20 Laurel Hill Terrace

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **20 Laurel Hill Terrace**.

APPLICANT INFORMATION				
LAST NAME Owusu	**FIRST NAME** Paul	**M.I.**	**SSN** ***-**-****	**DRIVER'S LICENSE #**
BIRTH DATE 1/12/1997	**PHONE #1** (347) 446-5744 Mobile	**ALTERNATE PHONE** Mobile	**EMAIL** pauladel97@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 239 Husson Avenue, Apt B			**CITY** Bronx	
STATE NY	**ZIP** 10473	**DATE IN** 11/15/2022	**DATE OUT** current	**MONTHLY RENT** $850.00 / Mo.
LANDLORD NAME Isaac Donkor			**LANDLORD PHONE** (347) 751-9488	
EMPLOYMENT INFORMATION				
OCCUPATION BIM Engineer		**EMPLOYER/COMPANY** Entech Engineering PC		**SALARY** $93,600.00/Yr.
SUPERVISOR Pierce Reynoldson		**SUPERVISOR PHONE**	**START DATE**	**END DATE** current
EMPLOYER ADDRESS 17 State Street, Fl 36		**CITY** New York	**STATE** NY	**ZIP** 10004

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

Have you ever willfully or intentionally refused to pay rent when due?
NO

Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.
NO

AGREEMENT

☒ Bronstein Properties, LLC Anti-Discrimination Notice and Acknowledgement

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

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
Streeteasy.com

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

APARTMENT APPLYING FOR

VEHICLE DESCRIPTION

MAKE	MODEL	YEAR	COLOR	PLATE	STATE
Scion	TC	2010	Black	LRL6777	NY

RENTER'S INSURANCE

INSURANCE SELECTION

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **20 Laurel Hill Terrace** 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 **20 Laurel Hill Terrace** 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 **20 Laurel Hill Terrace**, 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 **20 Laurel Hill Terrace** 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 **20 Laurel Hill Terrace**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

APPLICATION FOR PAUL OWUSU SUBMITTED ONLINE on July 11, 2025

Signed by Paul Owusu
Fri Jul 11 2025 10:20:03 PM EDT
Key: 956DE01C; IP Address: 10.33.14.4

Paul Owusu *(Applicant)* *Date*

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

Application Fee for Paul Owusu - Charge Details			
Name on Card Paul Adel Owusu	**Account Number** XXXXXXXXXXXX8138	**Reference Number** 15997646	**Authorized** $23.00
Transaction T2507112219_DH4WZ0	**Transaction Date** 7/11/2025 7:20 PM PDT	*Includes $3.00 convenience fee:*	**Charged** $23.00

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Paul Owusu

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 7/12/2025**.

Score for Paul Owusu: 735

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Fail	
Total annual income to rent ratio exceeds 40.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No Foreclosures	Pass/Fail	
No Utility Collections	Pass/Fail	
No unpaid rental collections	Pass/Fail	

NOTIFICATION(S)

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$93,600.00
Total combined annual income to rent ratio	53.49 (based on rent of $1,750.00)
Total number of accounts	21
Accounts with no late payments	20 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$71,584.00 ($0.00 past due)
Outstanding revolving debt	$13,177.00 (9% of limit) ($0.00 past due)
Outstanding loan balance	$58,407.00 ($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:	Paul Owusu	PAUL ADEL OWUSU PAUL OWUSU
SSN:	***-**-****	***-**-****
Birth Date:	1/**/1997	1/**/1997

Addresses	From Application	From Equifax
	239 Husson Avenue, Apt B Bronx, NY 10473 - US	239 HUSSON AVE. B BRONX, NY 10473 (Applicant) Reported 7/2025 73 MINNESOTA AVE. BUFFALO, NY 14214 (Applicant) Reported 7/2025 23 CUSTER ST. 1 BUFFALO, NY 14214 (Applicant) Reported 5/2025 31 W TREMONT AVE. BRONX, NY 10453 (Applicant) Reported 2/2024 227 MINNESOTA AVE. 2 BUFFALO, NY 14215 (Applicant) Reported 8/2023 26 W NORTHRUP PL FL 1 BUFFALO, NY 14214 (Applicant) Reported 11/2021 935 FTELEY AVE. BRONX, NY 10473 (Applicant) Reported 4/2020

Employment	From Application	From Equifax
Applicant:	BIM Engineer Entech Engineering PC $93,600.00/Yr. Total annual Income: $93,600.00	DRIVER DOORDASH

Restricted Person Search

Requested For	Requested	Returned
Paul Owusu	7/12/2025	7/12/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	735	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

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

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	690	The date that you opened your oldest account is too recent Too many bankcard or revolving accounts with delinquent or derogatory status The total of all balances on your open accounts is too high Lack of sufficient relevant real estate account information

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
MISSOURI HIGHER EDUC (Applicant)	1/2024	4/2025				$0.00	$58,407.00

Monthly Payment	High Credit	Type	Comments
	$58,216.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BEST BUY/CBNA (Applicant)	11/2021	4/2025					$3,971.00

Monthly Payment	High Credit	Type	Comments
$85.00	$4,269.00	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	

Rental Report for Paul Owusu, 7/12/2025 at 45 THAYER STREET

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	9/2015	6/2025	1	0	0		$2,783.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$168.00	$5,762.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	1/2025	5/2025					$2,308.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,393.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0
6/25		4/25		2/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	6/2021	5/2025					$2,219.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$50.00	$3,327.00	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
CITICARDS CBNA (Applicant)	1/2023	4/2025					$1,608.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$53.00	$1,674.00	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
APPLE CARD - GS BANK (Applicant)	1/2023	5/2025					$288.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$986.00	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
MISSOURI HIGHER EDUC (Applicant)	8/2021						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$11,500.00	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
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE AUTO FIN (Applicant)	1/2021	10/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$6,866.00	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
11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	9/2022						$0.00

Monthly Payment	High Credit	Type	Comments
	$6,852.00	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
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	12/2019						$0.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	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
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	10/2018						$0.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	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
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	9/2017						$0.00

Monthly Payment	High Credit	Type	Comments
	$4,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	12/2015						$0.00

Monthly Payment	High Credit	Type	Comments
	$4,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	10/2016						$0.00

Monthly Payment	High Credit	Type	Comments
	$3,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	9/2015						$0.00

Monthly Payment	High Credit	Type	Comments
	$3,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
STUDENT SERVICES PRO (Applicant)	12/2016	12/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,000.00	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
2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	10/2018						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	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
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	9/2017						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	10/2016						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	9/2015						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

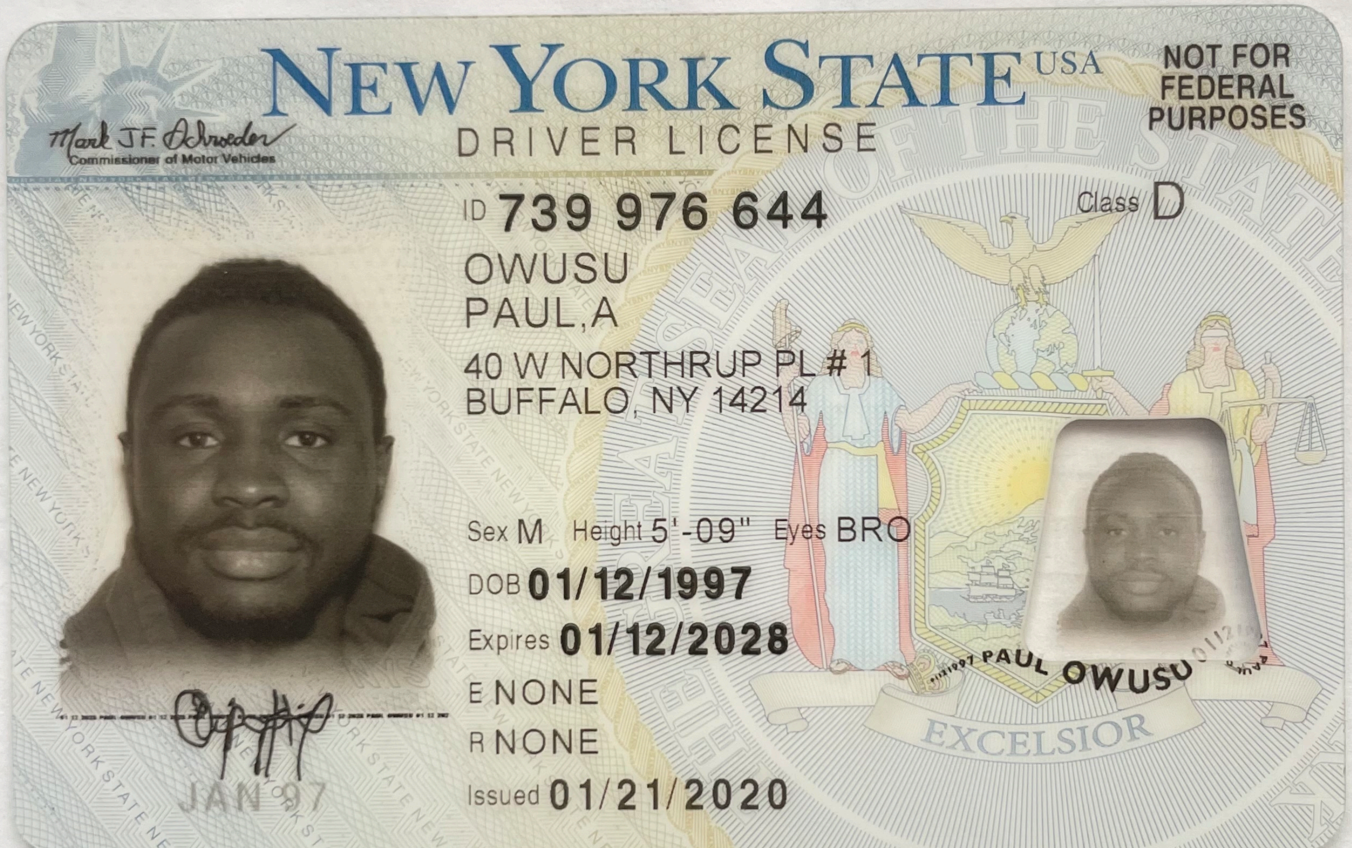
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

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

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

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


NEW YORK STATE USA
DRIVER LICENSE
NOT FOR FEDERAL PURPOSES
Mark J.F. Schroeder
Commissioner of Motor Vehicles

ID 739 976 644
Class D
OWUSU
PAUL,A
40 W NORTHRUP PL # 1
BUFFALO, NY 14214

Sex M Height 5'-09" Eyes BRO
DOB 01/12/1997
Expires 01/12/2028
E NONE
R NONE
Issued 01/21/2020

JAN 97

PAUL OWUSU
EXCELSIOR

Capital One

Paul Owusu
239 Husson Avenue Apt B
Apt B
Bronx NY 10473

Thanks for saving with Capital One 360®

Here's your **January 2025** bank statement.

