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 | FIRST NAME | M.I. | SUFFIX |
|---|---|---|---|
| Kaminsky | Andrew | F. | |

| SSN | BIRTH DATE | PHONE - TYPE |
|---|---|---|
| ***-**-**** | 9/20/1968 | (917) 842 - 2591 - Mobile |

| EMAIL |
|---|
| afkaminsky@gmail.com |

## CURRENT ADDRESS

| STREET ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 5835 NW 21st Way | BOCA RATON | FL | 33496 |

| MOVE IN DATE | MOVE OUT DATE | MONTHLY RENT |
|---|---|---|
| | current | $0.00 / Yr. |

## EMPLOYMENT & INCOME INFORMATION

| OCCUPATION | EMPLOYER/COMPANY |
|---|---|
| EVP & Chief Administrative Officer | Franchise Group, Inc. |

| SUPERVISOR | SUPERVISOR PHONE | SALARY | START DATE |
|---|---|---|---|
| Andy Laurence | (617) 216 - 8314 | $1,100,000.00/Yr. | |

| EMPLOYER ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 2371 Liberty Way | Virginia Beach | VA | 23456 |

| OTHER INCOME DESCRIPTION | MONTHLY INCOME |
|---|---|
| Investments | $20,000.00/Mo. |

## BACKGROUND INFORMATION

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

## 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: A.K. D20B0E3D

## 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 Andrew F. Kaminsky (Guarantor)*

**Signed by Andrew F. Kaminsky**
Thu Jul 3 2025 09:06:49 PM EDT
Key: D20B0E3D; IP Address: 47.17.159.145

Andrew F. Kaminsky *(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 |
|---|---|---|---|
| Andrew Kaminsky | XXXXXXXXXXXX3000 | 15977013 | $21.50 |

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

**Application Fee - Charge Details**

| Name on Card | Account Number | Reference Number | Authorized |
|---|---|---|---|
| Andrew Kaminsky | XXXXXXXXXXXX3000 | 15977016 | $21.50 |

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

Initials: A.K. D20B0E3D

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**<br>Kaminsky | **FIRST NAME**<br>Max | | **M.I.** | **SUFFIX** |
| **SSN**<br>***-**-**** | **BIRTH DATE**<br>10/8/2001 | **PHONE - TYPE**<br>(914) 960 - 3863 - Mobile | | |
| **EMAIL**<br>mkaminsky10@gmail.com | | | | |

| CURRENT ADDRESS | | | | |
|---|---|---|---|---|
| **STREET ADDRESS**<br>160 E 48th Street | | **CITY**<br>New York | **STATE**<br>NY | **ZIP**<br>10017 |
| **MOVE IN DATE** | **MOVE OUT DATE**<br>current | **MONTHLY RENT**<br>$6,350.00 / Mo. | | |

**EMPLOYMENT & INCOME INFORMATION**

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

**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:**

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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: M.K. 5CDE556A

## APPLICATION CONSENT

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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.

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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.

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☒ *Application consent was digitally accepted by Max Kaminsky*

**Signed by Max Kaminsky**
Thu Jul 3 2025 08:48:58 PM EDT
Key: 5CDE556A; IP Address: 174.204.130.119

Max Kaminsky *(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 |
|---|---|---|---|
| Max Kaminsky | XXXXXXXXXXXX0544 | 15976983 | $21.50 |

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

Initials: M.K. 5CDE556A

**California Required Notices**

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

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

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

**Avisos obligatorios en el estado de California**

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

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

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

## Rental Report for Max Kaminsky

| 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 Max Kaminsky: 788**

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

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

| Credit Quick Summary | |
|---|---|
| Total annual income (reported by Applicant) | $0.00 |
| Total **verified** annual income | Pending |
| Total **verified** combined annual income to rent ratio | Pending (based on rent of $4,380.99) |
| Total number of accounts | 4 |
| Accounts with no late payments | 4 (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 | $20,090.00 ($0.00 past due) |
| Outstanding revolving debt | $20,090.00 (35% 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:** | Max Kaminsky | MAX H. KAMINSKY |
| **SSN:** | ***-**-**** | ***-**-**** |
| **Birth Date:** | 10/**/2001 | 10/**/2001 |

| Addresses | From Application | From Equifax |
|---|---|---|
| | 160 E 48th Street<br>New York, NY 10017 - US | 5835 NW 21ST WAY<br>BOCA RATON, FL 33496 (Applicant)<br>Reported 6/2025<br><br>58 CHESTNUT HILL RD.<br>STAMFORD, CT 06903 (Applicant)<br>Reported 6/2025<br><br>4 EDGEWOOD DR.<br>RYE BROOK, NY 10573 (Applicant)<br>Reported 9/2023 |

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

**Employment Verifications**

From RealPage

| Requested For | Employer | Position Held | Annual Salary | Supervisor |
|---|---|---|---|---|
| Requested For<br>Max Kaminsky<br>Requested Date<br>7/5/2025 | **Employer**<br>N/A | **Position Held**<br>N/A (Auto-generated placeholder) | **Annual Salary**<br>$0.00 | **Supervisor**<br>N/A |
| | **Results**<br>Pending | | | |

**Criminal and Other Public Records**

| Requested For | Period Searched | Requested | Returned |
|---|---|---|---|
| Max Kaminsky | 7/5/2018 - 7/5/2025 | 7/5/2025 | 7/5/2025 |
| **Results**<br>*No Records Found* | | | |

| National Sex Offender Registry History | | |
|---|---|---|
| **Requested For**<br>Max Kaminsky | **Date Requested**<br>7/5/2025 | **Date Returned**<br>7/5/2025 |
| **Results**<br>*No Records Found* | | |

| Restricted Person Search | | |
|---|---|---|
| **Requested For**<br>Max Kaminsky | **Requested**<br>7/5/2025 | **Returned**<br>7/5/2025 |
| **Results**<br>*No Records Found* | | |

| Risk Models | | |
|---|---|---|
| **From RealPage** | | |
| **Risk Model Name**<br>RealPage AI Score (Applicant) | **Score**<br>788 | **Score Factors**<br>Tradeline scoring<br>Debt-to-income ratio<br>Credit Score<br>Rental Payment History |
| | **Description**<br>RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer). | |
| **From Equifax** | | |
| **Risk Model Name**<br>Credit Score (Applicant) | **Score**<br>741 | **Score Factors**<br>The date that you opened your oldest account is too recent<br>Lack of sufficient credit history<br>Lack of sufficient relevant real estate account information<br>The total of all balances on your open accounts is too high |
| | **Description**<br>This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer). | |

| Credit Accounts | | | | | | | |
|---|---|---|---|---|---|---|---|
| **From Equifax** | | | | | | | |
| **Account Name**<br>AMERICAN EXPRESS (Applicant) | **Opened**<br>1/2021 | **Last Active**<br>5/2025 | **30-59** | **60-89** | **90+** | **Past Due** | **Balance**<br>$12,381.00 |
| | **Monthly Payment** | **High Credit**<br>$23,382.00 | **Type**<br>OPEN ACCOUNT | **Comments**<br>Rate/Status 1: Pays account as agreed | | | |
| | **Payment History** | | | | | | |

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

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Account Name**<br>WELLS FARGO CONSUMER (Applicant) | **Opened**<br>7/2024 | **Last Active**<br>5/2025 | **30-59** | **60-89** | **90+** | **Past Due** | **Balance**<br>$3,640.00 |
| | **Monthly Payment**<br>$37.00 | **High Credit**<br>$7,974.00 | **Type**<br>REVOLVING | **Comments**<br>Rate/Status 1: Pays account as agreed | | | |
| | **Payment History** | | | | | | |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6/25 | | 4/25 | | 2/25 | | 12/24 | | 10/24 | | 8/24 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BARCLAYS BANK DELAWA (Applicant) | 3/2018 | 5/2025 | | | | | $3,047.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | $84.00 | $22,489.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CAPITAL ONE BANK USA (Applicant) | 12/2020 | 5/2025 | | | | | $1,022.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | $25.00 | $3,395.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

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

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# Rental Report for Andrew F. Kaminsky (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 Andrew F. Kaminsky (Guarantor): 877**

| | | Importance | Result |
|---|---|---|---|
| AI Score | | Pass/Fail | |
| Total annual income to rent ratio exceeds 80.0 | | Pass/Fail | PENDING |
| May have been through a bankruptcy | | Pass/Fail | |
| No unpaid rental collections | | Pass/Fail | |
| Employment verification must not be Verified False | | Pass/Fail | PENDING |
| Criminal and Other Public Records: Felony Convictions | | Pass/Fail | |
| Total Considered Felony Convictions | None | Pass/Fail | |
| Alcohol | None ever | Pass/Fail | |
| Bad Check | None ever | Pass/Fail | |
| Criminal Other | None ever | Pass/Fail | |
| Drug Manufacture Distribution | None ever | Pass/Fail | |
| Drug Marijuana Use | None ever | Pass/Fail | |
| Drug Meth Manufacture | None ever | Pass/Fail | |
| Drug Use | None ever | Pass/Fail | |
| Fraud | None ever | Pass/Fail | |
| Government Obstruction | None ever | Pass/Fail | |

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

| Credit Quick Summary | |
|---|---|
| Total annual income (reported by Applicant) | $1,340,000.00 |
| Total **verified** annual income | Pending |
| Total **verified** combined annual income to rent ratio | Pending (based on rent of $4,380.99) |
| Total number of accounts | 29 |
| Accounts with no late payments | 29 (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 | $34,842.00 ($0.00 past due) |
| Outstanding revolving debt | $16,761.00 (1% of limit) ($0.00 past due) |
| Outstanding loan balance | $18,081.00 ($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:** | Andrew F. Kaminsky (Guarantor) | ANDREW KAMINSKY |
| **SSN:** | ***-**-**** | ***-**-**** |
| **Birth Date:** | 9/**/1968 | 9/**/1968 |

| Addresses | From Application | From Equifax |
|---|---|---|
| | 5835 NW 21st Way<br>BOCA RATON, FL 33496 - US | 5835 NW 21ST WAY<br>BOCA RATON, FL 33496 (Applicant)<br>Reported 7/2025<br><br>4 EDGEWOOD DR.<br>RYE BROOK, NY 10573 (Applicant)<br>Reported 5/2025<br><br>5825 NW 21ST WAY<br>BOCA RATON, FL 33496 (Applicant)<br>Reported 10/2022<br><br>1385 YORK AVE. 20B<br>NEW YORK, NY 10021 (Applicant)<br>Reported 3/2016<br><br>165 E 72ND ST. 17J<br>NEW YORK, NY 10021 (Applicant)<br>Reported 9/2011<br><br>1650 72ND ST.<br>NEW YORK, NY 10021 (Applicant)<br>Reported 9/2010 |

| Employment | From Application | From Equifax |
|---|---|---|
| **Applicant:** | EVP & Chief Administrative Officer<br>Franchise Group, Inc.<br>$1,100,000.00/Yr. Total annual Income: $1,340,000.00 | |

| Employment Verifications |
|---|
| From RealPage |



On-Site

| Requested For | Employer | Position Held | Annual Salary | Supervisor |
|---|---|---|---|---|
| Andrew F. Kaminsky (Guarantor)<br>Requested Date<br>7/5/2025 | Franchise Group, Inc. | EVP & Chief Administrative Officer | $1,100,000.00 | Andy Laurence<br>(617) 216 - 8314 |
| | **Results**<br>Pending | | | |

