one or more account holders is younger than 14 (**"minor"**), you represent that you have parental authority or are the minor's tutor (Quebec) or guardian, and you consent to the collection, use, and disclosure of the minor's personal information as set out in this section.

2. Using Information

All information collected by and provided to us, including information about you, may be used and disclosed for the following purposes: (i) to verify your identity and investigate your background; (ii) to open and operate an account(s) and provide requested products and services; (iii) to understand your financial situation; (iv) to determine and make decisions about your eligibility, and that of your affiliates if you are a business client, for products and services we offer; (v) to help us better understand the current and future needs of our clients; (vi) to communicate to you any benefit, feature or other information about our products and services; (vii) to help us batter manage our business and your relationship with us; (viii) to maintain the accuracy and integrity of information held by a credit reporting agency; and (ix) as required or permitted by law.
For these purposes, we may share this information with other persons, including (i) our employees, agents and service providers, who are required to maintain the confidentiality of this information; (ii) regulatory authorities; (iii) other financial institutions; (iv) persons with whom you have financial or other business dealings; and (v) credit reporting agencies that may, in turn, share credit, financial and other related information with others.

Your personal information may be transmitted through, stored, or processed in countries or provinces other than your home jurisdiction, in which case the information is bound by the laws of those jurisdictions and may be disclosed in accordance with those laws. We will take measures to protect your personal information with appropriate contract clauses or other applicable safeguards.

We may also use this information and share it with our affiliates; (i) to manage our risks and operations and those of our affiliates; (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other persons who have a right to issue such requests; and (iii) to let our affiliates know your choices under **"Other Uses of Information"** below for the sole purpose of honouring your choices.

If we have your social insurance number, it may be used for tax related purposes and shared with the appropriate government and credit reporting agencies for identification purposes.

We may use automated processing to make decisions about you, including credit and loan adjudication, where applicable.

3. Other Uses of Information

We may use and disclose this information as follows: (i) to promote our products and services, and those of third parties, which may be of interest to you; (ii) where not prohibited by law, we may share this information with our affiliates for the purpose of referring you or promoting products and services which may be of interest to you; and (iii) if you deal with our affiliates, where not prohibited by law, we and our affiliates may consolidate the information we have about you with the information any of our affiliates have about you in order to manage our business and your relationships with us and our affiliates. You acknowledge that as a result of such sharing, we and our affiliates may advise each other of any products or services provided. For the purposes described in subsections (i) and (ii), we and our affiliates may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You may choose not to have this information shared or used for any of these other uses by contacting us as set out below, and you will not be refused credit or other services just for that reason.

4. Right To Access Information

You may obtain access to the personal information we hold about you at any time, to the extent permitted by law, review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to the information, to learn more about our use of automated processing, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in the Other Uses of Information section above, you may do so by visiting your branch or by calling
1-800 ROYAL® 1-1 (1-800-769-2511).

5. Our Privacy Notices

All collection, use, and disclosure of your personal information will be in accordance with our Global Privacy Notice and Digital Channel Privacy (available at **www.rbc.com/privacysecurity**), which form part of these terms.

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Client Acknowledgement

I/We acknowledge that I/we have received and retained a copy of the following documents and have read, understood and, where applicable, agree to the terms and conditions contained therein as well as those contained in the related documents that may have been presented/provided to me and as amended by Royal Bank of Canada from time to time. I also consent to the section on Collection and Use of Personal Information.

Canada Deposit Insurance Corporation (CDIC) Brochure - https://www.rbcroyalbank.com/partners/cdic/index.html

I/We declare that the information that I/we have provided to Royal Bank of Canada on this document is complete and true.

I/We hereby authorize and consent to all the transactions and instructions detailed on this document.

Depositor/Authorized Signature

e-Signed by KEVIN WARN-SCHINDEL
on 2025-04-11 20:27:14 GMT

Name: KEVIN WARN-SCHINDEL
Client Number: 911627016
Date: YYYY MM DD

Signature of Authorized Representative

e-Signed by Yuqing Liu
on 2025-04-11 20:21:44 GMT

Name: YUQING LIU
Phone Number: (416) 974-8835
Date: YYYY MM DD

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Royal Bank of Canada

GIC Investment Confirmation

Investment Account

KEVIN WARN-SCHINDEL
131 AIRDRIE RD
TORONTO, ON M4G 1M6

ROYAL BANK OF CANADA
2 BLOOR ST E-SUITE 2301
TORONTO, ON

Client Number:	911627016
Account Number:	00160211742
Investment Number:	0020
Ownership:	Sole Owner
Date:	2025/04/07

Investment Details

USD Term Deposit

Issued by: Royal Bank of Canada

Redeemable: No

Amount Invested/Remaining Balance

$3,000,000.00 USD

Interest Rate

4.3300 %

per annum

Anticipated Interest

$10,676.71 USD

Investment Date	07 Apr 2025
Term	30 Days
Maturity Date	07 May 2025
Interest Payment Frequency	At Maturity
Interest Disbursement	Credit Account 06052-4500716

What to expect at maturity

On the Maturity Date: Credit Account 06052-4500716.