STATEMENT PERIOD
Jan 1 - Jan 31, 2025

$300.99

TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jan 1	Jan 31
360 Checking...0920	$131.49	**$300.99**
All Accounts	$131.49	**$300.99**

Cashflow Summary

+ $0.00 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36303040920

0.00%	**$0.00**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 1	**Opening Balance**			**$131.49**
Jan 3	Zelle money sent to PAUL OWUSU	Debit	**- $130.00**	$1.49
Jan 14	Zelle money received from DAVID OWUSU	Credit	**+ $105.00**	$106.49
Jan 14	Zelle money sent to PAUL OWUSU	Debit	**- $106.00**	$0.49
Jan 22	Zelle money received from PAUL OWUSU	Credit	**+ $100.00**	$100.49
Jan 23	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $100.00**	$0.49
Jan 26	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $30.00**	$30.49
Jan 27	Zelle money received from DEVIN CASTILLO	Credit	**+ $35.00**	$65.49
Jan 29	Zelle money received from DIANA HOMEIRIS GENAO	Credit	**+ $160.00**	$225.49
Jan 29	Zelle money sent to PAUL OWUSU	Debit	**- $220.00**	$5.49
Jan 30	Digital Card Purchase - NYC FERRY 844 469 3377 NY	Debit	**- $4.50**	$0.99
Jan 31	Zelle money received from PAUL OWUSU	Credit	**+ $300.00**	$300.99
Jan 31	**Closing Balance**			**$300.99**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of 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.

Paul Owusu
239 Husson Avenue Apt B
Apt B
Bronx NY 10473

Thanks for saving with Capital One 360®

Here's your **February 2025** bank statement.

STATEMENT PERIOD
Feb 1 - Feb 28, 2025

$3,037.34

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Feb 1	Feb 28
360 Checking...0920	$300.99	**$3,037.34**
All Accounts	$300.99	**$3,037.34**

Cashflow Summary

+ $0.06 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36303040920

0.10%	**$0.06**	28
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Feb 1	**Opening Balance**			**$300.99**
Feb 1	Zelle money received from OSCAR MEJIA	Credit	**+ $8.20**	$309.19
Feb 2	Zelle money received from STERLYN ROJAS	Credit	**+ $40.00**	$349.19
Feb 3	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $300.00**	$49.19
Feb 7	Zelle money sent to PAUL OWUSU	Debit	**- $49.00**	$0.19
Feb 7	Zelle money received from Sulaiman Bah	Credit	**+ $30.00**	$30.19
Feb 7	Zelle money sent to PAUL OWUSU	Debit	**- $30.00**	$0.19
Feb 9	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $30.00**	$30.19
Feb 9	Zelle money received from JONATHAN A SCOTT	Credit	**+ $17.50**	$47.69
Feb 9	Zelle money received from MATTHEW MURRAY	Credit	**+ $18.00**	$65.69
Feb 9	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $40.00**	$105.69
Feb 10	Zelle money received from DIANA HOMEIRIS GENAO	Credit	**+ $16.00**	$121.69
Feb 13	Zelle money received from DEVIN CASTILLO	Credit	**+ $32.00**	$153.69
Feb 14	Deposit from 156512 ENTECH EN DIR DEP	Credit	**+ $2,530.14**	$2,683.83
Feb 14	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	**- $260.00**	$2,423.83
Feb 15	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	**- $13.52**	$2,410.31
Feb 15	Debit Card Purchase - RMTLY Q483A SEATTLE WA	Debit	**- $203.99**	$2,206.32
Feb 16	Zelle money sent to MERCY MENSAH	Debit	**- $60.00**	$2,146.32
Feb 18	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $1,000.00**	$1,146.32
Feb 18	Zelle money received from PAUL OWUSU	Credit	**+ $8.51**	$1,154.83
Feb 18	Digital Card Purchase - DUANE READE STO 100 DE NEW YORK, NY US	Debit	**- $17.78**	$1,137.05
Feb 18	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	**- $19.14**	$1,117.91
Feb 19	Zelle money sent to PAUL OWUSU	Debit	**- $10.86**	$1,107.05
Feb 20	Zelle money sent to ENO BOAMAH	Debit	**- $200.00**	$907.05
Feb 20	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $7.95**	$899.10
Feb 21	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $9.09**	$890.01
Feb 22	Zelle money sent to SULAIMAN BAH	Debit	**- $21.00**	$869.01

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Feb 23	Zelle money received from DIANA HOMEIRIS GENAO	Credit	+ $59.30	$928.31
Feb 23	Zelle money received from DEVIN CASTILLO	Credit	+ $60.00	$988.31
Feb 24	Digital Card Purchase - BRAVO SUPERMARKET BRONX NY	Debit	- $3.99	$984.32
Feb 25	Digital Card Purchase - TST INDAY ONE NEW YO NEW YORK NY	Debit	- $15.24	$969.08
Feb 25	Digital Card Purchase - ALL AMERICAN DELI NEW YORK NY	Debit	- $3.40	$965.68
Feb 25	Digital Card Purchase - RMTLY SC649 SEATTLE WA	Debit	- $197.96	$767.72
Feb 26	Digital Card Purchase - SQ JAVED JERSEY CITY NJ	Debit	- $2.18	$765.54
Feb 27	Zelle money received from PAUL A OWUSU	Credit	+ $200.00	$965.54
Feb 27	Digital Card Purchase - SMASHBURGER 1714 BRONX NY	Debit	- $15.33	$950.21
Feb 27	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	- $7.95	$942.26
Feb 27	Digital Card Purchase - CHIPOTLE 2291 NEW YORK NY	Debit	- $14.43	$927.83
Feb 27	Digital Card Purchase - SQ JAVED JERSEY CITY NJ	Debit	- $2.18	$925.65
Feb 27	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- $60.73	$864.92
Feb 28	Deposit from 156512 ENTECH EN DIR DEP	Credit	+ $2,374.68	$3,239.60
Feb 28	Zelle money sent to sethankom27@gmail.com	Debit	- $20.00	$3,219.60
Feb 28	Zelle money returned from sethankom27@gmail.com	Credit	+ $20.00	$3,239.60
Feb 28	Digital Card Purchase - SQ JAVED JERSEY CITY NJ	Debit	- $4.36	$3,235.24
Feb 28	Digital Card Purchase - RMTLY K0320 SEATTLE WA	Debit	- $197.96	$3,037.28
Feb 28	Monthly Interest Paid	Credit	+ $0.06	$3,037.34
Feb 28	**Closing Balance**			**$3,037.34**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

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(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of 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.

Paul Owusu
239 Husson Avenue Apt B
Apt B
Bronx NY 10473

Thanks for saving with Capital One 360®

Here's your **March 2025** bank statement.

STATEMENT PERIOD
Mar 1 - Mar 31, 2025

$348.88

TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Mar 1	Mar 31
360 Checking...0920	$3,037.34	**$348.88**
All Accounts	$3,037.34	**$348.88**

Cashflow Summary

+ $0.13 INTEREST EARNED THIS PERIOD
- $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
- $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36303040920

0.10%	**$0.19**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 1	**Opening Balance**			**$3,037.34**
Mar 1	Digital Card Purchase - MTA NYCT PAYGO RECOVER NEW YORK NY	Debit	**- $2.90**	$3,034.44
Mar 1	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$3,031.54
Mar 1	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $7.95**	$3,023.59
Mar 1	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	**- $14.56**	$3,009.03
Mar 3	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $18.51**	$2,990.52
Mar 3	Withdrawal from BEST BUY PAYMENT	Debit	**- $193.98**	$2,796.54
Mar 3	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $2,000.00**	$796.54
Mar 3	Deposit from PAYLOCITY ACCTVERIFY	Credit	**+ $0.39**	$796.93
Mar 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$794.03
Mar 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$791.13
Mar 3	Digital Card Purchase - NYC FERRY 844 469 3377 NY	Debit	**- $29.00**	$762.13
Mar 4	Withdrawal from PAYLOCITY ACCTVERIFY	Debit	**- $0.39**	$761.74
Mar 4	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	**- $240.00**	$521.74
Mar 5	Zelle money sent to DIANA GENAO	Debit	**- $100.00**	$421.74
Mar 5	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$418.84
Mar 6	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $7.95**	$410.89
Mar 6	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$407.99
Mar 6	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$405.09
Mar 7	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$402.19
Mar 8	Zelle money sent to DIANA GENAO	Debit	**- $25.00**	$377.19
Mar 8	Digital Card Purchase - MY WAY SUPERMARKET BRONX NY	Debit	**- $17.68**	$359.51
Mar 9	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $35.00**	$394.51
Mar 11	Digital Card Purchase - CHIPOTLE 2291 NEW YORK NY	Debit	**- $14.43**	$380.08
Mar 12	Digital Card Purchase - WALGREENS STORE 925 SO BRONX, NY US	Debit	**- $11.99**	$368.09
Mar 12	ATM Withdrawal - C449085 C449085 BRONX, NY	Debit	**- $11.25**	$356.84
Mar 13	Deposit from IRS TREAS 310 TAX REF	Credit	**+ $29.00**	$385.84