## Criminal and Other Public Records

| Requested For | Period Searched | Requested | Returned |
|---|---|---|---|
| Andrew F. Kaminsky (Guarantor) | 7/5/2018 - 7/5/2025 | 7/5/2025 | 7/5/2025 |

**Results**
*No Records Found*

## National Sex Offender Registry History

| Requested For | Date Requested | Date Returned |
|---|---|---|
| Andrew F. Kaminsky (Guarantor) | 7/5/2025 | 7/5/2025 |

**Results**
*No Records Found*

## Restricted Person Search

| Requested For | Requested | Returned |
|---|---|---|
| Andrew F. Kaminsky | 7/5/2025 | 7/5/2025 |

**Results**
*No Records Found*

## Risk Models

### From RealPage

| Risk Model Name | Score | Score Factors |
|---|---|---|
| RealPage AI Score (Applicant) | 877 | Tradeline scoring<br>Debt-to-income ratio<br>Credit Score<br>Rental Payment History |

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

### From Equifax

| Risk Model Name | Score | Score Factors |
|---|---|---|
| Credit Score (Applicant) | 825 | Total of all balances on bankcard or revolving accounts is too high<br>The balances on your accounts are too high compared to loan amounts<br>Too many of your open bankcard or revolving accounts have a balance |

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

## Credit Accounts

### From Equifax

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BMW FINANCIAL SERVIC (Applicant) | 5/2023 | 5/2025 | | | | | $15,059.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $1,464.00 | $49,286.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| AMERICAN EXPRESS (Applicant) | 12/1987 | 5/2025 | | | | | $12,381.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $23,382.00 | OPEN ACCOUNT | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BARCLAYS BANK DELAWA (Applicant) | 3/2018 | 5/2025 | | | | | $3,047.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | $84.00 | $22,489.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MOHELA/SERVICING (Applicant) | 3/2007 | 5/2025 | | | | | $3,022.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | $284.00 | $33,750.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BARCLAYS BANK DELAWA (Applicant) | 4/2023 | 5/2025 | | | | | $1,291.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | $44.00 | $11,792.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BLOOMINGDALES (Applicant) | 5/2006 | 4/2025 | | | | | $42.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | $29.00 | $2,989.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB - HOME LENDING (Applicant) | 2/2013 | 9/2020 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $625,000.00 | MORTGAGE | FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed | | | |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11/20 | | 9/20 | | 7/20 | | 5/20 | | 3/20 | | 1/20 | | 11/19 | | 9/19 | | 7/19 | | 5/19 | | 3/19 | | 1/19 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| GUARANTEED RATE INC (Applicant) | 10/2020 | 1/2021 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $520,000.00 | MORTGAGE | FANNIE MAE ACCOUNT<br>FIXED RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | |
|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 |
| 3/21 | | 1/21 | | 11/20 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB - HOME LENDING (Applicant) | 10/2020 | 7/2022 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $520,000.00 | MORTGAGE | FANNIE MAE ACCOUNT<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9/22 | | 7/22 | | 5/22 | | 3/22 | | 1/22 | | 11/21 | | 9/21 | | 7/21 | | 5/21 | | 3/21 | | 1/21 | | 11/20 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| TD BANK NA (Applicant) | 4/2011 | 7/2016 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $200,000.00 | OVERDRAFT RESERVE | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BETHPAGE FEDERAL CU (Applicant) | 5/2018 | 9/2021 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $48,586.00 | INSTALLMENT | FIXED RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11/21 | | 9/21 | | 7/21 | | 5/21 | | 3/21 | | 1/21 | | 11/20 | | 9/20 | | 7/20 | | 5/20 | | 3/20 | | 1/20 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| ELAN FIN SVCS/FIDELI (Applicant) | 12/2003 | 11/2022 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $47,734.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| PORSCHE CREDIT CORPO (Applicant) | 1/2020 | 4/2023 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $46,254.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| PORSCHE CREDIT CORPO (Applicant) | 3/2015 | 8/2017 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $43,773.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CHRYSLER CAPITAL CRE (Applicant) | 1/2021 | 12/2023 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $36,000.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1/24 | | 11/23 | | 9/23 | | 7/23 | | 5/23 | | 3/23 | | 1/23 | | 11/22 | | 9/22 | | 7/22 | | 5/22 | | 3/22 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MERCEDES-BENZ FINANC (Applicant) | 3/2018 | 8/2020 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $35,812.00 | INSTALLMENT | FIXED RATE Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9/20 | | 7/20 | | 5/20 | | 3/20 | | 1/20 | | 11/19 | | 9/19 | | 7/19 | | 5/19 | | 3/19 | | 1/19 | | 11/18 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| AMERICAN EXPRESS (Applicant) | 12/1987 | 6/2022 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $31,992.00 | OPEN ACCOUNT | ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MERCEDES-BENZ FINANC (Applicant) | 9/2013 | 5/2016 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $24,602.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MERCEDES-BENZ FINANC (Applicant) | 12/2016 | 12/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $24,300.00 | INSTALLMENT | FIXED RATE Rate/Status 1: Pays account as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MERCEDES-BENZ FINANC (Applicant) | 5/2016 | 2/2018 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $23,639.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MERCEDES-BENZ FINANC (Applicant) | 5/2012 | 12/2014 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $19,087.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| SERVICE FINANCE COMP (Applicant) | 9/2022 | 11/2023 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $16,164.00 | INSTALLMENT | FIXED RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3/24 | | 1/24 | | 11/23 | | 9/23 | | 7/23 | | 5/23 | | 3/23 | | 1/23 | | 11/22 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MERCEDES-BENZ FINANC (Applicant) | 12/2014 | 10/2016 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $13,501.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| AMERICAN EXPRESS (Applicant) | 2/1987 | 11/2015 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $9,724.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB CARD SERVICES (Applicant) | 11/1994 | 12/2010 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $9,000.00 | OVERDRAFT/RESERVE | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BLOOMINGDALES (Applicant) | 7/2007 | 4/2008 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $1,137.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| SYNCB/CRATE&BARREL (Applicant) | 3/2018 | 11/2018 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $534.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1/20 | | 11/19 | | 9/19 | | 7/19 | | 5/19 | | 3/19 | | 1/19 | | 11/18 | | 9/18 | | 7/18 | | 5/18 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| SYNCB/CRATE&BARREL (Applicant) | | 11/2018 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $534.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| WELLS FARGO CARD SER (Applicant) | 6/2017 | 11/2024 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $524.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

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

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

## A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

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

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

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

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

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

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

## A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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


Florida
DRIVER LICENSE
USA
4d DLN K552-006-68-340-0
1 KAMINSKY
2 ANDREW FREDERICK
8 5635 NW 21ST WAY
BOCA RATON, FL 33496
3 DOB 09/20/1968
15 SEX M
4b EXP 09/20/2030
16 HGT 6'-00"
12 REST NONE
9a END NONE
AK68
SAFE DRIVER
4a ISS 09/19/2022
5 DD P772209190006
Operation of a motor vehicle constitutes consent to any sobriety test required by law.
FL


The State of Florida retains all property rights herein.
092060
Rev. 03/01/2020
21
1845
Florida
CLASS: E - Any non-commercial veh with a GVWR < 26,001 lbs. or any RV
REST: None
END: None
FL
REPLACEMENT LICENSE REQUIRED WITHIN 30 DAYS OF ADDRESS OR NAME CHANGE.
WWW.FLHSMV.GOV

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

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

| Your first name and middle initial | Last name | Your social security number |
|---|---|---|
| ANDREW | KAMINSKY | ***-**-5517 |
| If joint return, spouse's first name and middle initial | Last name | Spouse's social security number |
| MELISSA | KAMINSKY | ***-**-3012 |

Home address (number and street). If you have a P.O. box, see instructions. Apt. no.
5835 NW 21ST WAY

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code
BOCA RATON FL 33496

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

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

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

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

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

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

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

| (1) First name Last name | (2) Social security number | (3) Relationship to you | (4) Child tax credit | (4) Credit for other dependents |
|---|---|---|---|---|
| JOSHUA KAMINSKY | ***-**-3475 | SON | ☐ | ☒ |
| | | | ☐ | ☐ |
| | | | ☐ | ☐ |
| | | | ☐ | ☐ |

**Income**

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

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

Attach Sch. B if required.

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

| | | | |
|---|---|---|---|
| 1a | Total amount from Form(s) W-2, box 1 (see instructions) STMT 1 | 1a | 4,712,588. |
| b | Household employee wages not reported on Form(s) W-2 | 1b | |
| c | Tip income not reported on line 1a (see instructions) | 1c | |
| d | Medicaid waiver payments not reported on Form(s) W-2 (see instructions) | 1d | |
| e | Taxable dependent care benefits from Form 2441, line 26 | 1e | |
| f | Employer-provided adoption benefits from Form 8839, line 29 | 1f | |
| g | Wages from Form 8919, line 6 | 1g | |
| h | Other earned income (see instructions) | 1h | |
| i | Nontaxable combat pay election (see instructions) 1i | | |
| z | Add lines 1a through 1h | 1z | 4,712,588. |
| 2a | Tax-exempt interest 2a 1,250. b Taxable interest | 2b | 267,277. |
| 3a | Qualified dividends 3a 722,616. b Ordinary dividends | 3b | 765,583. |
| 4a | IRA distributions 4a b Taxable amount | 4b | |
| 5a | Pensions and annuities 5a 228,708. b Taxable amount | 5b | 0. |
| 6a | Social security benefits 6a b Taxable amount | 6b | |
| c | If you elect to use the lump-sum election method, check here (see instructions) ☐ | | |
| 7 | Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐ | 7 | -3,000. |
| 8 | Additional income from Schedule 1, line 10 | 8 | -78,137. |
| 9 | Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** | 9 | 5,664,311. |
| 10 | Adjustments to income from Schedule 1, line 26 | 10 | |
| 11 | Subtract line 10 from line 9. This is your **adjusted gross income** | 11 | 5,664,311. |
| 12 | **Standard deduction or itemized deductions** (from Schedule A) | 12 | 85,573. |
| 13 | Qualified business income deduction from Form 8995 or Form 8995-A | 13 | 848. |
| 14 | Add lines 12 and 13 | 14 | 86,421. |
| 15 | Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income** | 15 | 5,577,890. |

LHA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.** Form **1040** (2023)

313921 12-04-23

## Tax and Credits

| | | | | | |
|---|---|---|---|---|---|
| 16 | Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ | | | 16 | 1,870,888. |
| 17 | Amount from Schedule 2, line 3 | | | 17 | |
| 18 | Add lines 16 and 17 | | | 18 | 1,870,888. |
| 19 | Child tax credit or credit for other dependents from Schedule 8812 | | | 19 | |
| 20 | Amount from Schedule 3, line 8 | | | 20 | 245. |
| 21 | Add lines 19 and 20 | | | 21 | 245. |
| 22 | Subtract line 21 from line 18. If zero or less, enter -0- | | | 22 | 1,870,643. |
| 23 | Other taxes, including self-employment tax, from Schedule 2, line 21 | | | 23 | 79,161. |
| 24 | Add lines 22 and 23. This is your **total tax** | | | 24 | 1,949,804. |

## Payments

| | | | | | |
|---|---|---|---|---|---|
| 25 | Federal income tax withheld from: | | | | |
| a | Form(s) W-2 SEE STATEMENT 6 | 25a | 1,800,824. | | |
| b | Form(s) 1099 | 25b | | | |
| c | Other forms (see instructions) SEE STATEMENT 8 | 25c | 40,613. | | |
| d | Add lines 25a through 25c | | | 25d | 1,841,437. |
| 26 | 2023 estimated tax payments and amount applied from 2022 return STATEMENT 7 | | | 26 | 34,940. |
| 27 | Earned income credit (EIC) | 27 | | | |
| 28 | Additional child tax credit from Schedule 8812 | 28 | | | |
| 29 | American opportunity credit from Form 8863, line 8 | 29 | | | |
| 30 | Reserved for future use | 30 | | | |
| 31 | Amount from Schedule 3, line 15 | 31 | 75,000. | | |
| 32 | Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits** | | | 32 | 75,000. |
| 33 | Add lines 25d, 26, and 32. These are your **total payments** | | | 33 | 1,951,377. |

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

## Refund

| | | | | | |
|---|---|---|---|---|---|
| 34 | If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid** | | | 34 | 1,573. |
| 35a | Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐ | | | 35a | |
| b | Routing number | c Type: ☐ Checking ☐ Savings | | | |
| d | Account number | | | | |
| 36 | Amount of line 34 you want **applied to your 2024 estimated tax** | 36 | 1,573. | | |

Direct deposit? See instructions.

