APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION			
LAST NAME Jang	**FIRST NAME** Yoon Seol	**MIDDLE NAME** No Legal Middle Name	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 7/7/1999	**PHONE - TYPE** (510) 426 - 2740 - Mobile	
EMAIL y.seol0799@gmail.com	**ARE YOU A SERVICE MEMBER?** NO		

CURRENT ADDRESS			
STREET ADDRESS 150 W Sam Houston Pkwy N APT 2521	**CITY** Houston	**STATE** TX	**ZIP** 77024
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $1,700.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION

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

PETS			
1. TYPE cat	**BREED** American Shorthair	**NAME** Mellow	
SEX female	**AGE** 2	**WEIGHT** 11	**COLOR** White

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

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

Initials: Y. J. 22E5264E

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Yoon Seol Jang*

Signed by Yoon Seol Jang
Wed Jul 23 2025 10:13:03 PM EDT
Key: 22E5264E; IP Address: 23.38.164.81

Yoon Seol Jang *(Applicant)* *Date*

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

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Yoon Seol Jang	XXXXXXXXXXXX1008	16032458	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: Y.J. 22E5264E

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 Yoon Seol Jang

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

Score for Yoon Seol Jang: 901

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

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

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)	$0.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $4,575.06)
Total number of accounts	7
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$3,680.00 ($0.00 past due)
Outstanding revolving debt	$3,680.00 (10% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$198.45
Rental History records found	2

Identity	From Application	From Equifax
Name:	Yoon Seol Jang	YOON S. JANG YOON SEOL JANG YOON-SEOL JANG
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1999	7/**/1999

Addresses	From Application	From Equifax
	150 W Sam Houston Pkwy N APT 2521 Houston, TX 77024 - US	150 W SAM HOUSTON PKWY N 2521 HOUSTON, TX 77024 (Applicant) Reported 7/2025 6399 CHRISTIE AVE. 252 EMERYVILLE, CA 94608 (Applicant) Reported 7/2025 2828 BAMMEL LN. 509 HOUSTON, TX 77098 (Applicant) Reported 6/2025

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

Employment Verifications

From RealPage

Requested For Yoon Seol Jang Requested Date 7/24/2025	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records			
Requested For Yoon Seol Jang	**Period Searched** 7/24/2018 - 7/24/2025	**Requested** 7/24/2025	**Returned** 7/24/2025
Results *No Records Found*			

National Sex Offender Registry History		
Requested For Yoon Seol Jang	**Date Requested** 7/24/2025	**Date Returned** 7/24/2025
Results *No Records Found*		

Restricted Person Search		
Requested For Yoon Seol Jang	**Requested** 7/24/2025	**Returned** 7/24/2025
Results *No Records Found*		

Rental History Records

From Equifax

There are no rental history records on file with Equifax

From RealPage

Landlord	On-Time Payments	Late Payments	Late Fees	Rent	Current Balance
ASCENSION ON THE BAYOU (Applicant)	6	0	$0.00	$1,511.00	$0.00
	Tenant YOON SEOL JANG				
	NSF Checks			**Proper Notice**	
	Lease Dates 2/21/2025–		**Deposit Returned** NA	**Re-rent** NA	**Landlord Phone #** (832) 558-2505

Landlord	On-Time Payments	Late Payments	Late Fees	Rent	Current Balance
THE CABOCHON AT RIVER OAKS APARTMENTS (Applicant)	14	1	$136.16	$1,363.00	$198.45
	Tenant YOON SEOL JANG				
	NSF Checks			**Proper Notice** Yes	
	Lease Dates 1/6/2024–3/5/2025		**Deposit Returned** No	**Re-rent** NA	**Landlord Phone #** (713) 526-4755

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	901	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)	757	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high
	Description	
	This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	4/2025	6/2025					$2,341.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,341.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0
7/25		5/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	11/2023	5/2025					$1,243.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$544.00	$5,920.00	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
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	7/2024	6/2025					$94.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$35.00	$94.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	5/2024	6/2025					$2.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$2.00	$4,417.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	1/2024	1/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	1/2023	10/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,042.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	1/2023	2/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,042.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Previous Credit Inquiries