DATE	DESCRIPTION	CATEGORY	**AMOUNT**	BALANCE
Mar 13	Digital Card Purchase - WALGREENS STORE 925 SO BRONX, NY US	Debit	**- $18.99**	$366.85
Mar 13	Zelle money received from Eno Boamah	Credit	**+ $210.00**	$576.85
Mar 13	Deposit from 156512 ENTECH EN DIR DEP	Credit	**+ $2,452.47**	$3,029.32
Mar 14	Digital Card Purchase - MY WAY SUPERMARKET BRONX NY	Debit	**- $11.44**	$3,017.88
Mar 17	Withdrawal from CITI CARD ONLINE PAYMENT	Debit	**- $41.00**	$2,976.88
Mar 17	Withdrawal from CITI CARD ONLINE PAYMENT	Debit	**- $58.50**	$2,918.38
Mar 17	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $2,000.00**	$918.38
Mar 17	Zelle money sent to DIANA GENAO	Debit	**- $12.00**	$906.38
Mar 17	Debit Card Purchase - SUNOCO 8002210101 QPS BRONX NY	Debit	**- $30.73**	$875.65
Mar 17	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	**- $14.56**	$861.09
Mar 18	Zelle money received from ANTHONY SALGADO	Credit	**+ $17.00**	$878.09
Mar 18	Zelle money received from JOHANNA FIGUEROA	Credit	**+ $16.00**	$894.09
Mar 19	Deposit from NY STATE NYSTTAXRFD	Credit	**+ $646.00**	$1,540.09
Mar 19	ATM Withdrawal - DUANE READE -XE1 AXE11304 NEW YORK, NY	Debit	**- $10.00**	$1,530.09
Mar 19	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $7.95**	$1,522.14
Mar 19	Digital Card Purchase - KATI THAI RICE NOODLE NEW YORK NY	Debit	**- $16.33**	$1,505.81
Mar 20	ATM Withdrawal - C654189 C654189 BRONX,	Debit	**- $51.25**	$1,454.56
Mar 20	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$1,451.66
Mar 21	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $5.99**	$1,445.67
Mar 21	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$1,442.77
Mar 21	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$1,439.87
Mar 21	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	**- $18.73**	$1,421.14
Mar 21	Zelle money received from MICHAEL C TENORE	Credit	**+ $36.00**	$1,457.14
Mar 22	Zelle money sent to DIANA GENAO	Debit	**- $20.00**	$1,437.14
Mar 22	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $9.09**	$1,428.05
Mar 24	Withdrawal from CHASE CREDIT CRD EPAY	Debit	**- $200.00**	$1,228.05

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 24	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	**- $14.56**	$1,213.49
Mar 25	Digital Card Purchase - TST INDAY ONE NEW YO NEW YORK NY	Debit	**- $16.88**	$1,196.61
Mar 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$1,193.71
Mar 26	ATM Withdrawal - DUANE READE -XE1 AXE11304 NEW YORK, NY	Debit	**- $10.00**	$1,183.71
Mar 26	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $45.00**	$1,228.71
Mar 26	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$1,225.81
Mar 27	Digital Card Purchase - TACOS CASAMIGOS BROOKLYN NY	Debit	**- $15.85**	$1,209.96
Mar 27	Deposit from 156512 ENTECH EN DIR DEP	Credit	**+ $2,452.47**	$3,662.43
Mar 28	Debit Card Purchase - BRAVO SUP 127 W BURNSI BRONX, NY US	Debit	**- $19.52**	$3,642.91
Mar 28	Digital Card Purchase - SQ JAVED NEW YORK NY	Debit	**- $2.72**	$3,640.19
Mar 28	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$3,637.29
Mar 29	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	**- $500.00**	$3,137.29
Mar 29	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	**- $10.00**	$3,127.29
Mar 29	Zelle money sent to PAUL OWUSU	Debit	**- $100.00**	$3,027.29
Mar 29	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $7.95**	$3,019.34
Mar 29	Digital Card Purchase - HAPPY CAKE NY BAKERY THE BRONX NY	Debit	**- $10.84**	$3,008.50
Mar 30	Zelle money sent to AKEEM DAINTY	Debit	**- $90.00**	$2,918.50
Mar 30	Zelle money sent to AKEEM DAINTY	Debit	**- $15.00**	$2,903.50
Mar 30	Debit Card Purchase - SUNOCO 8002210101 QPS BRONX NY	Debit	**- $10.03**	$2,893.47
Mar 31	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $148.04**	$2,745.43
Mar 31	Withdrawal from CITI CARD ONLINE PAYMENT	Debit	**- $396.68**	$2,348.75
Mar 31	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $2,000.00**	$348.75
Mar 31	Monthly Interest Paid	Credit	**+ $0.13**	$348.88
Mar 31	**Closing Balance**			**$348.88**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of 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.

Paul Owusu
239 Husson Avenue Apt B
Apt B
Bronx NY 10473

Thanks for saving with Capital One 360®

Here's your **April 2025** bank statement.

STATEMENT PERIOD
Apr 1 - Apr 30, 2025

$218.47

TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Apr 1	Apr 30
360 Checking...0920	$348.88	**$218.47**
All Accounts	$348.88	**$218.47**

Cashflow Summary

+ $0.03 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36303040920

0.09%	**$0.22**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 1	**Opening Balance**			**$348.88**
Apr 1	Zelle money received from DAVID OWUSU	Credit	+ $100.00	$448.88
Apr 2	Withdrawal from Acorns Invest Transfer	Debit	- $5.00	$443.88
Apr 2	ATM Withdrawal - DUANE READE -XE1 AXE11304 NEW YORK, NY	Debit	- $10.00	$433.88
Apr 2	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$430.98
Apr 2	Digital Card Purchase - RMTLY H0B8F SEATTLE WA	Debit	- $201.80	$229.18
Apr 2	Digital Card Purchase - RMTLY QE146 SEATTLE WA	Debit	- $103.99	$125.19
Apr 3	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	- $7.95	$117.24
Apr 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$114.34
Apr 4	Withdrawal from Acorns Invest Transfer	Debit	- $5.00	$109.34
Apr 4	Withdrawal from Acorns Round-Ups Transfer	Debit	- $6.68	$102.66
Apr 5	Digital Card Purchase - CTLP CC VENDING INC MTVERNON NY	Debit	- $3.00	$99.66
Apr 7	Debit Card Purchase - ALDI 73149 BRONX, NY US	Debit	- $18.02	$81.64
Apr 7	Digital Card Purchase - RENOVATION CITY CHURCH NEW YORK NY	Debit	- $5.00	$76.64
Apr 8	Withdrawal from Acorns Round-Ups Transfer	Debit	- $5.56	$71.08
Apr 8	Zelle money received from PAUL OWUSU	Credit	+ $70.00	$141.08
Apr 8	Digital Card Purchase - DYCKMAN BAKERY NEW YORK NY	Debit	- $8.00	$133.08
Apr 9	Withdrawal from DISCOVER E-PAYMENT	Debit	- $100.00	$33.08
Apr 9	Debit Card Purchase - AFRICA KINE INC NEW YORK NY	Debit	- $21.42	$11.66
Apr 9	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$8.76
Apr 10	Withdrawal for $8.84 was Rejected			$8.76
Apr 10	Deposit from 156512 ENTECH EN DIR DEP	Credit	+ $2,452.47	$2,461.23
Apr 10	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$2,458.33
Apr 11	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	- $2,000.00	$458.33
Apr 11	Withdrawal from Acorns Invest Transfer	Debit	- $5.00	$453.33
Apr 11	Withdrawal from Acorns Round-Ups Transfer BPF_DSS_0_0411115501.txt	Debit	- $8.84	$444.49
Apr 12	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$441.59