## Amount You Owe

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

## Third Party Designee

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

Designee's name EDWARD SCHECHTER, CPA Phone no. 203-356-1061 Personal identification number (PIN) 65117

## Sign Here

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

| Your signature | Date | Your occupation | If the IRS sent you an Identity Protection PIN, enter it here (see inst.) |
|---|---|---|---|
| | | | |
| Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) |
| | | | |

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

Phone no. 917-842-2591 Email address AFKAMINSKY@GMAIL.COM

## Paid Preparer Use Only

| Preparer's name | Preparer's signature | Date | PTIN | Check if: |
|---|---|---|---|---|
| EDWARD SCHECHTER, CPA | | 09/23/24 | P01315117 | ☐ Self-employed |

Firm's name PRESTI & NAEGELE LLC — Phone no. 212-736-0055

Firm's address 225 WEST 35TH STREET, 5TH FLOOR NEW YORK, NY 10001 — Firm's EIN **-***5470

Form **1040** Department of the Treasury - Internal Revenue Service
**U.S. Individual Income Tax Return** **2022** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

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

| Your first name and middle initial | Last name | Your social security number |
|---|---|---|
| ANDREW | KAMINSKY | ***-**-5517 |
| If joint return, spouse's first name and middle initial | Last name | Spouse's social security number |
| MELISSA | KAMINSKY | ***-**-3012 |

Home address (number and street). If you have a P.O. box, see instructions. Apt. no.
5835 NW 21ST WAY
City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code
BOCA RATON FL 33496
Foreign country name | Foreign province/state/county | Foreign postal code

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

**Digital Assets** At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

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

**Age/Blindness** You: ☐ Were born before January 2, 1958 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1958 ☐ Is blind

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

| (1) First name Last name | (2) Social security number | (3) Relationship to you | (4) Child tax credit | (4) Credit for other dependents |
|---|---|---|---|---|
| MAX KAMINSKY | ***-**-5078 | SON | ☐ | ☒ |
| JOSHUA KAMINSKY | ***-**-3475 | SON | ☐ | ☒ |
| | | | ☐ | ☐ |
| | | | ☐ | ☐ |

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

| | | | | | |
|---|---|---|---|---|---|
| 1a | Total amount from Form(s) W-2, box 1 (see instructions) STMT 1 | | | 1a | 4,366,078. |
| b | Household employee wages not reported on Form(s) W-2 | | | 1b | |
| c | Tip income not reported on line 1a (see instructions) | | | 1c | |
| d | Medicaid waiver payments not reported on Form(s) W-2 (see instructions) | | | 1d | |
| e | Taxable dependent care benefits from Form 2441, line 26 | | | 1e | |
| f | Employer-provided adoption benefits from Form 8839, line 29 | | | 1f | |
| g | Wages from Form 8919, line 6 | | | 1g | |
| h | Other earned income (see instructions) STMT 4 | | | 1h | 12,451. |
| i | Nontaxable combat pay election (see instructions) | 1i | | | |
| z | Add lines 1a through 1h | | | 1z | 4,378,529. |
| 2a | Tax-exempt interest | 2a | 1,219. | b Taxable interest 2b | 149,961. |
| 3a | Qualified dividends | 3a | 794,105. | b Ordinary dividends 3b | 799,774. |
| 4a | IRA distributions | 4a | | b Taxable amount 4b | |
| 5a | Pensions and annuities | 5a | | b Taxable amount 5b | |
| 6a | Social security benefits | 6a | | b Taxable amount 6b | |
| c | If you elect to use the lump-sum election method, check here (see instructions) ☐ | | | | |
| 7 | Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐ | | | 7 | -3,000. |
| 8 | Other income from Schedule 1, line 10 | | | 8 | 119,905. |
| 9 | Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** | | | 9 | 5,445,169. |
| 10 | Adjustments to income from Schedule 1, line 26 | | | 10 | |
| 11 | Subtract line 10 from line 9. This is your **adjusted gross income** | | | 11 | 5,445,169. |
| 12 | **Standard deduction or itemized deductions** (from Schedule A) | | | 12 | 86,504. |
| 13 | Qualified business income deduction from Form 8995 or Form 8995-A | | | 13 | 412. |
| 14 | Add lines 12 and 13 | | | 14 | 86,916. |
| 15 | Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income** | | | 15 | 5,358,253. |

Attach Sch. B if required.

**Standard Deduction for -**
- Single or Married filing separately, $12,950
- Married filing jointly or Qualifying surviving spouse, $25,900
- Head of household, $19,400
- If you checked any box under Standard Deduction, see instructions.

## Tax and Credits

| | | | | | |
|---|---|---|---|---|---|
| 16 | Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ | | | 16 | 1,782,105. |
| 17 | Amount from Schedule 2, line 3 | | | 17 | |
| 18 | Add lines 16 and 17 | | | 18 | 1,782,105. |
| 19 | Child tax credit or credit for other dependents from Schedule 8812 | | | 19 | |
| 20 | Amount from Schedule 3, line 8 | | | 20 | 221. |
| 21 | Add lines 19 and 20 | | | 21 | 221. |
| 22 | Subtract line 21 from line 18. If zero or less, enter -0- | | | 22 | 1,781,884. |
| 23 | Other taxes, including self-employment tax, from Schedule 2, line 21 | | | 23 | 72,424. |
| 24 | Add lines 22 and 23. This is your **total tax** | | | 24 | 1,854,308. |

## Payments

| | | | | | |
|---|---|---|---|---|---|
| 25 | Federal income tax withheld from: | | | | |
| a | Form(s) W-2 SEE STATEMENT 6 | 25a | 1,370,450. | | |
| b | Form(s) 1099 SEE STATEMENT 7 | 25b | 1,245. | | |
| c | Other forms (see instructions) SEE STATEMENT 8 | 25c | 37,553. | | |
| d | Add lines 25a through 25c | | | 25d | 1,409,248. |
| 26 | 2022 estimated tax payments and amount applied from 2021 return | | | 26 | |
| 27 | Earned income credit (EIC) | 27 | | | |
| 28 | Additional child tax credit from Schedule 8812 | 28 | | | |
| 29 | American opportunity credit from Form 8863, line 8 | 29 | | | |
| 30 | Reserved for future use | 30 | | | |
| 31 | Amount from Schedule 3, line 15 | 31 | 480,000. | | |
| 32 | Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits** | | | 32 | 480,000. |
| 33 | Add lines 25d, 26, and 32. These are your **total payments** | | | 33 | 1,889,248. |

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

## Refund

| | | | | | |
|---|---|---|---|---|---|
| 34 | If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid** | | | 34 | 34,940. |
| 35a | Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐ | | | 35a | |
| b | Routing number | c Type: ☐ Checking ☐ Savings | | | |
| d | Account number | | | | |
| 36 | Amount of line 34 you want applied to your 2023 estimated tax | 36 | 34,940. | | |

Direct deposit? See instructions.

## Amount You Owe

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

## Third Party Designee

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

Designee's name EDWARD SCHECHTER, CPA Phone no. 203-356-1061 Personal identification number (PIN) 65117

## Sign Here

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

Your signature | Date | Your occupation | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

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

Phone no. 917-842-2591 Email address AFKAMINSKY@GMAIL.COM

## Paid Preparer Use Only

| Preparer's name | Preparer's signature | Date | PTIN | Check if: |
|---|---|---|---|---|
| EDWARD SCHECHTER, CPA | EDWARD SCHECHTER, CPA | 09/28/23 | P01315117 | ☐ Self-employed |

Firm's name PRESTI & NAEGELE LLC Phone no. 212-736-0055

Firm's address 225 WEST 35TH STREET, 5TH FLOOR NEW YORK, NY 10001 Firm's EIN **-***5470

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2022)

July 6, 2025

The Cooper
626 First Avenue
New York, NY

To Whom It May Concern:

Andrew Kaminsky is currently employed with Franchise Group, Inc. as our Executive Vice President & Chief Administrative Officer. His annual base salary is $550,000. Andrew has been employed with us in this capacity since October 1, 2019.

Sincerely,

Signed by:
Andrew Laurence
3DD40E9195E24D4...