From Equifax

1/2024	JOHN EAGLE HONDA OF (Applicant)
1/2024	CAP ONE VIA DEALER (Applicant)
1/2024	LITHIA MOTORS/DRIVEW (Applicant)
1/2024	ALLY FINANCIAL (Applicant)

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:

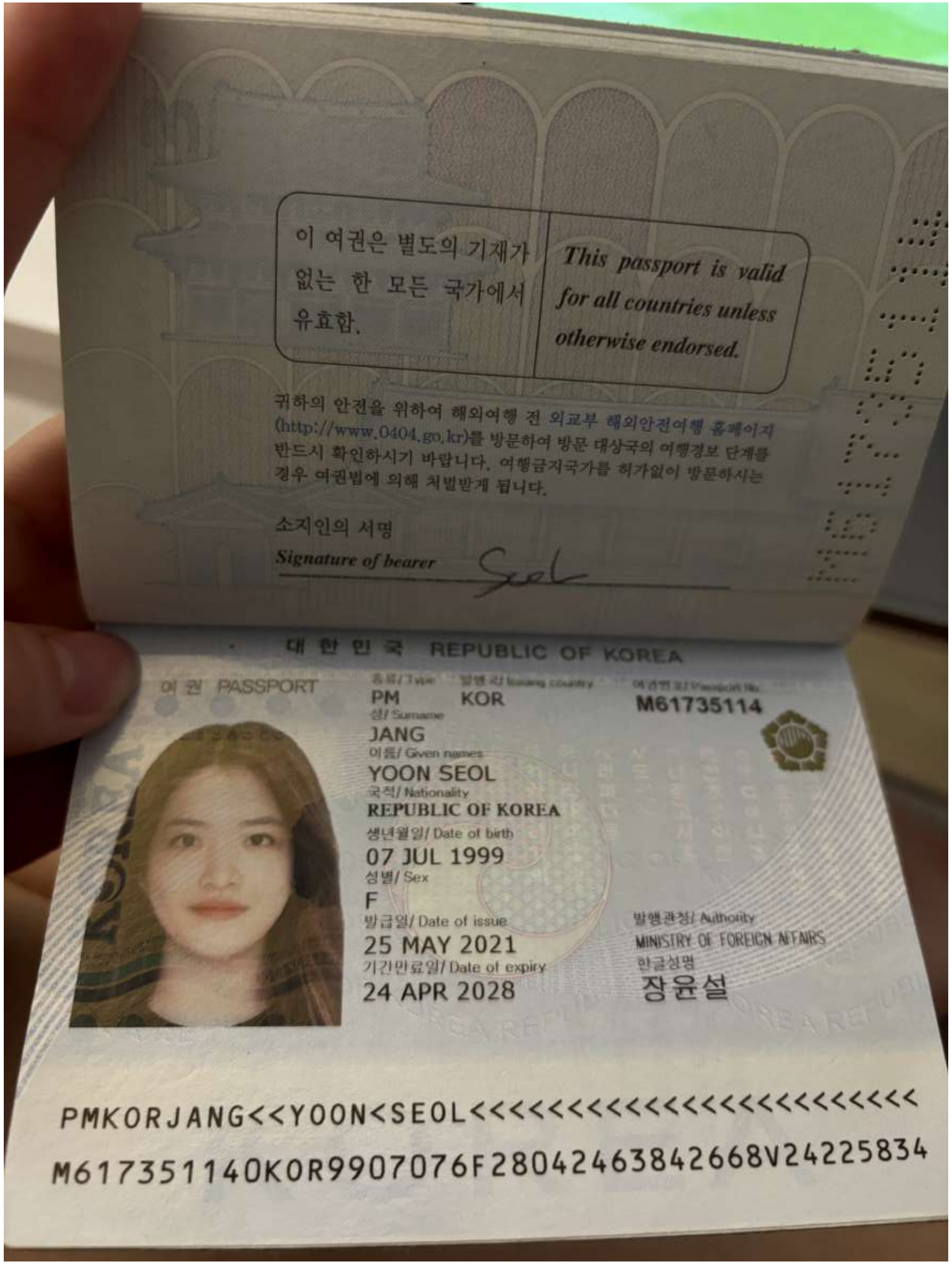
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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



이 여권은 별도의 기재가 없는 한 모든 국가에서 유효함.