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 12	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$438.69
Apr 14	Withdrawal from Subscription Acorns	Debit	**- $3.00**	$435.69
Apr 14	Withdrawal from Acorns Round-Ups Transfer	Debit	**- $8.94**	$426.75
Apr 15	ATM Withdrawal - DUANE READE -XE1 AXE11304 NEW YORK, NY	Debit	**- $10.00**	$416.75
Apr 15	Zelle money sent to PAUL OWUSU	Debit	**- $1.00**	$415.75
Apr 15	Zelle money sent to DIANA GENAO	Debit	**- $12.00**	$403.75
Apr 16	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	**- $250.00**	$153.75
Apr 16	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$150.85
Apr 17	Withdrawal from Acorns Round-Ups Transfer	Debit	**- $8.32**	$142.53
Apr 17	Digital Card Purchase - CHIPOTLE 2291 NEW YORK NY	Debit	**- $13.17**	$129.36
Apr 18	Withdrawal from Acorns Invest Transfer	Debit	**- $5.00**	$124.36
Apr 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$121.46
Apr 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$118.56
Apr 19	Digital Card Purchase - ANDREWS AVE DELI GROCE BRONX NY	Debit	**- $13.51**	$105.05
Apr 20	Zelle money received from DIANA HOMEIRIS GENAO	Credit	**+ $30.00**	$135.05
Apr 21	Withdrawal from Acorns Round-Ups Transfer	Debit	**- $5.22**	$129.83
Apr 21	Zelle money received from DEVIN CASTILLO	Credit	**+ $25.00**	$154.83
Apr 21	Digital Card Purchase - ANDREWS AVE DELI GROCE BRONX NY	Debit	**- $13.51**	$141.32
Apr 22	Withdrawal from Acorns Round-Ups Transfer	Debit	**- $6.74**	$134.58
Apr 23	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $29.00**	$163.58
Apr 23	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $5.00**	$168.58
Apr 24	Withdrawal from Acorns Round-Ups Transfer	Debit	**- $7.50**	$161.08
Apr 24	ATM Withdrawal - DUANE READE -XE1 AXE11304 NEW YORK, NY	Debit	**- $10.00**	$151.08
Apr 24	Zelle money received from EDMUND ADJEI	Credit	**+ $80.00**	$231.08
Apr 24	Digital Card Purchase - SQ JAVED NEW YORK NY	Debit	**- $2.18**	$228.90
Apr 24	Digital Card Purchase - TST INDAY ONE NEW YO NEW YORK NY	Debit	**- $15.24**	$213.66

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 24	Deposit from 156513 ENTECH EN DIR DEP	Credit	+ $1,460.43	$1,674.09
Apr 24	Deposit from 156512 ENTECH EN DIR DEP	Credit	+ $1,291.54	$2,965.63
Apr 25	Withdrawal from Acorns Round-Ups Transfer	Debit	- $5.00	$2,960.63
Apr 25	Withdrawal from Acorns Invest Transfer	Debit	- $5.00	$2,955.63
Apr 25	Zelle money sent to PAUL OWUSU	Debit	- $2,000.00	$955.63
Apr 25	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	- $400.00	$555.63
Apr 25	Withdrawal from Wealthfront EDI PYMNTS	Debit	- $100.00	$455.63
Apr 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$452.73
Apr 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$449.83
Apr 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$446.93
Apr 26	Digital Card Purchase - BURLINGTON STORES INC. NEW YORK, NY US	Debit	- $38.02	$408.91
Apr 26	Zelle money received from DIANA HOMEIRIS GENAO	Credit	+ $66.00	$474.91
Apr 26	Zelle money received from VIDA ANNAN	Credit	+ $132.00	$606.91
Apr 26	Zelle money received from MOHAMED KABA	Credit	+ $66.00	$672.91
Apr 26	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$670.01
Apr 26	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$667.11
Apr 26	Debit Card Purchase - ROBINHOOD SECURITIES LAKE MARY FL	Debit	- $50.00	$617.11
Apr 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$614.21
Apr 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$611.31
Apr 28	Withdrawal from Acorns Round-Ups Transfer	Debit	- $10.16	$601.15
Apr 28	Withdrawal from Acorns Round-Ups Transfer	Debit	- $15.42	$585.73
Apr 28	Withdrawal from BEST BUY PAYMENT	Debit	- $73.93	$511.80
Apr 28	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	- $264.00	$247.80
Apr 28	Zelle money sent to ALEXIS ALIFONSO	Debit	- $22.00	$225.80
Apr 29	Withdrawal from Acorns Round-Ups Transfer	Debit	- $5.18	$220.62
Apr 30	Digital Card Purchase - SQ JAVED HOBOKEN NJ	Debit	- $2.18	$218.44
Apr 30	Monthly Interest Paid	Credit	+ $0.03	$218.47

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 30	**Closing Balance**			**$218.47**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

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(1) Tell us your name and account number.

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(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.

Paul Owusu
239 Husson Avenue Apt B
Apt B
Bronx NY 10473

Thanks for saving with Capital One 360®

Here's your **May 2025** bank statement.

STATEMENT PERIOD
May 1 - May 31, 2025

$43.11

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	May 1	May 31
360 Checking...0920	$218.47	**$43.11**
All Accounts	$218.47	**$43.11**

Cashflow Summary

+ $0.05 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36303040920

0.10%	**$0.27**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 1	**Opening Balance**			**$218.47**
May 1	ATM Withdrawal - DUANE READE -XE1 AXE11304 NEW YORK, NY	Debit	**- $10.00**	$208.47
May 1	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $9.09**	$199.38
May 1	Debit Card Purchase - AFRICA KINE INC NEW YORK NY	Debit	**- $21.17**	$178.21
May 1	Digital Card Purchase - GASIKIYA 2 INC BRONX NY	Debit	**- $10.00**	$168.21
May 1	Digital Card Purchase - ANDREWS AVE DELI GROCE BRONX NY	Debit	**- $9.36**	$158.85
May 2	Withdrawal from Acorns Invest Transfer	Debit	**- $5.00**	$153.85
May 2	Withdrawal from Acorns Round-Ups Transfer	Debit	**- $7.22**	$146.63
May 2	Zelle money sent to AMADOU TRAORE	Debit	**- $30.00**	$116.63
May 2	Zelle money received from DAVID OWUSU	Credit	**+ $130.00**	$246.63
May 2	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$243.73
May 3	Debit Card Purchase - OMNYPYG 877 789 6669 NY	Debit	**- $2.90**	$240.83
May 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$237.93
May 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$235.03
May 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$232.13
May 3	Digital Card Purchase - MY WAY SUPERMARKET BRONX NY	Debit	**- $7.27**	$224.86
May 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$221.96
May 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$219.06
May 5	Withdrawal for $12.32 was Rejected			$219.06
May 5	Digital Card Purchase - RMTLY MDF0C SEATTLE WA	Debit	**- $207.54**	$11.52
May 6	Withdrawal from Acorns Round-Ups Transfer	Debit	**- $6.26**	$5.26
May 6	Zelle money received from KWAKU KESSEY-ANKOMAH	Credit	**+ $1.00**	$6.26
May 6	Zelle money received from KWAKU KESSEY-ANKOMAH	Credit	**+ $499.00**	$505.26
May 8	Withdrawal from Acorns Round-Ups Transfer	Debit	**- $6.40**	$498.86
May 8	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $376.47**	$122.39
May 8	Zelle money sent to JOHANNA FIGUEROA	Debit	**- $1.00**	$121.39
May 8	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$118.49

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 8	Zelle money sent to PAUL OWUSU	Debit	**- $20.00**	$98.49
May 9	Withdrawal for $100 was Rejected			$98.49
May 9	Withdrawal for $1200 was Rejected			$98.49
May 9	Deposit from 156513 ENTECH EN DIR DEP	Credit	**+ $2,559.25**	$2,657.74
May 9	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $15.00**	$2,672.74
May 9	Debit Card Purchase - ALDI 73149 BRONX, NY US	Debit	**- $11.08**	$2,661.66
May 9	Zelle money received from DIANA HOMEIRIS GENAO	Credit	**+ $70.00**	$2,731.66
May 9	Zelle money received from DEVIN CASTILLO	Credit	**+ $70.80**	$2,802.46
May 9	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$2,799.56
May 9	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$2,796.66
May 11	Debit Card Purchase - SUNOCO 80022101 BRONX, NY US	Debit	**- $15.02**	$2,781.64
May 11	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	**- $400.00**	$2,381.64
May 11	Zelle money sent to RIIM DA BAR-BER INC.	Debit	**- $30.00**	$2,351.64
May 11	Zelle money sent to EDUARDO Mendez	Debit	**- $25.00**	$2,326.64
May 11	ATM Withdrawal - WALGREENS#17-GD3 WGD37511 BRONX, NY	Debit	**- $80.00**	$2,246.64
May 12	Withdrawal from DISCOVER E-PAYMENT	Debit	**- $131.00**	$2,115.64
May 12	Withdrawal from Wealthfront EDI PYMNTS	Debit	**- $1,200.00**	$915.64
May 12	Withdrawal from Wealthfront EDI PYMNTS	Debit	**- $100.00**	$815.64
May 12	Digital Card Purchase - MARSHALLS 1069 BRONX NY	Debit	**- $25.57**	$790.07
May 12	Digital Card Purchase - JFKT7 BROOKLYNREBEL 14 JAMAICA NY	Debit	**- $11.76**	$778.31
May 12	Digital Card Purchase - JFKT7 LEGRANDCOMPTOIR1 JAMAICA NY	Debit	**- $28.04**	$750.27
May 12	Digital Card Purchase - RMTLY N6315 SEATTLE WA	Debit	**- $140.04**	$610.23
May 15	Zelle money received from DIANA HOMEIRIS GENAO	Credit	**+ $45.00**	$655.23
May 15	Withdrawal from Subscription Acorns	Debit	**- $3.00**	$652.23
May 16	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $45.00**	$607.23
May 19	Withdrawal from CITI CARD ONLINE PAYMENT	Debit	**- $128.19**	$479.04
May 20	Zelle money sent to TINA AREFI	Debit	**- $101.58**	$377.46