Andrew Laurence
President & Chief Executive Officer

2371 Liberty Way, Virginia Beach, VA 23456

WELLS FARGO The Private Bank

# Private Bank Interest Checking

Questions? Please contact us:

*The Private Bank Service Team*
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
*Phone:* **1-877-646-8560**

*Online:* wellsfargoprivatebank.com

*Write:* Wells Fargo Private Bank
P.O. Box 4056
Concord, CA 94524-4056

MAX HARRIS KAMINSKY
ANDREW KAMINSKY
58 CHESTNUT HILL RD
STAMFORD CT 06903-4028

## Accounts linked to your Private Bank Interest Checking account:

### Bank Deposit Account(s)

| *Account (Account Number)* | *$ Balance* |
|---|---|
| Private Bank Interest Checking (5772071048)**- Your primary account** | 16,373.62 |
| Your Asset Balance this month: | $16,373.62 |

*Accounts linked in Summary will be provided a separate statement.*

WELLS FARGO The Private Bank

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**Important Account Information**

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

**Investment and Insurance Products are:**
**- Not Insured by the FDIC or Any Federal Government Agency**
**- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
**- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-03122025-5944531.1.1

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**Important Account Information**

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

**Other Wells Fargo Benefits**

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

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

Learn more at wellsfargo.com/saferpayments

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

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

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

Learn more at wellsfargo.com/scams

WELLS FARGO The Private Bank

# Private Bank Interest Checking

This is your primary checking account

## Statement period activity summary

| | |
|---|---|
| Balance on 4/1 | 11,867.46 |
| Deposits/Additions | 9,098.88 |
| Withdrawals/Subtractions | - 4,592.72 |
| **Balance on 4/30** | **$16,373.62** |

Account number: **5772071048 (primary account)**
**MAX HARRIS KAMINSKY**
**ANDREW KAMINSKY**
*Wells Fargo Bank, N.A. (Member FDIC)*
*NEW YORK account terms and conditions apply*
Questions about your account: **1-877-646-8560**

## Interest summary

| | |
|---|---|
| Interest paid this statement | $1.04 |
| Interest earned this statement period | $1.04 |
| Average collected balance | $12,628.10 |
| Annual percentage yield earned | 0.10% |
| Interest paid this year | $4.74 |

## Transaction history

| *Date* | *Description* | *Check No.* | *Deposits/ Additions* | *Withdrawals/ Subtractions* | *Ending Daily Balance* |
|---|---|---|---|---|---|
| 4/1 | Recurring Transfer From Kaminsky A Checking Ref #Op0RV3Kp85 Xxxxxx5951 | | 500.00 | | 12,367.46 |
| 4/7 | Venmo Payment 250407 1041393518659 Max Kaminsky | | | 18.54 | |
| 4/7 | Venmo Payment 250407 1041408201809 Max Kaminsky | | | 47.72 | |
| 4/7 | Venmo Payment 250407 1041393554029 Max Kaminsky | | | 242.84 | 12,058.36 |
| 4/10 | Venmo Payment 250410 1041477314754 Max Kaminsky | | | 33.66 | |
| 4/10 | Venmo Payment 250410 1041477011615 Max Kaminsky | | | 57.62 | 11,967.08 |
| 4/15 | Futuretrade Secu Direct Dep 250415 718098248665Aj4 Kaminsky,Max | | 3,497.92 | | |
| 4/15 | IRS Usataxpymt 041525 200550575701880 Max H Kaminsky | | | 2,692.00 | 12,773.00 |
| 4/18 | NY State Nysttaxrfd Xxxxx5078-40 Kaminsky,Max H | | 1,156.00 | | |
| 4/18 | Mobile Deposit : Ref Number :505180277097 | | 446.00 | | |
| 4/18 | Capital One Crcardpmt 250418 436Uz8Hruuz4060 Max H Kaminsky | | | 1,414.70 | 12,960.30 |
| 4/25 | Venmo Payment 250425 1041787737799 Max Kaminsky | | | 26.00 | 12,934.30 |
| 4/28 | Venmo Payment 250426 1041804378574 Max Kaminsky | | | 29.64 | |
| 4/28 | Venmo Payment 250428 1041845149393 Max Kaminsky | | | 30.00 | 12,874.66 |
| 4/30 | Futuretrade Secu Direct Dep 250430 305074105007Aj4 Kaminsky,Max | | 3,497.92 | | |
| 4/30 | Interest Payment | | 1.04 | | 16,373.62 |
| **Totals** | | | **$9,098.88** | **$4,592.72** | |

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

**Important Account Information**

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:
The "Longer delays may apply" section is deleted and replaced with the following:
In some cases, we will not make the first $400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

WELLS FARGO The Private Bank

## => Private Bank Interest Checking (continued)

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

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

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**Important Account Information**

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

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

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

The Private Bank

## => Private Bank Interest Checking (continued)

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

**Important Account Information**

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

WELLS FARGO The Private Bank

## Important Information You Should Know

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

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

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

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

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

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

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

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

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

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

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

WELLS FARGO The Private Bank

# Private Bank Interest Checking

Questions? Please contact us:

*The Private Bank Service Team*
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
*Phone:* **1-877-646-8560**

*Online:* wellsfargoprivatebank.com

*Write:* Wells Fargo Private Bank
P.O. Box 4056
Concord, CA 94524-4056

ANDREW KAMINSKY
MELISSA KAMINSKY
5835 NW 21ST WAY
BOCA RATON FL 33496-3457

## Accounts linked to your Private Bank Interest Checking account:

### Bank Deposit Account(s)

| *Account (Account Number)* | *$ Balance* |
|---|---|
| Private Bank Interest Checking (5772035951)**- Your primary account** | 111,264.93 |
| Your Asset Balance this month: | $111,264.93 |

*Accounts linked in Summary will be provided a separate statement.*

WELLS FARGO The Private Bank

## Important Account Information

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

**Investment and Insurance Products are:**
**- Not Insured by the FDIC or Any Federal Government Agency**
**- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
**- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-03122025-5944531.1.1

## Important Account Information

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

## Other Wells Fargo Benefits

### This June, be wary of scams targeting older and vulnerable adults

June 15 is World Elder Abuse Awareness Day, and now is a great time to learn how to help protect yourself and your loved ones from common scams, including:

**- Investment scams,** where the scammer makes friends with you on social media then offers to show you how to invest in crypto. Watch out for promises of big returns, suggestions to invest in crypto or requests to wire money.

**- Tech Imposter scams,** where scammers pose as legitimate tech support to convince you to give them access to your device. They can then plant fake evidence of fraud and pass you to another scammer posing as your bank, who asks you to wire money or courier cash or gold to "keep it safe". Wells Fargo will never ask you to do this. Watch out for unsolicited contact from "tech support" scammers. Never give up access to your device or accounts.

Remember, always be cautious when you're asked for your personal information or money. Don't respond until you validate the who and the why. You are in control when it's your money.

WELLS FARGO The Private Bank

# Private Bank Interest Checking

This is your primary checking account

## Statement period activity summary

| | |
|---|---|
| Balance on 6/1 | 101,501.36 |
| Deposits/Additions | 31,983.53 |
| Withdrawals/Subtractions | - 22,219.96 |
| **Balance on 6/30** | **$111,264.93** |

Account number: **5772035951 (primary account)**
**ANDREW KAMINSKY**
**MELISSA KAMINSKY**
*Wells Fargo Bank, N.A. (Member FDIC)*
*NEW YORK account terms and conditions apply*
Questions about your account: **1-877-646-8560**

## Interest summary

| | |
|---|---|
| Interest paid this statement | $8.93 |
| Interest earned this statement period | $8.93 |
| Average collected balance | $108,616.04 |
| Annual percentage yield earned | 0.10% |
| Interest paid this year | $49.50 |

## Transaction history

| *Date* | *Description* | *Check No.* | *Deposits/ Additions* | *Withdrawals/ Subtractions* | *Ending Daily Balance* |
|---|---|---|---|---|---|
| 6/2 | ATM Withdrawal Authorized On 05/31 1211 High Ridge Rd Stamford CT 0009089 ATM ID 6675P Card 4810 | | | 500.00 | |
| 6/2 | Recurring Transfer to Kaminsky M Checking Ref #Op0Slx9Brw Xxxxxx1048 | | | 500.00 | |
| 6/2 | Zelle to Alonzo Herminia On 06/02 Ref #Rp0Yw8Jz8D | | | 1,680.00 | |
| 6/2 | Non-WF ATM Withdrawal Authorized On 06/02 984 High Ridge Road Stamford CT 585153721294577 ATM ID TN70376 Card 5725 | | | 61.75 | |
| 6/2 | Domestic ATM Access Fee Reimbursement | | 1.75 | | |
| 6/2 | Zelle to Jorge Mazariegos On 06/02 Ref #Rp0Ywbgxrx | | | 175.00 | |
| 6/2 | B.C. Parker Real Web Pmts 060225 Y1Nmzc Andrew Kaminsky | | | 537.25 | 98,049.11 |
| 6/3 | Umr Umr Claim 250602 251533015759895 Andrew F Kaminsky | | 104.56 | | |
| 6/3 | Bill Pay FL Alarm On-Line Xxxxnsky On 06-03 | | | 112.35 | |
| 6/3 | The Bailiwick Cl Web Pmts 060325 7Zfchq Andrew Kaminsky | | | 160.84 | 97,880.48 |
| 6/4 | Bill Pay Bloomingdales On-Line Xxxx-Xxxx-Xxxx-3469 On 06-04 | | | 42.66 | |
| 6/4 | Venmo Payment 250604 1042656522387 Andrew Kaminsky | | | 450.00 | 97,387.82 |
| 6/5 | Venmo Payment 250605 1042674210476 Melissa Kaminsky | | | 150.00 | 97,237.82 |
| 6/6 | Franchise Group Payroll 250602 442555 Kaminsky Andrew | | 14,293.84 | | 111,531.66 |
| 6/10 | Bill Pay Afk Jetblue Mc On-Line Xxxxxxxxxxxx4211 On 06-10 | | | 9,000.00 | 102,531.66 |
| 6/12 | Umr Umr Claim 250611 251621010916764 Andrew F Kaminsky | | 166.76 | | |
| 6/12 | Venmo Payment 250612 1042824908555 Melissa Kaminsky | | | 150.00 | 102,548.42 |
| 6/17 | Fpl Direct Debit Elec Pymt 06/25 0758810154 Webi Melissa Dawn Kaminsky | | | 344.70 | 102,203.72 |
| 6/20 | Franchise Group Payroll 250616 442555 Kaminsky Andrew | | 16,942.67 | | |
| 6/20 | Venmo Payment 250619 1042971457333 Melissa Kaminsky | | | 150.00 | 118,996.39 |
| 6/23 | Non-WF ATM Withdrawal Authorized On 06/21 *Parkway Stamford CT 385172632857203 ATM ID Ictd0025 Card 4810 | | | 304.00 | |
| 6/23 | Domestic ATM Access Fee Reimbursement | | 4.00 | | 118,696.39 |
| 6/24 | Venmo Cashout 250624 1043074853701 Andrew Kaminsky | | 24.24 | | |
| 6/24 | Venmo Cashout 250624 1043079416968 Andrew Kaminsky | | 164.18 | | 118,884.81 |
| 6/25 | Lemonade Insuran Lemonade I St-T5L5X4O8W7Q1 Andrew Kaminsky | | 91.20 | | |
| 6/25 | Lemonade Insuran Lemonade I St-I0Y2I0V7A0N5 Andrew Kaminsky | | 166.40 | | |
| 6/25 | Venmo Cashout 250625 1043106075247 Andrew Kaminsky | | 15.00 | | |
| 6/25 | Zelle to Dorf Sam On 06/25 Ref #Rp0Yyklxxz Weeding | | | 250.00 | |
| 6/25 | Dukeenergycorpor Web_Pay Jun 25 53779271062425 1113714088 | | | 34.64 | |

WELLS FARGO The Private Bank

## => Private Bank Interest Checking (continued)

| Date | Description | Check No. | Deposits/ Additions | Withdrawals/ Subtractions | Ending Daily Balance |
|---|---|---|---|---|---|
| 6/25 | Action Environme BT0624 062425 000000328193262 Andrew Kaminsky | | | 284.52 | |
| 6/25 | Venmo Payment 250625 1043106064943 Andrew Kaminsky | | | 200.00 | 118,388.25 |
| 6/26 | Venmo Payment 250626 1043117684101 Melissa Kaminsky | | | 150.00 | 118,238.25 |
| 6/27 | Bill Pay Bloomingdales On-Line Xxxx-Xxxx-Xxxx-3469 On 06-27 | | | 160.59 | |
| 6/27 | Eversource Web_Pay Jun 25 92581253060325 Andrew Kaminsky | | | 53.57 | |
| 6/27 | Eversource Web_Pay Jun 25 92609041060325 Andrew Kaminsky | | | 214.52 | 117,809.57 |
| 6/30 | Zelle to Marianne On 06/30 Ref #Rp0Yyzx6Fy Final Payment Kaminsky 5835 NW 21St Way | | | 3,261.69 | |
| 6/30 | Broken Sound Clu 5612416834 250627 Andrew F Kaminsky | | | 3,291.88 | |
| 6/30 | Interest Payment | | 8.93 | | 111,264.93 |
| **Totals** | | | **$31,983.53** | **$22,219.96** | |

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

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### Important Account Information

Drawdown Wires incur a fee of $15 for Consumer and Small Business non-analyzed accounts. For Drawdown Wires on analyzed accounts, there is a fee of $22. For more information, please review the Consumer and Business Fee & Information Schedule.