This passport is valid for all countries unless otherwise endorsed.

귀하의 안전을 위하여 해외여행 전 외교부 해외안전여행 홈페이지(http://www.0404.go.kr)를 방문하여 방문 대상국의 여행경보 단계를 반드시 확인하시기 바랍니다. 여행금지국가를 허가없이 방문하시는 경우 여권법에 의해 처벌받게 됩니다.

소지인의 서명
Signature of bearer Seol

대 한 민 국 REPUBLIC OF KOREA

여 권 PASSPORT

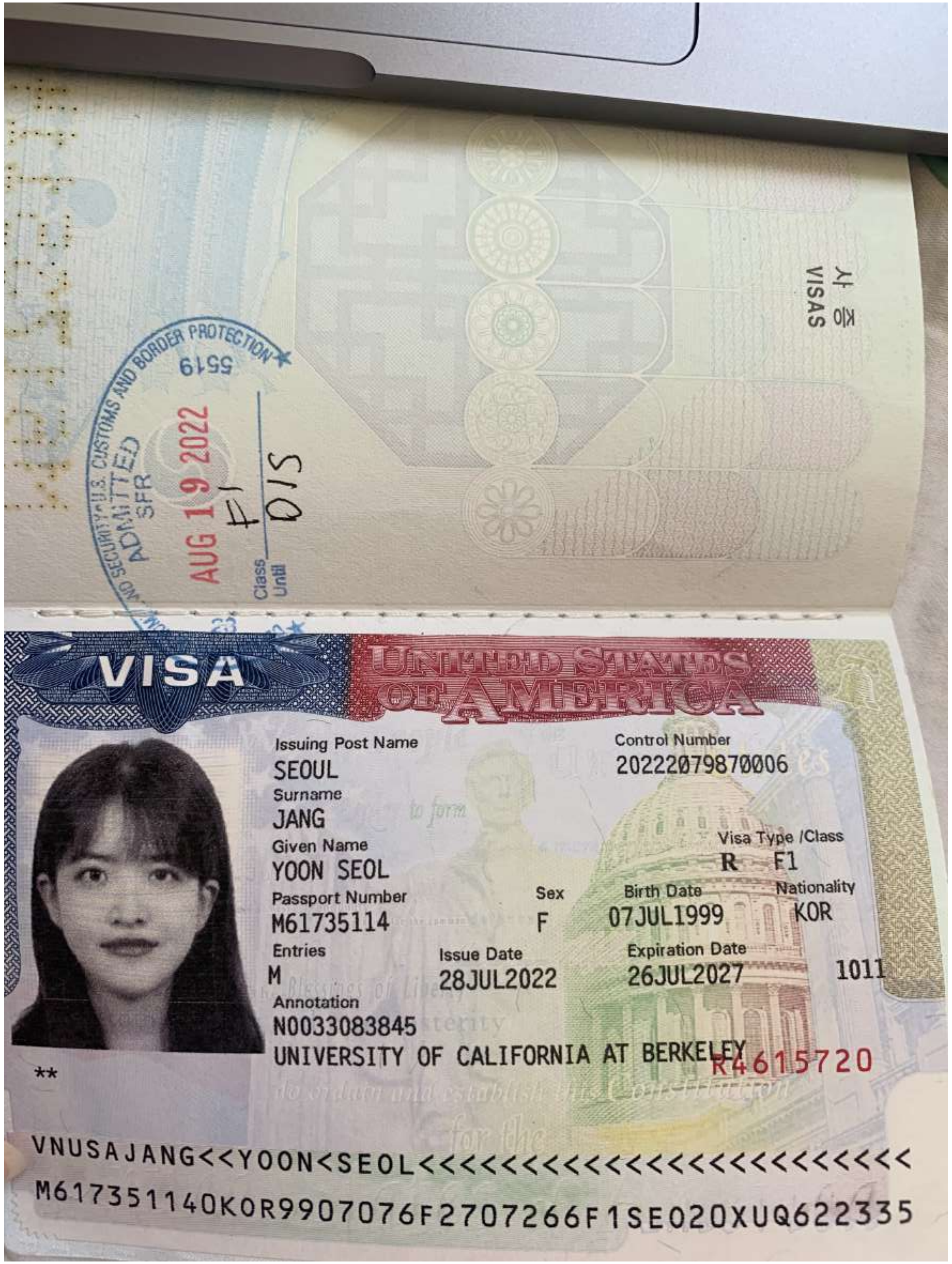
종류/Type
PM
발행국/Issuing country
KOR
여권번호/Passport No.
M61735114