Additional Investment Holder/Special Instructions/Other Information

How can we help?

Login to your Online Banking and go to Investments

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Back to top

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Interest
Interest in a GIC will be calculated counting the first but not the last day of the term.

Payments and Renewals
You will tell us whether to pay the interest on the GIC to you periodically or to keep it with the principal. We will pay you the principal and any interest at the end of the term, or renew the GIC, if you tell us to do so. You may provide us with instructions on what to do at maturity by communicating with us. To be effective, we must receive instructions at least 7 days before a scheduled payment.

Automatic Renewal
We will automatically renew a GIC at the end of its term if you have not told us what to do with it. It will be for a one year term or the same term as the original GIC, whichever is less. The interest rate on the renewed GIC will be the same as the interest rate we offer on comparable deposits at the date of renewal, which may include any special and/or bonus rate offered at the time of renewal, if applicable. The other details of the renewed GIC will be the same as the original GIC. If the GIC is no longer offered, we will renew it as a one year redeemable GIC. You have the right to cancel a renewed GIC within 10 business days from the issuance (renewal) date, and if you do, interest will apply from the issuance to the cancellation date.

Transfer
Some GICs can be transferred to a new owner, others cannot be. If you ask us, we will tell you whether your GIC can be transferred and what you must do to transfer it to someone else. You cannot give your GIC as security to anyone except us. Once a GIC has been transferred by you, we will treat the new owner as if they were you, for all purposes of this Agreement.

Paying off Your Debt
We may apply the funds in a GIC against any amounts you owe us or any of our affiliated companies, without notice to you. If there is more than one owner of the GIC, we may apply the funds against any amounts any one of you owes without notice to any of you. This right will survive the death of any one of you and may be exercised by us against the GIC held by the survivors.

Representation on the Payment of Taxes
You represent to us that, for so long as you have a GIC with us, you have filed and will continue to file truthfully all necessary tax returns, forms and disclosures with respect to all of your transactions and GICs with each taxation authority having jurisdiction over your tax affairs by reason of your citizenship, residence or domicile. You acknowledge and agree that you are responsible for timely paying any taxes owing to any taxation authority in relation to such GICs.

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Foreign Tax Implications

a. Tax Residency
You acknowledge providing us with your country (or countries) of tax residency, either at the time of account opening or within 30 days, with respect to any change in circumstances regarding your tax residency.

It is your responsibility to determine where you are resident for tax purposes, and if you are unsure whether or not you are a resident of Canada for tax purposes and/or a tax resident of another country or countries, review information available at the Canada Revenue Agency, U.S. government websites, the Organization for Economic Cooperation and Development (OECD), and/or seek professional tax advice.

The CRA requires financial institutions to obtain from you a self-certification of tax residency when required. As such, failure to provide a valid self-certification under the Foreign Account Tax Compliance Act (**"FATCA"**) or Common Reporting Standard (**"CRS"**) will result in the temporary restraint of your account until such time as it is provided to us and verified.

b. Tax Identification Number (TIN)
You acknowledge providing us with your Tax Identification Number(s) associated with your tax jurisdiction(s). A TIN is a unique identifying number used for tax purposes. Where the jurisdiction of tax residence issues a TIN, we are required to collect and report the TIN. If you are not eligible or unable to obtain a foreign TIN, you must provide a reasonable explanation. We may request from you and collect your TIN through various channels such as in-person, by mail, by email, by phone or online.

c. Entity Classification
If you are a business that has an entity classification for the purposes of FATCA and CRS, you and any Controlling Persons, if applicable, must provide a self-certification of residency for tax purposes. The Controlling Person of an entity is defined as the natural person(s) who exercises control over the account(s).