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### Important Account Information

**Using a Digital Version of your Debit Card**

Effective June 3, 2025, the following subsection will be added to the "Using Your Card" section of the Wells Fargo Debit and ATM Card Terms and Conditions:

**Using a digital version of your debit card**
You can use the digital version of your debit card, if eligible, for card-not-present transactions like online and in-app purchases, or for payments over the phone. You will not be able to use the digital version of your debit card for in-store purchases or to access Wells Fargo ATMs, unless you add the digital version of your debit card to a Mobile Device (see "Using Your Card Through A Mobile Device" for more details). Note that the PIN for a digital version of your debit card will be the same as the PIN for your physical debit card.

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### Important Account Information

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

WELLS FARGO The Private Bank

## Important Information You Should Know

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

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

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

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

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

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

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

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

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

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

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

WELLS FARGO The Private Bank

# Private Bank Interest Checking

Questions? Please contact us:

*The Private Bank Service Team*
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
*Phone:* **1-877-646-8560**

*Online:* wellsfargoprivatebank.com

*Write:* Wells Fargo Private Bank
P.O. Box 4056
Concord, CA 94524-4056

MAX HARRIS KAMINSKY
ANDREW KAMINSKY
58 CHESTNUT HILL RD
STAMFORD CT 06903-4028

## Accounts linked to your Private Bank Interest Checking account:

### Bank Deposit Account(s)

| *Account (Account Number)* | *$ Balance* |
|---|---|
| Private Bank Interest Checking (5772071048)**- Your primary account** | 18,874.92 |
| **Your Asset Balance this month:** | **$18,874.92** |

*Accounts linked in Summary will be provided a separate statement.*

WELLS FARGO The Private Bank

**Important Account Information**

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

**Investment and Insurance Products are:**
**- Not Insured by the FDIC or Any Federal Government Agency**
**- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
**- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-03122025-5944531.1.1

**Important Account Information**

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

**Other Wells Fargo Benefits**

**Fraud and scam tips to help keep your money safe:** Check fraud and government impersonator scams

**Quickly spot check fraud and scams:**
- Review check images after they've cleared to look for any changes. If something doesn't look right, report it right away.
- Verify your recipient received the money.
- Set up Alerts in the Wells Fargo Mobile® app* or online banking to be notified when a check clears.
- Be wary if someone sends you a check and asks you to send money back. That's likely a scam.

**Government impersonation scams are on the rise.**
Scammers impersonate government agencies to get at your money or personal information.

What to know:
- A government agency will never ask you to move your money, even to a "protected account."
- Keep your Social Security and Medicare numbers secure and never share them.
- If you have a real tax issue, the IRS will contact you through the U.S. Mail prior to calling you. **If you get an unexpected call from the IRS, hang up right away,** even if the caller already has your Social Security number.
- **If someone asks you to move your money to another account for any reason, it's probably a scam.**

*Sign-up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

WELLS FARGO The Private Bank

# Private Bank Interest Checking

This is your primary checking account

## Statement period activity summary

| | |
|---|---|
| Balance on 5/1 | 16,373.62 |
| Deposits/Additions | 7,497.14 |
| Withdrawals/Subtractions | - 4,995.84 |
| **Balance on 5/31** | **$18,874.92** |

Account number: **5772071048 (primary account)**
**MAX HARRIS KAMINSKY**
**ANDREW KAMINSKY**
*Wells Fargo Bank, N.A. (Member FDIC)*
*NEW YORK account terms and conditions apply*
Questions about your account: **1-877-646-8560**

## Interest summary

| | |
|---|---|
| Interest paid this statement | $1.31 |
| Interest earned this statement period | $1.31 |
| Average collected balance | $15,462.96 |
| Annual percentage yield earned | 0.10% |
| Interest paid this year | $6.05 |

## Transaction history

| *Date* | *Description* | *Check No.* | *Deposits/ Additions* | *Withdrawals/ Subtractions* | *Ending Daily Balance* |
|---|---|---|---|---|---|
| 5/1 | Recurring Transfer From Kaminsky A Checking Ref #Op0S7Qq2Wz Xxxxxx5951 | | 500.00 | | 16,873.62 |
| 5/5 | Venmo Payment 250504 1041988729260 Max Kaminsky | | | 33.00 | |
| 5/5 | Venmo Payment 250504 1041988732084 Max Kaminsky | | | 54.50 | 16,786.12 |
| 5/7 | WF Credit Card Auto Pay 250507 90803021153744 Kaminsky,Max | | | 3,668.33 | 13,117.79 |
| 5/15 | Futuretrade Secu Direct Dep 250515 729097075933Aj4 Kaminsky,Max | | 3,497.92 | | 16,615.71 |
| 5/19 | Capital One Crcardpmt 250518 43D6Wopha2Fv0T4 Max H Kaminsky | | | 1,240.01 | 15,375.70 |
| 5/30 | Futuretrade Secu Direct Dep 250530 676083096120Aj4 Kaminsky,Max | | 3,497.91 | | |
| 5/30 | Interest Payment | | 1.31 | | 18,874.92 |
| **Totals** | | | **$7,497.14** | **$4,995.84** | |

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

**Important Account Information**

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:
The "Longer delays may apply" section is deleted and replaced with the following:
In some cases, we will not make the first $400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.
Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposit, however, may be available on the first business day after the day of your deposit.
Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your

The Private Bank

## => Private Bank Interest Checking (continued)

deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.
If you need the funds from a deposit right away, you should ask us when the funds will be available.
In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:
- We believe a check you deposit will not be paid
- You deposit checks totaling more than $6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

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

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**Important Account Information**

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

WELLS FARGO The Private Bank

## Important Information You Should Know

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

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

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

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

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

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

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

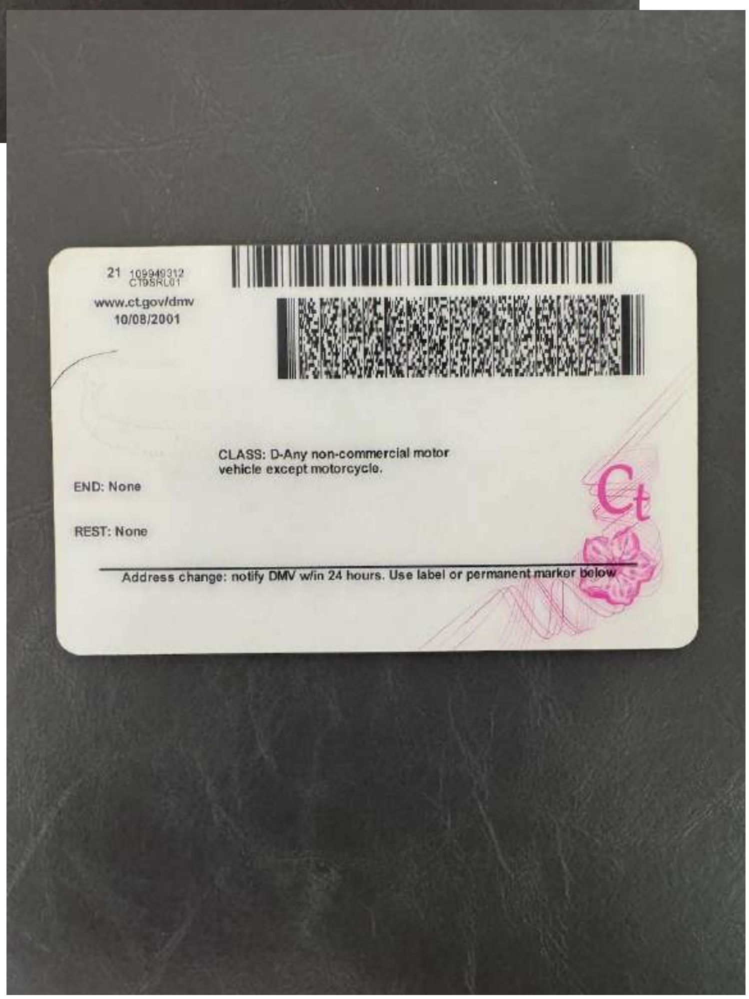
  We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

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


Connecticut
DRIVER LICENSE
USA
COMMISSIONER
DL
4d LIC # 109949312
3 DOB 10/08/2001
4b EXP 10/08/2031
4a ISS 06/26/2024
16 HGT 5'-10"
5 DD 24062609281901MZT5
9 CLASS D
9a END NONE
12 REST NONE
15 SEX M
18 EYES BRO
1 KAMINSKY
2 MAX HARRIS
8 58 CHESTNUT HILL RD
STAMFORD, CT 06903-4028


21 109949312
CT9SRL01
www.ct.gov/dmv
10/08/2001
CLASS: D-Any non-commercial motor
vehicle except motorcycle.
END: None
REST: None
Address change: notify DMV w/in 24 hours. Use label or permanent marker below
Ct

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

For the year Jan. 1 - Dec. 31, 2024, or other tax year beginning , ending — See separate instructions.

| Your first name and middle initial | Last name | Your social security number |
|---|---|---|
| MAX H. | KAMINSKY | ***-**-5078 |
| If joint return, spouse's first name and middle initial | Last name | Spouse's social security number |
| | | |

| Home address (number and street). If you have a P.O. box, see instructions. | Apt. no. |
|---|---|
| 5835 NW 21ST WAY | |

| City, town, or post office. If you have a foreign address, also complete spaces below. | State | ZIP code |
|---|---|---|
| BOCA RATON | FL | 33496 |

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

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

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

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

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

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

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

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

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

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

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

| | | | | | |
|---|---|---|---|---|---|
| 1a | Total amount from Form(s) W-2, box 1 (see instructions) | STMT 1 | | 1a | 143,800. |
| b | Household employee wages not reported on Form(s) W-2 | | | 1b | |
| c | Tip income not reported on line 1a (see instructions) | | | 1c | |
| d | Medicaid waiver payments not reported on Form(s) W-2 (see instructions) | | | 1d | |
| e | Taxable dependent care benefits from Form 2441, line 26 | | | 1e | |
| f | Employer-provided adoption benefits from Form 8839, line 29 | | | 1f | |
| g | Wages from Form 8919, line 6 | | | 1g | |
| h | Other earned income (see instructions) | | | 1h | |
| i | Nontaxable combat pay election (see instructions) | 1i | | | |
| z | Add lines 1a through 1h | | | 1z | 143,800. |
| 2a | Tax-exempt interest | 2a | b Taxable interest | 2b | 30. |
| 3a | Qualified dividends | 3a 1,273. | b Ordinary dividends | 3b | 9,619. |
| 4a | IRA distributions | 4a | b Taxable amount | 4b | |
| 5a | Pensions and annuities | 5a | b Taxable amount | 5b | |
| 6a | Social security benefits | 6a | b Taxable amount | 6b | |
| c | If you elect to use the lump-sum election method, check here (see instructions) ☐ | | | | |
| 7 | Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐ | | | 7 | |
| 8 | Additional income from Schedule 1, line 10 | | | 8 | |
| 9 | Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** | | | 9 | 153,449. |
| 10 | Adjustments to income from Schedule 1, line 26 | | | 10 | |
| 11 | Subtract line 10 from line 9. This is your **adjusted gross income** | | | 11 | 153,449. |
| 12 | **Standard deduction or itemized deductions** (from Schedule A) | | | 12 | 14,600. |
| 13 | Qualified business income deduction from Form 8995 or Form 8995-A | | | 13 | |
| 14 | Add lines 12 and 13 | | | 14 | 14,600. |
| 15 | Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income** | | | 15 | 138,849. |

Attach Sch. B if required.