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 21	Withdrawal from CHASE CREDIT CRD EPAY	Debit	**- $108.00**	$269.46
May 21	Zelle money sent to KHAM TRAN	Debit	**- $6.00**	$263.46
May 22	Withdrawal for $376.47 was Rejected			$263.46
May 22	Digital Card Purchase - ALDI 73149 BRONX, NY US	Debit	**- $19.64**	$243.82
May 22	Zelle money sent to VIDA ANNAN	Debit	**- $37.85**	$205.97
May 22	Zelle money received from ABOUBACAR TRAORE	Credit	**+ $425.00**	$630.97
May 22	Digital Card Purchase - SQ JAVED NEW YORK NY	Debit	**- $2.18**	$628.79
May 22	Deposit from 156513 ENTECH EN DIR DEP	Credit	**+ $1,357.34**	$1,986.13
May 23	Withdrawal from Wealthfront EDI PYMNTS	Debit	**- $100.00**	$1,886.13
May 23	Withdrawal from Wealthfront EDI PYMNTS	Debit	**- $1,200.00**	$686.13
May 23	Zelle money sent to VIDA ANNAN	Debit	**- $10.00**	$676.13
May 23	Withdrawal from FID BKG SVC LLC MONEYLINE BPF_DSS_0_0523115501.txt	Debit	**- $376.47**	$299.66
May 23	Zelle money sent to ALEXIS ALIFONSO	Debit	**- $20.00**	$279.66
May 23	Zelle money sent to DIANA GENAO	Debit	**- $20.00**	$259.66
May 23	Digital Card Purchase - ANDREWS AVE DELI GROCE BRONX NY	Debit	**- $13.51**	$246.15
May 23	Digital Card Purchase - CONTINENTAL EXPRESS HA NEW YORK NY	Debit	**- $7.95**	$238.20
May 23	Zelle money sent to PAUL SHIM	Debit	**- $20.00**	$218.20
May 24	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$215.30
May 24	Digital Card Purchase - PERALTA S HARDWARE COR BRONX NY	Debit	**- $15.22**	$200.08
May 24	Digital Card Purchase - APPLE CASH SENT MONEY CUPERTINO CA	Debit	**- $49.72**	$150.36
May 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$147.46
May 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$144.56
May 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$141.66
May 27	Withdrawal from BEST BUY PAYMENT	Debit	**- $114.91**	$26.75
May 28	Digital Card Purchase - ALDI 73149 BRONX, NY US	Debit	**- $4.99**	$21.76
May 30	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$18.86
May 30	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$15.96

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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 30	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$13.06
May 31	Zelle money received from ALEXIS ALIFONSO	Credit	+ $30.00	$43.06
May 31	Monthly Interest Paid	Credit	+ $0.05	$43.11
May 31	**Closing Balance**			**$43.11**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of 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.

Paul Owusu
239 Husson Avenue Apt B
Apt B
Bronx NY 10473

Thanks for saving with Capital One 360®

Here's your **June 2025** bank statement.

STATEMENT PERIOD
Jun 1 - Jun 30, 2025

$465.02 TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jun 1	Jun 30
360 Checking...0920	$43.11	**$465.02**
All Accounts	$43.11	**$465.02**

Cashflow Summary

+ $0.04 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36303040920

0.10%	**$0.31**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	**Opening Balance**			**$43.11**
Jun 1	Zelle money received from PAUL OWUSU	Credit	+ $200.00	$243.11
Jun 1	Digital Card Purchase - PATH TAPP PAYGO CP NEW JERSEY NJ	Debit	- $3.00	$240.11
Jun 2	Withdrawal for $30 was Rejected			$240.11
Jun 2	Zelle money received from DAVID OWUSU	Credit	+ $130.00	$370.11
Jun 2	Digital Card Purchase - RMTLY R13E2 SEATTLE WA	Debit	- $210.40	$159.71
Jun 3	Digital Card Purchase - RMTLY AF6C7 SEATTLE WA	Debit	- $129.99	$29.72
Jun 4	Zelle money received from PAUL OWUSU	Credit	+ $15.00	$44.72
Jun 4	Zelle money received from PAUL OWUSU	Credit	+ $15.00	$59.72
Jun 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$56.82
Jun 5	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	- $50.00	$6.82
Jun 5	Withdrawal for $376.47 was Rejected			$6.82
Jun 5	Deposit from 156512 ENTECH EN DIR DEP	Credit	+ $2,452.47	$2,459.29
Jun 5	Zelle money sent to KHAM TRAN	Debit	- $6.00	$2,453.29
Jun 6	Withdrawal from Wealthfront EDI PYMNTS	Debit	- $100.00	$2,353.29
Jun 6	Withdrawal from Wealthfront EDI PYMNTS	Debit	- $1,200.00	$1,153.29
Jun 6	Withdrawal from FID BKG SVC LLC MONEYLINE BPF_DSS_0_0606115502.txt	Debit	- $376.47	$776.82
Jun 6	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$773.92
Jun 7	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	- $250.00	$523.92
Jun 7	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$521.02
Jun 7	Digital Card Purchase - APPLE CASH SENT MONEY CUPERTINO CA	Debit	- $97.90	$423.12
Jun 7	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	- $14.56	$408.56
Jun 8	Zelle money sent to NATES AUTO CORP	Debit	- $65.00	$343.56
Jun 9	Digital Card Purchase - ANDREWS AVE DELI GROCE BRONX NY	Debit	- $16.63	$326.93
Jun 10	Zelle money sent to SAJID MAHMOOD	Debit	- $7.00	$319.93
Jun 10	Zelle money sent to KHAM TRAN	Debit	- $6.00	$313.93
Jun 10	Zelle money sent to DIANA GENAO	Debit	- $60.00	$253.93

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 11	Zelle money sent to SAJID MAHMOOD	Debit	**- $7.00**	$246.93
Jun 11	Zelle money sent to KHAM TRAN	Debit	**- $6.00**	$240.93
Jun 11	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$238.03
Jun 11	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$235.13
Jun 12	Zelle money sent to SAJID MAHMOOD	Debit	**- $7.00**	$228.13
Jun 12	Zelle money sent to KHAM TRAN	Debit	**- $6.00**	$222.13
Jun 12	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$219.23
Jun 13	Zelle money sent to PAUL OWUSU	Debit	**- $23.00**	$196.23
Jun 13	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$193.33
Jun 13	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$190.43
Jun 14	Zelle money sent to ALEXIS ALIFONSO	Debit	**- $36.00**	$154.43
Jun 15	Debit Card Purchase - ALDI 73149 BRONX, NY US	Debit	**- $1.99**	$152.44
Jun 16	Withdrawal from Subscription Acorns	Debit	**- $3.00**	$149.44
Jun 17	Digital Card Purchase - ALDI 73149 BRONX, NY US	Debit	**- $16.11**	$133.33
Jun 17	Debit Card Purchase - SUNOCO 80022101 BRONX, NY US	Debit	**- $20.25**	$113.08
Jun 17	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	**- $12.48**	$100.60
Jun 20	Deposit from 156512 ENTECH EN DIR DEP	Credit	**+ $2,452.47**	$2,553.07
Jun 20	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $376.47**	$2,176.60
Jun 20	Debit Card Purchase - RANCH JAMAICAN RESTAUR BRONX, NY US	Debit	**- $20.69**	$2,155.91
Jun 20	Debit Card Purchase - AFRICA KINE INC NEW YORK NY	Debit	**- $24.81**	$2,131.10
Jun 20	Zelle money sent to DIANA GENAO	Debit	**- $15.00**	$2,116.10
Jun 21	Zelle money sent to NORTH BRONX GHANA SEVENTH DAY ADVENTIST	Debit	**- $250.00**	$1,866.10
Jun 21	Zelle money sent to Elvis Ankamah	Debit	**- $25.00**	$1,841.10
Jun 22	Digital Card Purchase - TST BLAZIN CHICKEN G THE BRONX NY	Debit	**- $14.15**	$1,826.95
Jun 22	Zelle money sent to Angely Francisco	Debit	**- $25.00**	$1,801.95
Jun 23	Withdrawal from Wealthfront EDI PYMNTS	Debit	**- $100.00**	$1,701.95
Jun 23	Withdrawal from Wealthfront EDI PYMNTS	Debit	**- $1,200.00**	$501.95

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 23	Digital Card Purchase - BRAVO SUPERMARKET BRONX NY	Debit	**- $0.45**	$501.50
Jun 24	Digital Card Purchase - ALDI 73149 BRONX, NY US	Debit	**- $7.26**	$494.24
Jun 24	Digital Card Purchase - EMPIRE CITY NEW YORK NY	Debit	**- $5.66**	$488.58
Jun 24	Digital Card Purchase - ROBINHOOD SECURITIES LAKE MARY FL	Debit	**- $100.00**	$388.58
Jun 25	Withdrawal from BEST BUY PAYMENT	Debit	**- $85.00**	$303.58
Jun 25	Digital Card Purchase - GAMESTOP 2324 BRONX NY	Debit	**- $14.14**	$289.44
Jun 25	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	**- $12.48**	$276.96
Jun 26	Zelle money sent to SAJID MAHMOOD	Debit	**- $7.00**	$269.96
Jun 26	Zelle money sent to KHAM TRAN	Debit	**- $6.00**	$263.96
Jun 26	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$261.06
Jun 26	Digital Card Purchase - SOUNDVIEW 99 PLUS MO BRONX NY	Debit	**- $5.20**	$255.86
Jun 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$252.96
Jun 28	Debit Card Purchase - TARGET T- 400 RYDERS L MILLTOWN, NJ US	Debit	**- $13.00**	$239.96
Jun 28	Zelle money received from ALEXIS ALIFONSO	Credit	**+ $30.00**	$269.96
Jun 30	Instant transfer received from WEALTHFRONT BROKERAG - MM7MQJIKB4EAAQZ	Credit	**+ $220.00**	$489.96
Jun 30	Digital Card Purchase - WINE AND LIQUOR SUPERS BRONX NY	Debit	**- $14.14**	$475.82
Jun 30	Digital Card Purchase - HAPPY CAKE NY BAKERY THE BRONX NY	Debit	**- $10.84**	$464.98
Jun 30	Monthly Interest Paid	Credit	**+ $0.04**	$465.02
Jun 30	**Closing Balance**			**$465.02**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