We may rely on information in our possession including the Standard Industrial Code (SIC) to confirm the entity classification.

d. Additional Information
More information may be found at the following websites:

Information for **individuals** holding accounts with Canadian financial institutions:
www.canada.ca/en/revenue-agency/services/tax/international-non-residents/enhanced-financial-account-information-reporting/information-individuals-holding-accounts-canadian-financial-institutions.html

Information for **entities** holding accounts with Canadian financial institutions:
www.canada.ca/en/revenue-agency/services/tax/international-non-residents/enhanced-financial-account-information-reporting/information-entities-holding-accounts-canadian-financial-institutions.html

Deposit Insurance
Royal Bank of Canada and our affiliates, the Royal Trust Corporation of Canada, The Royal Trust Company and the Royal Bank Mortgage Corporation are members of the Canada Deposit Insurance Corporation (CDIC). A GIC with any of these institutions is eligible for CDIC deposit insurance coverage provided it is payable in Canada. For more information, including conditions of coverage, we encourage you to learn about CDIC protection by reviewing the CDIC brochure available at **www.rbcroyalbank.com/partners/cdic/index.html** or CDIC's website **www.cdic.ca**

If this is a GIC with Royal Bank Mortgage Corporation or The Royal Trust Company, it is a deposit within the meaning of the Deposit Institutions and Deposit Protection Act (Quebec).

Guarantee
The Bank guarantees all GICs placed with RBMC.

Death
Upon death, we will suspend payment of your GIC. We will wait for further instructions from the estate representatives or new owner, failing which the funds at maturity will be dealt with in accordance with the Automatic Renewal section above. We are entitled to ask for proof of death and any other documents that we may require in connection with the transmission of the GIC on death, such as Letters Probate or other documents issued by a court.

Survivorship
This paragraph does not apply to GICs at a Quebec branch, regardless of the client's residence. It applies to personal clients only. A GIC account with more than one owner will be owned jointly with right of survivorship, subject to the Paying off Your Debt section above. The surviving owner(s) will own all the GIC funds remaining, after any debts have been paid, subject to any applicable laws about the period of survivorship. If one of you dies, the surviving owner(s) must let us know and provide us with acceptable proof of your death. Then, the surviving owner(s) may either direct us to remove your name from the GIC and place it into a GIC account in the surviving owner name(s) or request that we pay the surviving owner(s) the GIC principal and any interest. We shall be entitled to follow the direction of any surviving owner without inquiring whether they have the beneficial right to the monies and without recognizing any claims of third parties. Once we have either paid out the funds or removed the deceased owner's name from the GIC, we will be fully discharged respecting the deceased owner and their estate's interest in any GIC. By acting on the right of survivorship, we will not be liable for any loss or legal costs incurred in any dispute between the estate of the deceased owner and the surviving owner(s)or a third party.

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Disputes
If there is a dispute about any GIC or the ownership of a GIC account, we may freeze the funds in any GIC until such time as the dispute is resolved, apply to the court for directions or pay the funds into court. In the event of any executions of third party demands or claims against or disputes related to a GIC, you will reimburse us any expenses we incur.

Legal Representative
You may appoint one or more Legal Representatives to act for you in respect of a GIC. However, please note the following:

1. We may refuse to accept the appointment in our sole discretion if it is not satisfactory to us.
2. We may refuse to honor any transaction made by a Legal Representative or require satisfaction of certain conditions before honoring a transaction.
3. A Legal Representative will have access to the previous history and transaction details for the GIC, and you agree to this access being provided.

Changing This Agreement
We may make changes to this Agreement at any time. If we do, we will let you know before the changes take effect.

If You Move or Change Your Name
We depend on you to tell us immediately if you change your address or name.

Governing Law
This Agreement is governed by the laws of the province or territory where the GIC account is located.

Language / Langue (Quebec residents only – Résidents du Québec seulement).
You acknowledge you have been offered the choice to enter into this Agreement in French or English. You have selected to enter into this Agreement in English, after being provided with the French version. Therefore, you agree that this Agreement and any document related to it, including notices, will be in English only. *Vous reconnaissez vous être fait offrir le choix de conclure cette convention en français ou en anglais. Vous avez choisi de conclure cette convention en anglais, après avoir reçu la version française. Par conséquent, vous acceptez que cette convention et tous les documents qui s'y rattachent, y compris les avis, soient en anglais seulement.*

For more information on GICs, please call us at **1-800-463-3863** or visit **www.rbcroyalbank.com/products/gic**.

Back to top

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Collection and Use of Personal Information

In the following information and privacy provisions, references to **"you"** mean the individual client, and also owners and representatives if you are a business client.