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

| | | | | |
|---|---|---|---|---|
| **Tax and Credits** | 16 | **Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ | 16 | 26,252. |
| | 17 | Amount from Schedule 2, line 3 | 17 | |
| | 18 | Add lines 16 and 17 | 18 | 26,252. |
| | 19 | Child tax credit or credit for other dependents from Schedule 8812 | 19 | |
| | 20 | Amount from Schedule 3, line 8 | 20 | 5. |
| | 21 | Add lines 19 and 20 | 21 | 5. |
| | 22 | Subtract line 21 from line 18. If zero or less, enter -0- | 22 | 26,247. |
| | 23 | Other taxes, including self-employment tax, from Schedule 2, line 21 | 23 | |
| | 24 | Add lines 22 and 23. This is your **total tax** | 24 | 26,247. |
| **Payments** | 25 | Federal income tax withheld from: | | |
| | a | Form(s) W-2 SEE STATEMENT 4 — 25a 23,555. | | |
| | b | Form(s) 1099 — 25b | | |
| | c | Other forms (see instructions) — 25c | | |
| | d | Add lines 25a through 25c | 25d | 23,555. |
| If you have a qualifying child, attach Sch. EIC. | 26 | 2024 estimated tax payments and amount applied from 2023 return | 26 | |
| | 27 | Earned income credit (EIC) — 27 | | |
| | 28 | Additional child tax credit from Schedule 8812 — 28 | | |
| | 29 | American opportunity credit from Form 8863, line 8 — 29 | | |
| | 30 | Reserved for future use — 30 | | |
| | 31 | Amount from Schedule 3, line 15 — 31 | | |
| | 32 | Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits** | 32 | |
| | 33 | Add lines 25d, 26, and 32. These are your **total payments** | 33 | 23,555. |
| **Refund** | 34 | If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid** | 34 | |
| | 35a | Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐ | 35a | |
| Direct deposit? See instructions. | b | Routing number — c Type: ☐ Checking ☐ Savings | | |
| | d | Account number | | |
| | 36 | Amount of line 34 you want **applied to your 2025 estimated tax** — 36 | | |
| **Amount You Owe** | 37 | Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions | 37 | 2,692. |
| | 38 | Estimated tax penalty (see instructions) — 38 | | |

**Third Party Designee**

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

Designee's name EDWARD SCHECHTER, CPA Phone no. 203-356-1061 Personal identification number (PIN) 65117

**Sign Here**

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

Your signature | Date | Your occupation | If the IRS sent you an Identity Protection PIN, enter it here (see inst.) 274657

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

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Phone no. 2033561061 Email address AFKAMINSKY@GMAIL.COM

**Paid Preparer Use Only**

| Preparer's name | Preparer's signature | Date | PTIN | Check if: |
|---|---|---|---|---|
| EDWARD SCHECHTER, CPA | | 03/19/25 | P01315117 | ☐ Self-employed |

Firm's name PRESTI & NAEGELE LLC Phone no. 212-736-0055

Firm's address 225 WEST 35TH STREET, 5TH FLOOR NEW YORK, NY 10001 Firm's EIN **-***5470

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

For the year Jan. 1 - Dec. 31, 2023, or other tax year beginning , ending — See separate instructions.

| Your first name and middle initial | Last name | Your social security number |
|---|---|---|
| MAX H. | KAMINSKY | ***-**-5078 |
| If joint return, spouse's first name and middle initial | Last name | Spouse's social security number |
| | | |

| Home address (number and street). If you have a P.O. box, see instructions. | Apt. no. |
|---|---|
| 5835 NW 21ST WAY | |

| City, town, or post office. If you have a foreign address, also complete spaces below. | State | ZIP code |
|---|---|---|
| BOCA RATON | FL | 33496 |

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

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

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

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

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

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

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

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

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

**Income**

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

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

| | | | | | |
|---|---|---|---|---|---|
| 1a | Total amount from Form(s) W-2, box 1 (see instructions) STMT 1 | | | 1a | 66,727. |
| b | Household employee wages not reported on Form(s) W-2 | | | 1b | |
| c | Tip income not reported on line 1a (see instructions) | | | 1c | |
| d | Medicaid waiver payments not reported on Form(s) W-2 (see instructions) | | | 1d | |
| e | Taxable dependent care benefits from Form 2441, line 26 | | | 1e | |
| f | Employer-provided adoption benefits from Form 8839, line 29 | | | 1f | |
| g | Wages from Form 8919, line 6 | | | 1g | |
| h | Other earned income (see instructions) | | | 1h | |
| i | Nontaxable combat pay election (see instructions) | 1i | | | |
| z | Add lines 1a through 1h | | | 1z | 66,727. |
| 2a | Tax-exempt interest | 2a | | b Taxable interest 2b | 73. |
| 3a | Qualified dividends | 3a | 2,691. | b Ordinary dividends 3b | 4,421. |
| 4a | IRA distributions | 4a | | b Taxable amount 4b | |
| 5a | Pensions and annuities | 5a | | b Taxable amount 5b | |
| 6a | Social security benefits | 6a | | b Taxable amount 6b | |
| c | If you elect to use the lump-sum election method, check here (see instructions) ☐ | | | | |
| 7 | Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐ | | | 7 | -469. |
| 8 | Additional income from Schedule 1, line 10 | | | 8 | |
| 9 | Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** | | | 9 | 70,752. |
| 10 | Adjustments to income from Schedule 1, line 26 | | | 10 | |
| 11 | Subtract line 10 from line 9. This is your **adjusted gross income** | | | 11 | 70,752. |
| 12 | **Standard deduction or itemized deductions** (from Schedule A) | | | 12 | 13,850. |
| 13 | Qualified business income deduction from Form 8995 or Form 8995-A | | | 13 | |
| 14 | Add lines 12 and 13 | | | 14 | 13,850. |
| 15 | Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income** | | | 15 | 56,902. |

Attach Sch. B if required.

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

LHA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.** Form **1040** (2023)

313921 12-04-23

## Tax and Credits

| | | | |
|---|---|---|---|
| 16 | Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ | 16 | 7,641. |
| 17 | Amount from Schedule 2, line 3 | 17 | |
| 18 | Add lines 16 and 17 | 18 | 7,641. |
| 19 | Child tax credit or credit for other dependents from Schedule 8812 | 19 | |
| 20 | Amount from Schedule 3, line 8 | 20 | 1,504. |
| 21 | Add lines 19 and 20 | 21 | 1,504. |
| 22 | Subtract line 21 from line 18. If zero or less, enter -0- | 22 | 6,137. |
| 23 | Other taxes, including self-employment tax, from Schedule 2, line 21 | 23 | |
| 24 | Add lines 22 and 23. This is your **total tax** | 24 | 6,137. |

## Payments

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

| | | | | | |
|---|---|---|---|---|---|
| 25 | Federal income tax withheld from: | | | | |
| a | Form(s) W-2 SEE STATEMENT 4 | 25a | 11,682. | | |
| b | Form(s) 1099 | 25b | | | |
| c | Other forms (see instructions) | 25c | | | |
| d | Add lines 25a through 25c | | | 25d | 11,682. |
| 26 | 2023 estimated tax payments and amount applied from 2022 return | | | 26 | |
| 27 | Earned income credit (EIC) | 27 | | | |
| 28 | Additional child tax credit from Schedule 8812 | 28 | | | |
| 29 | American opportunity credit from Form 8863, line 8 | 29 | 1,000. | | |
| 30 | Reserved for future use | 30 | | | |
| 31 | Amount from Schedule 3, line 15 | 31 | | | |
| 32 | Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits** | | | 32 | 1,000. |
| 33 | Add lines 25d, 26, and 32. These are your **total payments** | | | 33 | 12,682. |

## Refund

| | | | |
|---|---|---|---|
| 34 | If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid** | 34 | 6,545. |
| 35a | Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐ | 35a | 6,545. |
| b | Routing number 026012881 c Type: ☒ Checking ☐ Savings | | |
| d | Account number ******1048 | | |
| 36 | Amount of line 34 you want applied to your 2024 estimated tax | 36 | |

Direct deposit? See instructions.

## Amount You Owe

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

## Third Party Designee

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

Designee's name EDWARD SCHECHTER, CPA Phone no. 203-356-1061 Personal identification number (PIN) 65117

## Sign Here

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

Your signature | Date | Your occupation | If the IRS sent you an Identity Protection PIN, enter it here (see inst.) 650875

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

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

Phone no. 2033561061 Email address AFKAMINSKY@GMAIL.COM

## Paid Preparer Use Only

| Preparer's name | Preparer's signature | Date | PTIN | Check if: |
|---|---|---|---|---|
| EDWARD SCHECHTER, CPA | EDWARD SCHECHTER, CPA | 03/27/24 | P01315117 | ☐ Self-employed |

Firm's name PRESTI & NAEGELE LLC Phone no. 212-736-0055

Firm's address 225 WEST 35TH STREET, 5TH FLOOR NEW YORK, NY 10001 Firm's EIN **-***5470

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2023)

313922 12-04-23

| CO. | FILE | DEPT. | CLOCK | VCHR. NO. | 040 |
|---|---|---|---|---|---|
| AJ4 | 016186 | BROKSD | | 0000264023 | 1 |

# Earnings Statement

*INTERACTIVE BROKERS CORP.*
*ONE PICKWICK PLAZA*
*GREENWICH, CT. 06830*

Period Beginning: 06/16/2025
Period Ending: 06/30/2025
Pay Date: 06/30/2025

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

**MAX KAMINSKY**
**58 CHESTNUT HILL ROAD**
**STAMFORD CT 06903**

| **Earnings** | rate | salary/hours | this period | year to date |
|---|---|---|---|---|
| Regular | 6025.00 | 86.67 | 6,025.00 | 72,300.00 |
| IBG Stock | | | | 9,280.00 |
| Medical Bonus | | | | 500.00 |
| Suppl Income | | | | 112.25 |
| **Gross Pay** | | | **$6,025.00** | 82,192.25 |

| **Deductions** | | this period | year to date |
|---|---|---|---|
| | **Statutory** | | |
| | Federal Income Tax | -781.07 | 11,528.93 |
| | Social Security Tax | -373.55 | 5,095.92 |
| | Medicare Tax | -87.36 | 1,191.79 |
| | CT State Income Tax | -82.37 | 988.44 |
| | NY State Income Tax | -275.60 | 4,453.84 |
| | NY Paid Family Leave Ins | -23.38 | 318.94 |
| | **Other** | | |
| | 401K | -903.75* | 10,936.84 |
| | Ibg Stock | | 9,280.00 |
| | Stock Advance | | -3,873.28 |
| | **Net Pay** | **$3,497.92** | |
| | Checking | -3,497.92 | |
| | **Net Check** | **$0.00** | |