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ENTECH ENGINEERING PC
17 State St
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New York, NY 10004

Direct Deposit Advice

Check Date	Voucher Number
June 20, 2025	20197

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

156512 VDC 1217 20197 18980 **156512**

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Paul Owusu
239 Husson Avenue
Apt B
Bronx, NY 10473

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ENTECH ENGINEERING PC

Paul Owusu **Earnings Statement**

Employee ID	**1217**	Fed Taxable Income	**3,475.21**	Check Date	**June 20, 2025**	Voucher Number	**20197**
Location	**VDC**	Fed Filing Status	**S**	Period Beginning	**June 1, 2025**	Net Pay	**2,452.47**
Hourly	**$45.00**	State Filing Status	**S-0**	Period Ending	**June 14, 2025**	Total Hours Worked	**80.00**

Earnings	Rate	Hours	Amount	YTD
Direct Reg	45.00	80.00	3,600.00	12,150.00
GROUP TE		0.00	1.22	8.54
Holiday				720.00
Indirect R				14,130.00
Gross Earnings		**80.00**	**3,601.22**	**27,008.54**

Taxes	Amount	YTD
FITW	441.74	3,214.65
MED	50.39	377.00
NY	169.52	1,256.93
NY-NYC1	127.39	943.44
NYPSL-E	13.97	104.78
NYSDI-E	1.20	9.60
SS	215.46	1,612.01
Taxes	**1,019.67**	**7,518.41**

Deductions	Amount	YTD
Commuter Benefits	30.00	240.00
GROUP TERM LIFE CALCULA	1.22	8.54
HSA EMPLOYER CONTRIB	89.58	627.06
Medical Ins	96.01	768.08
Supp Life Employee	1.85	14.80
Deductions	**218.66**	**1,658.48**

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

Benefits	Amount	YTD
HSA	89.58	627.06

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Direct Deposit Advice

Check Date	Voucher Number
June 6, 2025	19862

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

156512 VDC 1217 19862 18661 **156512**

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Paul Owusu
239 Husson Avenue
Apt B
Bronx, NY 10473

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Paul Owusu **Earnings Statement**

Employee ID	**1217**	Fed Taxable Income	**3,475.21**	Check Date	**June 6, 2025**	Voucher Number	**19862**
Location	**VDC**	Fed Filing Status	**S**	Period Beginning	**May 18, 2025**	Net Pay	**2,452.47**
Hourly	**$45.00**	State Filing Status	**S-0**	Period Ending	**May 31, 2025**	Total Hours Worked	**72.00**

Earnings	Rate	Hours	Amount	YTD
Direct Reg	45.00	64.00	2,880.00	8,550.00
GROUP TE		0.00	1.22	7.32
Holiday	45.00	8.00	360.00	720.00
Indirect R	45.00	8.00	360.00	14,130.00
Gross Earnings		**80.00**	**3,601.22**	**23,407.32**

Taxes	Amount	YTD
FITW	441.74	2,772.91
MED	50.39	326.61
NY	169.52	1,087.41
NY-NYC1	127.39	816.05
NYPSL-E	13.97	90.81
NYSDI-E	1.20	8.40
SS	215.46	1,396.55
Taxes	**1,019.67**	**6,498.74**

Deductions	Amount	YTD
Commuter Benefits	30.00	210.00
GROUP TERM LIFE CALCULA	1.22	7.32
HSA EMPLOYER CONTRIB	89.58	537.48
Medical Ins	96.01	672.07
Supp Life Employee	1.85	12.95
Deductions	**218.66**	**1,439.82**

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

Benefits	Amount	YTD
HSA	89.58	537.48

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Direct Deposit Advice

Check Date	Voucher Number
April 25, 2025	18861

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	1,291.54
Total Direct Deposits			**1,291.54**

156512 VDC 1217 18861 17712 **156512**

Paul Owusu
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Bronx, NY 10473

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Paul Owusu — **Earnings Statement**

Employee ID	**1217**	Fed Taxable Income	**1,675.21**	Check Date	**April 25, 2025**	Voucher Number	**18861**
Location	**VDC**	Fed Filing Status	**S**	Period Beginning	**April 6, 2025**	Net Pay	**1,291.54**
Hourly	**$45.00**	State Filing Status	**S-0**	Period Ending	**April 19, 2025**	Total Hours Worked	**40.00**

Earnings	Rate	Hours	Amount	YTD
Direct Reg	45.00	22.00	990.00	5,670.00
GROUP TE		0.00	1.22	6.10
Holiday				360.00
Indirect R	45.00	18.00	810.00	13,770.00
Gross Earnings		**40.00**	**1,801.22**	**19,806.10**

Taxes	Amount	YTD
FITW	122.47	2,331.17
MED	24.29	276.22
NY	70.09	917.89
NY-NYC1	51.70	688.66
NYPSL-E	6.99	76.84
NYSDI-E	1.20	7.20
SS	103.86	1,181.09
Taxes	**380.60**	**5,479.07**

Deductions	Amount	YTD
Commuter Benefits	30.00	180.00
GROUP TERM LIFE CALCULA	1.22	6.10
HSA EMPLOYER CONTRIB	89.58	447.90
Medical Ins	96.01	576.06
Supp Life Employee	1.85	11.10
Deductions	**218.66**	**1,221.16**

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	1,291.54
Total Direct Deposits			**1,291.54**

Benefits	Amount	YTD
HSA	89.58	447.90

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Direct Deposit Advice

Check Date	Voucher Number
April 11, 2025	18547

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

156512 VDC 1217 18547 17415 **156512**

Paul Owusu
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Bronx, NY 10473

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Paul Owusu **Earnings Statement**

Employee ID	**1217**	Fed Taxable Income	**3,475.21**	Check Date	**April 11, 2025**	Voucher Number	**18547**
Location	**VDC**	Fed Filing Status	**S**	Period Beginning	**March 23, 2025**	Net Pay	**2,452.47**
Hourly	**$45.00**	State Filing Status	**S-0**	Period Ending	**April 5, 2025**	Total Hours Worked	**80.00**

Earnings	Rate	Hours	Amount	YTD
Direct Reg	45.00	52.00	2,340.00	4,680.00
GROUP TE		0.00	1.22	4.88
Holiday				360.00
Indirect R	45.00	28.00	1,260.00	12,960.00
Gross Earnings		**80.00**	**3,601.22**	**18,004.88**

Taxes	Amount	YTD
FITW	441.74	2,208.70
MED	50.39	251.93
NY	169.52	847.80
NY-NYC1	127.39	636.96
NYPSL-E	13.97	69.85
NYSDI-E	1.20	6.00
SS	215.46	1,077.23
Taxes	**1,019.67**	**5,098.47**

Deductions	Amount	YTD
Commuter Benefits	30.00	150.00
GROUP TERM LIFE CALCULA	1.22	4.88
HSA EMPLOYER CONTRIB	89.58	358.32
Medical Ins	96.01	480.05
Supp Life Employee	1.85	9.25
Deductions	**218.66**	**1,002.50**

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

Benefits	Amount	YTD
HSA	89.58	358.32

ENTECH ENGINEERING PC
17 State St
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New York, NY 10004

Direct Deposit Advice

Check Date	Voucher Number
March 28, 2025	18222

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

156512 VDC 1217 18222 17107 **156512**

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Paul Owusu
239 Husson Avenue
Apt B
Bronx, NY 10473

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Paul Owusu **Earnings Statement**

Employee ID	**1217**	Fed Taxable Income	**3,475.21**	Check Date	**March 28, 2025**	Voucher Number	**18222**
Location	**VDC**	Fed Filing Status	**S**	Period Beginning	**March 9, 2025**	Net Pay	**2,452.47**
Hourly	**$45.00**	State Filing Status	**S-0**	Period Ending	**March 22, 2025**	Total Hours Worked	**80.00**

Earnings	Rate	Hours	Amount	YTD
Direct Reg	45.00	52.00	2,340.00	2,340.00
GROUP TE		0.00	1.22	3.66
Holiday				360.00
Indirect R	45.00	28.00	1,260.00	11,700.00
Gross Earnings		**80.00**	**3,601.22**	**14,403.66**

Taxes	Amount	YTD
FITW	441.74	1,766.96
MED	50.39	201.54
NY	169.52	678.28
NY-NYC1	127.39	509.57
NYPSL-E	13.97	55.88
NYSDI-E	1.20	4.80
SS	215.46	861.77
Taxes	**1,019.67**	**4,078.80**

Deductions	Amount	YTD
Commuter Benefits	30.00	120.00
GROUP TERM LIFE CALCULA	1.22	3.66
HSA EMPLOYER CONTRIB	89.58	268.74
Medical Ins	96.01	384.04
Supp Life Employee	1.85	7.40
Deductions	**218.66**	**783.84**

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

Benefits	Amount	YTD
HSA	89.58	268.74

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17 State St
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New York, NY 10004

Direct Deposit Advice

Check Date	Voucher Number
July 3, 2025	20522

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

156512 VDC 1217 20522 19292 **156512**

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Bronx, NY 10473

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Paul Owusu **Earnings Statement**

Employee ID	**1217**	Fed Taxable Income	**3,475.21**	Check Date	**July 3, 2025**	Voucher Number	**20522**
Location	**VDC**	Fed Filing Status	**S**	Period Beginning	**June 15, 2025**	Net Pay	**2,452.47**
Hourly	**$45.00**	State Filing Status	**S-0**	Period Ending	**June 28, 2025**	Total Hours Worked	**80.00**