1. Collecting Information
We may collect financial and other information about you, such as information: (i) establishing your existence or identity (name, address, phone number) and background; (ii) related to transactions arising from your relationship with and through us and other financial institutions; (iii) provided on an application for products and services; (iv) on the products and services you use; and (v) about financial behaviour, such as your payment history and credit worthiness. We may collect this information during the course of our relationship with you. We may obtain this information from any source necessary for the provision of products and services, including from: (i) you, (ii) service arrangements you make with or through us, (iii) credit reporting agencies; (iv) other financial institutions; (v) registries; and (vi) references provided to us. You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.

Parental consent. Where one or more account holders is younger than 14 (**"minor"**), you represent that you have parental authority or are the minor's tutor (Quebec) or guardian, and you consent to the collection, use, and disclosure of the minor's personal information as set out in this section.

2. Using Information
All information collected by and provided to us, including information about you, may be used and disclosed for the following purposes: (i) to verify your identity and investigate your background; (ii) to open and operate an account(s) and provide requested products and services; (iii) to understand your financial situation; (iv) to determine and make decisions about your eligibility, and that of your affiliates if you are a business client, for products and services we offer; (v) to help us better understand the current and future needs of our clients; (vi) to communicate to you any benefit, feature or other information about our products and services; (vii) to help us batter manage our business and your relationship with us; (viii) to maintain the accuracy and integrity of information held by a credit reporting agency; and (ix) as required or permitted by law.
For these purposes, we may share this information with other persons, including (i) our employees, agents and service providers, who are required to maintain the confidentiality of this information; (ii) regulatory authorities; (iii) other financial institutions; (iv) persons with whom you have financial or other business dealings; and (v) credit reporting agencies that may, in turn, share credit, financial and other related information with others.

Your personal information may be transmitted through, stored, or processed in countries or provinces other than your home jurisdiction, in which case the information is bound by the laws of those jurisdictions and may be disclosed in accordance with those laws. We will take measures to protect your personal information with appropriate contract clauses or other applicable safeguards.

We may also use this information and share it with our affiliates; (i) to manage our risks and operations and those of our affiliates; (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other persons who have a right to issue such requests; and (iii) to let our affiliates know your choices under **"Other Uses of Information"** below for the sole purpose of honouring your choices.

If we have your social insurance number, it may be used for tax related purposes and shared with the appropriate government and credit reporting agencies for identification purposes.

We may use automated processing to make decisions about you, including credit and loan adjudication, where applicable.

3. Other Uses of Information
We may use and disclose this information as follows: (i) to promote our products and services, and those of third parties, which may be of interest to you; (ii) where not prohibited by law, we may share this information with our affiliates for the purpose of referring you or promoting products and services which may be of interest to you; and (iii) if you deal with our affiliates, where not prohibited by law, we and our affiliates may consolidate the information we have about you with the information any of our affiliates have about you in order to manage our business and your relationships with us and our affiliates. You acknowledge that as a result of such sharing, we and our affiliates may advise each other of any products or services provided. For the purposes described in subsections (i) and (ii), we and our affiliates may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You may choose not to have this information shared or used for any of these other uses by contacting us as set out below, and you will not be refused credit or other services just for that reason.

4. Right To Access Information
You may obtain access to the personal information we hold about you at any time, to the extent permitted by law, review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to the information, to learn more about our use of automated processing, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in the Other Uses of Information section above, you may do so by visiting your branch or by calling
1-800 ROYAL® 1-1 (1-800-769-2511).

5. Our Privacy Notices
All collection, use, and disclosure of your personal information will be in accordance with our Global Privacy Notice and Digital Channel Privacy (available at www.rbc.com/privacysecurity), which form part of these terms.

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Client Acknowledgement

I/We acknowledge that I/we have received and retained a copy of the following documents and have read, understood and, where applicable, agree to the terms and conditions contained therein as well as those contained in the related documents that may have been presented/provided to me and as amended by Royal Bank of Canada from time to time. I also consent to the section on Collection and Use of Personal Information.

Canada Deposit Insurance Corporation (CDIC) Brochure - https://www.rbcroyalbank.com/partners/cdic/index.html

I/We declare that the information that I/we have provided to Royal Bank of Canada on this document is complete and true.

I/We hereby authorize and consent to all the transactions and instructions detailed on this document.

Depositor/Authorized Signature

e-Signed by KEVIN WARN-SCHINDEL
on 2025-04-07 17:20:41 GMT

Name: KEVIN WARN-SCHINDEL
Client Number: 911627016
Date: YYYY MM DD

Signature of Authorized Representative

e-Signed by Yuqing Liu
on 2025-04-07 17:11:59 GMT

Name: YUQING LIU
Phone Number: (416) 974-8835
Date: YYYY MM DD

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