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $5,121.25

| **Other Benefits and Information** | this period | total to date |
|---|---|---|
| Mct Z1 | 36.15 | 493.16 |
| 401K Match | 301.25 | 3,645.61 |
| Effective | | 01/01/2025 |

**Important Notes**

YOUR COMPANY PHONE NUMBER IS 203-618-5700

BASIS OF PAY: SALARY

**Additional Tax Withholding Information**

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



INTERACTIVE BROKERS CORP.
ONE PICKWICK PLAZA
GREENWICH, CT. 06830

**Advice number:** **00000264023**
Pay date: 06/30/2025

| Deposited to the account of | account number | transit ABA | amount |
|---|---|---|---|
| **MAX KAMINSKY** | xxxxxx1048 | xxxx xxxx | $3,497.92 |



**NON-NEGOTIABLE**

| CO. | FILE | DEPT. | CLOCK | VCHR. NO. | 040 |
|---|---|---|---|---|---|
| AJ4 | 016186 | BROKSD | | 0000240021 | 1 |

# Earnings Statement

*INTERACTIVE BROKERS CORP.*
*ONE PICKWICK PLAZA*
*GREENWICH, CT. 06830*

Period Beginning: 06/01/2025
Period Ending: 06/15/2025
Pay Date: 06/13/2025

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

**MAX KAMINSKY**
**58 CHESTNUT HILL ROAD**
**STAMFORD CT 06903**

## Earnings

| Earnings | rate | salary/hours | this period | year to date |
|---|---|---|---|---|
| Regular | 6025.00 | 86.67 | 6,025.00 | 66,275.00 |
| IBG Stock | | | | 9,280.00 |
| Medical Bonus | | | | 250.00 |
| Suppl Income | | | | 56.25 |
| **Gross Pay** | | | **$6,025.00** | 75,861.25 |

## Deductions

| Deductions | this period | year to date |
|---|---|---|
| **Statutory** | | |
| Federal Income Tax | -781 .07 | 10,690.64 |
| Social Security Tax | -373 .55 | 4,703.40 |
| Medicare Tax | -87 .36 | 1,099.99 |
| CT State Income Tax | -82 .37 | 906.07 |
| NY State Income Tax | -275 .60 | 4,147.81 |
| NY Paid Family Leave Ins | -23 .38 | 294.37 |
| **Other** | | |
| 401K | -903 .75* | 9,987.19 |
| Ibg Stock | | 9,280.00 |
| Stock Advance | | -3 ,873.28 |
| **Net Pay** | **$3,497.92** | |
| Checking | -3 ,497.92 | |
| **Net Check** | **$0.00** | |

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $5,121.25

## Other Benefits and Information

| Other Benefits and Information | this period | total to date |
|---|---|---|
| Mct Z1 | 36.15 | 455.17 |
| 401K Match | 301.25 | 3,329.06 |
| Effective | | 01/01/2025 |

## Important Notes

YOUR COMPANY PHONE NUMBER IS 203-618-5700

BASIS OF PAY: SALARY

## Additional Tax Withholding Information

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



INTERACTIVE BROKERS CORP.
ONE PICKWICK PLAZA
GREENWICH, CT. 06830

**Advice number:** **00000240021**
Pay date: 06/13/2025

| Deposited to the account of | account number | transit ABA | amount |
|---|---|---|---|
| **MAX KAMINSKY** | xxxxxx1048 | xxxx xxxx | $3,497.92 |

THIS IS NOT A CHECK

**NON-NEGOTIABLE**

| CO. | FILE | DEPT. | CLOCK | VCHR. NO. | 040 |
|---|---|---|---|---|---|
| AJ4 | 016186 | BROKSD | | 0000220021 | 1 |

# Earnings Statement

*INTERACTIVE BROKERS CORP.*
*ONE PICKWICK PLAZA*
*GREENWICH, CT. 06830*

Period Beginning: 05/16/2025
Period Ending: 05/31/2025
Pay Date: 05/30/2025

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

**MAX KAMINSKY**
**58 CHESTNUT HILL ROAD**
**STAMFORD CT 06903**

| **Earnings** | rate | salary/hours | this period | year to date |
|---|---|---|---|---|
| Regular | 6025.00 | 86.67 | 6,025.00 | 60,250.00 |
| IBG Stock | | | | 9,280.00 |
| Medical Bonus | | | | 250.00 |
| Suppl Income | | | | 56.25 |
| **Gross Pay** | | | **$6,025.00** | 69,836.25 |

| **Deductions** | | this period | year to date |
|---|---|---|---|
| | **Statutory** | | |
| | Federal Income Tax | -781.07 | 9,909.57 |
| | Social Security Tax | -373.55 | 4,329.85 |
| | Medicare Tax | -87.37 | 1,012.63 |
| | CT State Income Tax | -82.37 | 823.70 |
| | NY State Income Tax | -275.60 | 3,872.21 |
| | NY Paid Family Leave Ins | -23.38 | 270.99 |
| | **Other** | | |
| | 401K | -903.75* | 9,083.44 |
| | Ibg Stock | | 9,280.00 |
| | Stock Advance | | -3,873.28 |
| | **Net Pay** | **$3,497.91** | |
| | Checking | -3,497.91 | |
| | **Net Check** | **$0.00** | |

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $5,121.25

| **Other Benefits and Information** | this period | total to date |
|---|---|---|
| Mct Z1 | 36.15 | 419.02 |
| 401K Match | 301.25 | 3,027.81 |
| Effective | | 01/01/2025 |

## Important Notes

YOUR COMPANY PHONE NUMBER IS 203-618-5700

BASIS OF PAY: SALARY

## Additional Tax Withholding Information

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



INTERACTIVE BROKERS CORP.
ONE PICKWICK PLAZA
GREENWICH, CT. 06830

**Advice number:** **00000220021**
Pay date: 05/30/2025

| Deposited to the account of | account number | transit ABA | amount |
|---|---|---|---|
| MAX KAMINSKY | xxxxxx1048 | xxxx xxxx | $3,497.91 |



**NON-NEGOTIABLE**

The Private Bank

# Private Bank Interest Checking

Questions? Please contact us:

*The Private Bank Service Team*
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
*Phone:* **1-877-646-8560**

*Online:* wellsfargoprivatebank.com

*Write:* Wells Fargo Private Bank
P.O. Box 4056
Concord, CA 94524-4056

MAX HARRIS KAMINSKY
ANDREW KAMINSKY
58 CHESTNUT HILL RD
STAMFORD CT 06903-4028

## Accounts linked to your Private Bank Interest Checking account:

### Bank Deposit Account(s)

| *Account (Account Number)* | *$ Balance* |
|---|---|
| Private Bank Interest Checking (5772071048)**- Your primary account** | 13,629.11 |
| Your Asset Balance this month: | $13,629.11 |

*Accounts linked in Summary will be provided a separate statement.*

WELLS FARGO The Private Bank

**Important Account Information**

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

**Investment and Insurance Products are:**
**- Not Insured by the FDIC or Any Federal Government Agency**
**- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
**- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-03122025-5944531.1.1

**Important Account Information**

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

**Other Wells Fargo Benefits**

**This June, be wary of scams targeting older and vulnerable adults**

June 15 is World Elder Abuse Awareness Day, and now is a great time to learn how to help protect yourself and your loved ones from common scams, including:

**- Investment scams,** where the scammer makes friends with you on social media then offers to show you how to invest in crypto. Watch out for promises of big returns, suggestions to invest in crypto or requests to wire money.

**- Tech Imposter scams,** where scammers pose as legitimate tech support to convince you to give them access to your device. They can then plant fake evidence of fraud and pass you to another scammer posing as your bank, who asks you to wire money or courier cash or gold to "keep it safe". Wells Fargo will never ask you to do this. Watch out for unsolicited contact from "tech support" scammers. Never give up access to your device or accounts.

Remember, always be cautious when you're asked for your personal information or money. Don't respond until you validate the who and the why. You are in control when it's your money.

WELLS FARGO The Private Bank

# Private Bank Interest Checking

This is your primary checking account

## Statement period activity summary

| | |
|---|---|
| Balance on 6/1 | 18,874.92 |
| Deposits/Additions | 8,644.52 |
| Withdrawals/Subtractions | - 13,890.33 |
| **Balance on 6/30** | **$13,629.11** |

Account number: **5772071048 (primary account)**
**MAX HARRIS KAMINSKY**
**ANDREW KAMINSKY**
*Wells Fargo Bank, N.A. (Member FDIC)*
*NEW YORK account terms and conditions apply*
Questions about your account: **1-877-646-8560**

## Interest summary

| | |
|---|---|
| Interest paid this statement | $0.83 |
| Interest earned this statement period | $0.83 |
| Average collected balance | $10,104.25 |
| Annual percentage yield earned | 0.10% |
| Interest paid this year | $6.88 |

## Transaction history

| *Date* | *Description* | *Check No.* | *Deposits/ Additions* | *Withdrawals/ Subtractions* | *Ending Daily Balance* |
|---|---|---|---|---|---|
| 6/2 | Recurring Transfer From Kaminsky A Checking Ref #Op0Slx9Brw Xxxxxx5951 | | 500.00 | | |
| 6/2 | Online Transfer to Kaminsky M Brokerage Cash Xxxxxx0693 Ref #Ib0Slv4392 On 05/31/25 | | | 9,000.00 | 10,374.92 |
| 6/6 | Zelle to Dayal Rohan On 06/06 Ref #Rp0Ywqsn3R | | | 51.00 | 10,323.92 |
| 6/9 | WF Credit Card Auto Pay 250608 90803021153744 Kaminsky,Max | | | 3,641.57 | 6,682.35 |
| 6/13 | Futuretrade Secu Direct Dep 250613 611072488356Aj4 Kaminsky,Max | | 3,497.92 | | 10,180.27 |
| 6/18 | Online Transfer From Kaminsky P Ref #Ib0Sszhym5 Everyday Checking From Grandma | | 1,000.00 | | |
| 6/18 | Capital One Crcardpmt 250618 43Jqfi0Ji3Ab1Zs Max H Kaminsky | | | 1,143.42 | 10,036.85 |
| 6/20 | Venmo Payment 250619 1042981167081 Max Kaminsky | | | 36.34 | 10,000.51 |
| 6/27 | Futuretrade Secu Direct Dep 250627 934737344018Aj4 Kaminsky,Max | | 27.06 | | |
| 6/27 | Futuretrade Secu Direct Dep 250627 934737344017Aj4 Kaminsky,Max | | 120.79 | | 10,148.36 |
| 6/30 | Futuretrade Secu Direct Dep 250630 741063141045Aj4 Kaminsky,Max | | 3,497.92 | | |
| 6/30 | Zelle to Dayal Rohan On 06/28 Ref #Rp0Yyvy2Rj | | | 18.00 | |
| 6/30 | Interest Payment | | 0.83 | | 13,629.11 |
| **Totals** | | | **$8,644.52** | **$13,890.33** | |

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

**Important Account Information**

Drawdown Wires incur a fee of $15 for Consumer and Small Business non-analyzed accounts. For Drawdown Wires on analyzed accounts, there is a fee of $22. For more information, please review the Consumer and Business Fee & Information Schedule.