Earnings	Rate	Hours	Amount	YTD
Direct Reg	45.00	40.00	1,800.00	13,950.00
GROUP TE		0.00	1.22	9.76
Holiday				720.00
Indirect R	45.00	40.00	1,800.00	15,930.00
Gross Earnings		**80.00**	**3,601.22**	**30,609.76**

Taxes	Amount	YTD
FITW	441.74	3,656.39
MED	50.39	427.39
NY	169.52	1,426.45
NY-NYC1	127.39	1,070.83
NYPSL-E	13.97	118.75
NYSDI-E	1.20	10.80
SS	215.46	1,827.47
Taxes	**1,019.67**	**8,538.08**

Deductions	Amount	YTD
Commuter Benefits	30.00	270.00
GROUP TERM LIFE CALCULA	1.22	9.76
HSA EMPLOYER CONTRIB	89.58	716.64
Medical Ins	96.01	864.09
Supp Life Employee	1.85	16.65
Deductions	**218.66**	**1,877.14**

Direct Deposits	Type	Account	Amount
Capital One	C	***0920	2,452.47
Total Direct Deposits			**2,452.47**

Benefits	Amount	YTD
HSA	89.58	716.64

Form **1040** Department of the Treasury-Internal Revenue Service
U.S. Individual Income Tax Return 2024

OMB No. 1545-0074 | IRS Use Only-Do not write or staple in this space.

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

Your first name and middle initial	Last name	Your social security number
Paul A	Owusu	232-61-4427
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.
239 Husson Avenue		B
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Bronx	NY	10473
Foreign country name	Foreign province/state/county	Foreign postal code

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

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

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

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

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

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

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

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

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

Income

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	78,606
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	78,606
2a	Tax-exempt interest	2a	b Taxable interest	2b	
3a	Qualified dividends	3a	b Ordinary dividends	3b	
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a	b Taxable amount	5b	
6a	Social security benefits	6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	(127)
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	78,479
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	78,479
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	63,879

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.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

EEA

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	9,106
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	9,106
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	
	21	Add lines 19 and 20		21	0
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	9,106
	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	9,106
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a 9,135		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions)	25c		
	d	Add lines 25a through 25c		25d	9,135
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	0
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	9,135
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	29
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐		35a	29
Direct deposit? See instructions.	b	Routing number 0 3 1 1 7 6 1 1 0 **c** Type: ☒ Checking ☐ Savings			
	d	Account number 3 6 3 0 3 0 4 0 9 2 0			
	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	0
	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 Cory Micholychak Phone no. 607-237-6884 Personal identification number (PIN) 4 2 4 1 3

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.)
14844	03-01-2025		
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. 347-446-5744	Email address		

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

Paid Preparer Use Only

Preparer's signature	Date	PTIN	Check if:
Cory Micholychak	03-01-2025	P01282055	☒ Self-employed
Preparer's name Cory Micholychak	Phone no. 607-237-6884		
Firm's name Cory's Tax Service & Bookkeeping			
Firm's address 2725 Jonas Lane Endicott, NY 13760		Firm's EIN 81-2374991	

wealthfront

ACCOUNT INFORMATION
Paul A Owusu
Individual Cash Account
8W16PMYY

ACCOUNT HOLDER
Paul A Owusu
227 Minnesota Ave
Buffalo, NY 14215

Monthly Statement for June 1 - 30, 2025

Real Estate Home

June 1, 2025	Starting Balance	$2,821.19
June 30, 2025	Ending Balance	$5,006.73

I. Holdings as of June 30, 2025

BANK SWEEP PROGRAM BALANCES[1]

Bank Name	Description	Opening Balance	Ending Balance
Beverly	FDIC Insured Deposit. Not Covered by SIPC.	$0.00	$0.00
Crystal Lake	FDIC Insured Deposit. Not Covered by SIPC.	$0.00	$0.00
Hinsdale	FDIC Insured Deposit. Not Covered by SIPC.	$0.00	$5,006.73
Libertyville	FDIC Insured Deposit. Not Covered by SIPC.	$0.00	$0.00
Northbrook	FDIC Insured Deposit. Not Covered by SIPC.	$2,821.19	$0.00
Village Bank	FDIC Insured Deposit. Not Covered by SIPC.	$0.00	$0.00
Wheaton	FDIC Insured Deposit. Not Covered by SIPC.	$0.00	$0.00
Total		**$2,821.19**	**$5,006.73**

Total Holdings	**$5,006.73**

1. Balances held at participant banks are FDIC insured within applicable Program limits. The balances are not SIPC insured. Please reference Disclosures for further information.

II. Account Activity

Deposits/Credits to Wealthfront Brokerage

Date	Method	Status	Amount
6/6/2025	ACH	Received	$1,200.00
6/23/2025	ACH	Received	$1,200.00
Total			**$2,400.00**

Withdrawals/Debits from Wealthfront Brokerage

Date	Method	Status	Amount
6/30/2025	RTP/FedNow[2]	Disbursed	-$220.00
Total			**-$220.00**

Transfer between Wealthfront and Program Banks[3]

Date	Method	Amount
6/6/2025	Transfer to Program Banks	-$1,200.00
6/23/2025	Transfer to Program Banks	-$1,200.00
6/30/2025	Transfer from Program Banks	$220.00

Date	Method	Amount
Total		**-$2,180.00**

INTEREST[4]

Date	Interest Period	Amount
6/1/2025	May 2025	$5.54
Total		**$5.54**

2. Same day withdrawals and Instant Withdrawals may be processed through the Real-Time Payments (RTP) network or the FedNow service, enabling same day withdrawals. The specific processing method may vary.
3. Program Bank transactions are FDIC Insured.
4. Interest is paid on the first business day of each month for interest earned during the prior month. Please reference Disclosures for additional information.

Balance and Interest Rate Details

Date	Amount	APR	APY
5/1/2025	$421.19	3.92%	4.00%
5/2/2025	$421.19	3.92%	4.00%
5/3/2025	$421.19	3.92%	4.00%
5/4/2025	$421.19	3.92%	4.00%
5/5/2025	$421.19	3.92%	4.00%
5/6/2025	$421.19	3.92%	4.00%
5/7/2025	$421.19	3.92%	4.00%
5/8/2025	$421.19	3.92%	4.00%
5/9/2025	$1,621.19	3.92%	4.00%
5/10/2025	$1,621.19	3.92%	4.00%
5/11/2025	$1,621.19	3.92%	4.00%
5/12/2025	$1,621.19	3.92%	4.00%
5/13/2025	$1,621.19	3.92%	4.00%
5/14/2025	$1,621.19	3.92%	4.00%
5/15/2025	$1,621.19	3.92%	4.00%

Date	Amount	APR	APY
5/16/2025	$1,621.19	3.92%	4.00%
5/17/2025	$1,621.19	3.92%	4.00%
5/18/2025	$1,621.19	3.92%	4.00%
5/19/2025	$1,621.19	3.92%	4.00%
5/20/2025	$1,621.19	3.92%	4.00%
5/21/2025	$1,621.19	3.92%	4.00%
5/22/2025	$1,621.19	3.92%	4.00%
5/23/2025	$2,821.19	3.92%	4.00%
5/24/2025	$2,821.19	3.92%	4.00%
5/25/2025	$2,821.19	3.92%	4.00%
5/26/2025	$2,821.19	3.92%	4.00%
5/27/2025	$2,821.19	3.92%	4.00%
5/28/2025	$2,821.19	3.92%	4.00%
5/29/2025	$2,821.19	3.92%	4.00%
5/30/2025	$2,821.19	3.92%	4.00%
5/31/2025	$2,821.19	3.92%	4.00%

Miscellaneous Credits[5]

Date	Description	Amount
Total		**$0.00**

5. This Miscellaneous Credits section relates to cash credits applied to your account by Wealthfront for any reason, including pursuant to promotions and contests conducted by Wealthfront. Wealthfront reserves the right to amend the amount of any cash credit, including subtracting some or all of the credit from your account, if it deems there was an error in the application of the credit. Please note, such cash credits may constitute taxable income, and you are responsible for all applicable federal, state, and local taxes and all fees and expenses related to the acceptance of such credits. You should confer with your personal tax advisor regarding the tax consequences of your receipt of cash credits. If applicable, Wealthfront will issue to you the appropriate IRS Form 1099 (or other appropriate form) that includes the value of any cash credits.

Disclosures

Cash Account is offered by Wealthfront Brokerage LLC (“Wealthfront Brokerage”), a member of FINRA/SIPC. Neither Wealthfront Brokerage nor any of its affiliates are a bank, and Cash Account is not a checking or savings account. We convey funds to partner banks who accept and maintain deposits, provide the interest rate, and provide FDIC insurance. Investment management and advisory services are provided by Wealthfront Advisers LLC (“Wealthfront Advisers”), an SEC registered investment adviser.

The cash balance in the Cash Account is swept to one or more banks (the “program banks”) where it earns a variable rate of interest and is eligible for FDIC insurance. FDIC insurance is not provided until the funds arrive at the program banks. FDIC insurance coverage is limited to $250,000 per qualified customer account per banking institution. Wealthfront uses more than one program bank to ensure FDIC coverage of up to $8 million for your cash deposits. For more information on FDIC insurance coverage, please visit www.FDIC.gov. Customers are responsible for monitoring their total assets at each of the program banks to determine the extent of available FDIC insurance coverage in accordance with FDIC rules. The deposits at program banks are not covered by SIPC.

Your Cash Account has a variable interest rate that is subject to change at any time without notice. Interest is calculated daily based on the Annual Percentage Rate ("APR") at our program banks and compounds monthly. Interest is paid during the beginning of the month for the previous month's accrual. The Annual Percentage Yield (“APY”) for the Wealthfront Cash Account represents the weighted average of the APY on the aggregate deposit balances of all clients at the program banks. Deposit balances are not allocated equally among the participating program banks. This monthly account statement should not be used for tax reporting purposes. Following each calendar year end, you will receive a Form 1099 for annual tax reporting.

Funds invested after the cash sweep cutoff may be held as a free credit balance until the next sweep on the following business day and will not earn interest.

An investment in a Money Market Fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. There is no guarantee that the Money Market Fund will be able to maintain its value. At any time, you can choose to liquidate your money market fund shares and have the proceeds either returned to your securities account or remitted to you.

Your cash balance is the amount of funds you can withdraw. You have the right to receive any cash balance to which you are entitled, less any amounts you owe on any of your accounts (such as advisory fees or interest). Your cash balance is not segregated and may be used by Wealthfront Brokerage in its business, subject to the limitations of U.S. Securities Exchange Commission Rule 15c3-3. What this means is that although your cash balance is not segregated, a bank account for the exclusive benefit of Wealthfront Brokerage customers has a cash balance set aside to ensure that your funds are safe.

In case of errors or questions about your electronic transfers, telephone us at 844-995-8437 or email us at support@wealthfront.com 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.

(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 dispute and will correct any error promptly. You will receive an email from us within 10 business days letting you know if your dispute was granted, denied, or if we need more time to research. We may take up to 45 days to investigate your dispute (90 days if this is a new account). If we take more than 10 business days to do this, we may provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. In order to provide a provisional credit, we request that you fill out and return the Wealthfront Written Statement of Unauthorized Debit form, which will be provided at your request. This form serves as written confirmation of the dispute. While we do not need this form returned to begin the investigation, we do need it to provisionally credit your account, and we appreciate your willingness to send us this information.

We will tell you the results of our investigation within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Wealthfront Advisers, Wealthfront Brokerage and Wealthfront are wholly owned subsidiaries of Wealthfront Corporation.

Coinbase Global, Inc.
248 3rd St, #434, Oakland, CA 94607
+1 888 908-7930

Transaction History Report for Paul Owusu

Date Range	Filter	Account
From 2025-06-12 00:00:00 UTC	Type: all	pauladel97@gmail.com
To 2025-07-11 23:59:59 UTC	Asset: all	754f081e-d6d5-5726-b496-e47ede39968b

You can use this transaction report to inform your likely tax obligations. For US customers, Sells, Converts, Rewards Income, Learning Rewards, and Donations are taxable events. For final tax obligations, please consult your tax advisor.

Portfolio summary

Portfolio summary balances are as of 2025-07-11 23:59:59 UTC

Asset	Quantity as of 2025-07-11 23:59:59 UTC	Market Price as of 2025-07-11 23:53:00 UTC	Market Value as of 2025-07-11 23:53:00 UTC
ADA	2008.113862	0.7111 USD/ADA	1427.97 USD
ALGO	1028.592285	0.21865 USD/ALGO	224.9 USD
BTC	0.00029877	117570.555 USD/BTC	35.13 USD
DOGE	2.1085721	0.201255 USD/DOGE	0.42 USD
DOT	1	3.916 USD/DOT	3.92 USD
ETH	0.00140685	2959.955 USD/ETH	4.16 USD
HBAR	1564.32018135	0.193885 USD/HBAR	303.3 USD
ICP	1	5.3495 USD/ICP	5.35 USD
JASMY	2099.06167401	0.014525 USD/JASMY	30.49 USD
LINK	1	15.298 USD/LINK	15.3 USD
SHIB	1134706.51493128	0.00001331 USD/SHIB	15.1 USD
SOL	1	162.915 USD/SOL	162.92 USD
USD	6.94325365918905	1.00000000 USD/USD	6.94 USD
XLM	1495.2419336	0.359288 USD/XLM	537.22 USD
XRP	5155.581803	2.73435 USD/XRP	14097.17 USD

Total Market Value
16870.29 USD

[1] Inclusive of fees and/or spread. Actual amounts debited and credited to accounts may be rounded to the nearest cent, or smallest equivalent unit of currency. For some transactions, this value represents the best approximation of its fiat equivalent at the time of transaction.

Timestamp	Transaction Type	Asset	Quantity Transacted	Price Currency	Price at Transaction	Subtotal	Total [1]	Notes

No transactions were found for this time period

Fidelity INVESTMENTS

NATIONAL FINANCIAL SERVICES LLC
Agent for Fidelity Management Trust Company
P.O. Box 28019
Albuquerque, NM 87125-8019

2024 Form 5498 IRA Contribution Information		
Account No.	Participant TIN	Page
239-509815	***-**-4427	1 of 2

TRUSTEE'S or ISSUER'S TIN: 04-3523567

eDelivered

PAUL ADEL OWUSU
23 CUSTER ST # 1
BUFFALO NY 14214-1169

Customer Service: 800-544-6666
Visit Us Online: **Fidelity.com**

Form 5498	2024 IRA Contribution Information This information is being furnished to the Internal Revenue Service.	OMB No.1545-0747

Account Number 239-509815

5.Fair market value of account	$4,255.26
7.IRA Type	ROTH IRA
10.Roth IRA contributions	$2,491.25
11.Required Minimum Distribution for 2025	☐

For a list of account positions see your Year-End Investment Report on Fidelity.com

† According to the IRS, Roth IRA assets should not be included when calculating Required Minimum Distributions during your (a.k.a. the original depositor's) lifetime.

To view or update your beneficiary information, go to Fidelity.com/beneficiary.

Continued on next page

2024 Form 5498 IRA Contribution Information		
Account No.	Participant TIN	Page
239-509815	***-**-4427	2 of 2

TRUSTEE'S or ISSUER'S TIN: 04-3523567

NATIONAL FINANCIAL SERVICES LLC
Agent for Fidelity Management Trust Company
P.O. Box 28019
Albuquerque, NM 87125-8019

eDelivered

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23 CUSTER ST # 1
BUFFALO NY 14214-1169

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2024 Form 5498 IRA Contribution Information		
Account No.	Participant TIN	Page
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† *According to the IRS, Roth IRA assets should not be included when calculating Required Minimum Distributions during your (a.k.a. the original depositor's) lifetime.*

To view or update your beneficiary information, go to Fidelity.com/beneficiary.

Continued on next page

TRUSTEE'S or ISSUER'S TIN: 04-3523567

NATIONAL FINANCIAL SERVICES LLC
Agent for Fidelity Management Trust Company
P.O. Box 28019
Albuquerque, NM 87125-8019

eDelivered

PAUL ADEL OWUSU
23 CUSTER ST # 1
BUFFALO NY 14214-1169

Customer Service: 800-544-6666
Visit Us Online: **Fidelity.com**

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To Whom It May Concern,

I am writing this letter to confirm that my nephew, Paul Owusu, is currently residing with me at my residence located at 239 Husson Avenue, Bronx, NY 10473, Apt B.

Paul has been living with me and my family and has been contributing toward our household expenses, including monthly rent, utilities, and groceries. His support is consistent and has been helpful in managing our shared living costs.

Should you require any further information, please feel free to contact me at (347) 751-9488.

Sincerely,

Isaac Donkor
Relationship to Paul: Uncle

(347) 751-9488

ENTECH

Letter of Employment Verification

July 14, 2025

To whom it may concern,

This letter is to verify that Paul Owusu has been employed with EnTech Engineering, PC, since January 27, 2025. They are a Full-Time employee working 40 hours per week for our company. Mr. Owusu's title is that of a VDC Engineer 2, and their current salary is $93,600 per year plus additional company sponsored benefits.

Should additional information be required regarding the employment status of Mr. Owusu, please feel free to contact me at (646) 722-0000 Ext. 145.

Very truly yours,

D. Basdeo

HR Generalist
dbasdeo@entech.nyc
O: (646) 722-0000 x 145

ENTECH

January 10, 2025

Mr. Paul Owusu
239 Husson Ave
Bronx, NY 10473
(347) 446-5744

Dear Paul,

We are pleased to offer you the full-time “**VDC Engineer II” position** with an expected start date of January 27th, 2025, reporting to Pierce Reynoldson, Vice President of Technology & Innovation. Your hourly rate is $45.00 paid bi-weekly.

COMPANY SPONSORED EMPLOYEE BENEFITS

Medical Insurance: Upon request. 65% Paid by EnTech. 35% Paid by employee.
Dental and Vision: Upon request. Fully paid by EnTech
401(k) Plan: Upon request, 3 month waiting period, company match up to 4%
Life Insurance and Short- and Long- Term Disability: Fully paid by EnTech
Vacation and Sick Leave: 3 Weeks (15 working days)/year
Paid Holidays: 10 days/year

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents Day
- Floating Holiday (after 1 year)
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day

Paul, we are very excited for you to join EnTech’s enthusiastic and growing team and look forward to a mutually productive working relationship. This offer is based on your anticipated professional performance and will be null otherwise. This offer is “at will” and it can be cancelled by either side at any time. Please review the “EnTech Employee Handbook”, which will be emailed to you, to learn about employment at EnTech. By accepting EnTech's offer of employment, you are compelled to avoid actions that would create a “conflict of interest” situation. If you agree with this offer, please sign below where indicated to confirm your acceptance and return it to us by January 13, 2025. Please call us if you have any questions.

Sincerely,

Susan Bayat
President

Paul Owusu
Acceptance:
Signature: ____________ Date: 01/10/2025