The Private Bank

## => Private Bank Interest Checking (continued)

### Important Account Information

**Using a Digital Version of your Debit Card**

Effective June 3, 2025, the following subsection will be added to the "Using Your Card" section of the Wells Fargo Debit and ATM Card Terms and Conditions:

**Using a digital version of your debit card**
You can use the digital version of your debit card, if eligible, for card-not-present transactions like online and in-app purchases, or for payments over the phone. You will not be able to use the digital version of your debit card for in-store purchases or to access Wells Fargo ATMs, unless you add the digital version of your debit card to a Mobile Device (see "Using Your Card Through A Mobile Device" for more details). Note that the PIN for a digital version of your debit card will be the same as the PIN for your physical debit card.

### Important Account Information

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

WELLS FARGO The Private Bank

## Important Information You Should Know

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

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

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

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

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

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

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

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

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

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

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

WELLS FARGO The Private Bank

# Private Bank Interest Checking

Questions? Please contact us:

*The Private Bank Service Team*
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
*Phone:* **1-877-646-8560**

*Online:* wellsfargoprivatebank.com

*Write:* Wells Fargo Private Bank
P.O. Box 4056
Concord, CA 94524-4056

MAX HARRIS KAMINSKY
ANDREW KAMINSKY
58 CHESTNUT HILL RD
STAMFORD CT 06903-4028

## Accounts linked to your Private Bank Interest Checking account:

### Bank Deposit Account(s)

| *Account (Account Number)* | *$ Balance* |
|---|---|
| Private Bank Interest Checking (5772071048)**- Your primary account** | 18,874.92 |
| Your Asset Balance this month: | $18,874.92 |

*Accounts linked in Summary will be provided a separate statement.*

The Private Bank

## Important Account Information

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

**Investment and Insurance Products are:**
**- Not Insured by the FDIC or Any Federal Government Agency**
**- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
**- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-03122025-5944531.1.1

## Important Account Information

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

## Other Wells Fargo Benefits

**Fraud and scam tips to help keep your money safe:** Check fraud and government impersonator scams

**Quickly spot check fraud and scams:**
- Review check images after they've cleared to look for any changes. If something doesn't look right, report it right away.
- Verify your recipient received the money.
- Set up Alerts in the Wells Fargo Mobile® app* or online banking to be notified when a check clears.
- Be wary if someone sends you a check and asks you to send money back. That's likely a scam.

**Government impersonation scams are on the rise.**
Scammers impersonate government agencies to get at your money or personal information.

What to know:
- A government agency will never ask you to move your money, even to a "protected account."
- Keep your Social Security and Medicare numbers secure and never share them.
- If you have a real tax issue, the IRS will contact you through the U.S. Mail prior to calling you. **If you get an unexpected call from the IRS, hang up right away,** even if the caller already has your Social Security number.
- **If someone asks you to move your money to another account for any reason, it's probably a scam.**

*Sign-up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

The Private Bank

# Private Bank Interest Checking

This is your primary checking account

## Statement period activity summary

| | |
|---|---|
| Balance on 5/1 | 16,373.62 |
| Deposits/Additions | 7,497.14 |
| Withdrawals/Subtractions | - 4,995.84 |
| **Balance on 5/31** | **$18,874.92** |

Account number: **5772071048 (primary account)**
**MAX HARRIS KAMINSKY**
**ANDREW KAMINSKY**
*Wells Fargo Bank, N.A. (Member FDIC)*
*NEW YORK account terms and conditions apply*
Questions about your account: **1-877-646-8560**

## Interest summary

| | |
|---|---|
| Interest paid this statement | $1.31 |
| Interest earned this statement period | $1.31 |
| Average collected balance | $15,462.96 |
| Annual percentage yield earned | 0.10% |
| Interest paid this year | $6.05 |

## Transaction history

| *Date* | *Description* | *Check No.* | *Deposits/ Additions* | *Withdrawals/ Subtractions* | *Ending Daily Balance* |
|---|---|---|---|---|---|
| 5/1 | Recurring Transfer From Kaminsky A Checking Ref #Op0S7Qq2Wz Xxxxxx5951 | | 500.00 | | 16,873.62 |
| 5/5 | Venmo Payment 250504 1041988729260 Max Kaminsky | | | 33.00 | |
| 5/5 | Venmo Payment 250504 1041988732084 Max Kaminsky | | | 54.50 | 16,786.12 |
| 5/7 | WF Credit Card Auto Pay 250507 90803021153744 Kaminsky,Max | | | 3,668.33 | 13,117.79 |
| 5/15 | Futuretrade Secu Direct Dep 250515 729097075933Aj4 Kaminsky,Max | | 3,497.92 | | 16,615.71 |
| 5/19 | Capital One Crcardpmt 250518 43D6Wopha2Fv0T4 Max H Kaminsky | | | 1,240.01 | 15,375.70 |
| 5/30 | Futuretrade Secu Direct Dep 250530 676083096120Aj4 Kaminsky,Max | | 3,497.91 | | |
| 5/30 | Interest Payment | | 1.31 | | 18,874.92 |
| **Totals** | | | **$7,497.14** | **$4,995.84** | |

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

### Important Account Information

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:
The "Longer delays may apply" section is deleted and replaced with the following:
In some cases, we will not make the first $400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.
Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposit, however, may be available on the first business day after the day of your deposit.
Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your

WELLS FARGO The Private Bank

## => Private Bank Interest Checking (continued)

deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.
If you need the funds from a deposit right away, you should ask us when the funds will be available.
In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:
- We believe a check you deposit will not be paid
- You deposit checks totaling more than $6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

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

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**Important Account Information**

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

WELLS FARGO The Private Bank

## Important Information You Should Know

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

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

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

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

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

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

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

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

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

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

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

WELLS FARGO The Private Bank

# Private Bank Interest Checking

Questions? Please contact us:

*The Private Bank Service Team*
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
*Phone:* **1-877-646-8560**

*Online:* wellsfargoprivatebank.com

*Write:* Wells Fargo Private Bank
P.O. Box 4056
Concord, CA 94524-4056

MAX HARRIS KAMINSKY
ANDREW KAMINSKY
58 CHESTNUT HILL RD
STAMFORD CT 06903-4028

## Accounts linked to your Private Bank Interest Checking account:

### Bank Deposit Account(s)

| *Account (Account Number)* | *$ Balance* |
|---|---|
| Private Bank Interest Checking (5772071048)**- Your primary account** | 16,373.62 |
| Your Asset Balance this month: | $16,373.62 |

*Accounts linked in Summary will be provided a separate statement.*

The Private Bank

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**Important Account Information**

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

**Investment and Insurance Products are:**
**- Not Insured by the FDIC or Any Federal Government Agency**
**- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
**- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**
Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-03122025-5944531.1.1

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**Important Account Information**

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

**Other Wells Fargo Benefits**

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

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

Learn more at wellsfargo.com/saferpayments

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

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

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

Learn more at wellsfargo.com/scams

WELLS FARGO The Private Bank

# Private Bank Interest Checking

This is your primary checking account

## Statement period activity summary

| | |
|---|---|
| Balance on 4/1 | 11,867.46 |
| Deposits/Additions | 9,098.88 |
| Withdrawals/Subtractions | - 4,592.72 |
| **Balance on 4/30** | **$16,373.62** |

Account number: **5772071048 (primary account)**
**MAX HARRIS KAMINSKY**
**ANDREW KAMINSKY**
*Wells Fargo Bank, N.A. (Member FDIC)*
*NEW YORK account terms and conditions apply*
Questions about your account: **1-877-646-8560**

## Interest summary

| | |
|---|---|
| Interest paid this statement | $1.04 |
| Interest earned this statement period | $1.04 |
| Average collected balance | $12,628.10 |
| Annual percentage yield earned | 0.10% |
| Interest paid this year | $4.74 |

## Transaction history

| *Date* | *Description* | *Check No.* | *Deposits/ Additions* | *Withdrawals/ Subtractions* | *Ending Daily Balance* |
|---|---|---|---|---|---|
| 4/1 | Recurring Transfer From Kaminsky A Checking Ref #Op0RV3Kp85 Xxxxxx5951 | | 500.00 | | 12,367.46 |
| 4/7 | Venmo Payment 250407 1041393518659 Max Kaminsky | | | 18.54 | |
| 4/7 | Venmo Payment 250407 1041408201809 Max Kaminsky | | | 47.72 | |
| 4/7 | Venmo Payment 250407 1041393554029 Max Kaminsky | | | 242.84 | 12,058.36 |
| 4/10 | Venmo Payment 250410 1041477314754 Max Kaminsky | | | 33.66 | |
| 4/10 | Venmo Payment 250410 1041477011615 Max Kaminsky | | | 57.62 | 11,967.08 |
| 4/15 | Futuretrade Secu Direct Dep 250415 718098248665Aj4 Kaminsky,Max | | 3,497.92 | | |
| 4/15 | IRS Usataxpymt 041525 200550575701880 Max H Kaminsky | | | 2,692.00 | 12,773.00 |
| 4/18 | NY State Nysttaxrfd Xxxxx5078-40 Kaminsky,Max H | | 1,156.00 | | |
| 4/18 | Mobile Deposit : Ref Number :505180277097 | | 446.00 | | |
| 4/18 | Capital One Crcardpmt 250418 436Uz8Hruuz4060 Max H Kaminsky | | | 1,414.70 | 12,960.30 |
| 4/25 | Venmo Payment 250425 1041787737799 Max Kaminsky | | | 26.00 | 12,934.30 |
| 4/28 | Venmo Payment 250426 1041804378574 Max Kaminsky | | | 29.64 | |
| 4/28 | Venmo Payment 250428 1041845149393 Max Kaminsky | | | 30.00 | 12,874.66 |
| 4/30 | Futuretrade Secu Direct Dep 250430 305074105007Aj4 Kaminsky,Max | | 3,497.92 | | |
| 4/30 | Interest Payment | | 1.04 | | 16,373.62 |
| **Totals** | | | **$9,098.88** | **$4,592.72** | |

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

**Important Account Information**

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:
The "Longer delays may apply" section is deleted and replaced with the following:
In some cases, we will not make the first $400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

WELLS FARGO The Private Bank

## => Private Bank Interest Checking (continued)

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

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

---

**Important Account Information**

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

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

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

The Private Bank

## => Private Bank Interest Checking (continued)

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

**Important Account Information**

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

WELLS FARGO The Private Bank

## Important Information You Should Know

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

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

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

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

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

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

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

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

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

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

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