성/Surname
JANG
이름/Given names
YOON SEOL
국적/Nationality
REPUBLIC OF KOREA
생년월일/Date of birth
07 JUL 1999
성별/Sex
F
발급일/Date of issue
25 MAY 2021
기간만료일/Date of expiry
24 APR 2028

발행관청/Authority
MINISTRY OF FOREIGN AFFAIRS
한글성명
장윤설

PMKORJANG<<YOON<SEOL<<<<<<<<<<<<<<<<<<<<<<<<<<

M617351140KOR9907076F2804246384266 8V24225834



VISAS 사증

U.S. CUSTOMS AND BORDER PROTECTION
5519
ADMITTED
SFR
AUG 19 2022
Class F1
Until D/S

VISA

UNITED STATES OF AMERICA

Issuing Post Name
SEOUL

Control Number
20222079870006

Surname
JANG

Given Name
YOON SEOL

Visa Type /Class
R F1

Passport Number
M61735114

Sex
F

Birth Date
07JUL1999

Nationality
KOR

Entries
M

Issue Date
28JUL2022

Expiration Date
26JUL2027

1011

Annotation
N0033083845
UNIVERSITY OF CALIFORNIA AT BERKELEY

R4615720

**

VNUSAJANG<<YOON<SEOL<<<<<<<<<<<<<<<<<<<<<<<<<<

M617351140KOR9907076F2707266F1SEO20XUQ622335

Department of Homeland Security
U.S. Immigration and Customs Enforcement

I-20, Certificate of Eligibility for Nonimmigrant Student Status
OMB NO. 1653-0038

SEVIS ID: N0033083845

SURNAME/PRIMARY NAME
Jang

GIVEN NAME
Yoon Seol

PREFERRED NAME
Yoon Seol Jang

PASSPORT NAME

COUNTRY OF BIRTH
REPUBLIC OF KOREA (SOUTH KOREA)

COUNTRY OF CITIZENSHIP
REPUBLIC OF KOREA (SOUTH KOREA)

CITY OF BIRTH
Seoul

DATE OF BIRTH
07 JULY 1999

FORM ISSUE REASON
Transfer Pending - University of California at Berkeley

ADMISSION NUMBER

Class of Admission

F-1

ACADEMIC AND LANGUAGE

SCHOOL INFORMATION

SCHOOL NAME
New York University
New York University

SCHOOL ADDRESS
383 LAFAYETTE ST, NEW YORK, NY 10003

SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL
Colleen Chapman
International Student Advisor

SCHOOL CODE AND APPROVAL DATE
NYC214F00169000
15 JANUARY 2003

PROGRAM OF STUDY

EDUCATION LEVEL
MASTER'S

MAJOR 1
Data Science, General 30.7001

MAJOR 2
None 00.0000

PROGRAM ENGLISH PROFICIENCY
Required

ENGLISH PROFICIENCY NOTES
Student is proficient

EARLIEST ADMISSION DATE

START OF CLASSES
02 SEPTEMBER 2025

PROGRAM START/END DATE
02 SEPTEMBER 2025 - 25 MAY 2027

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 9 MONTHS			**STUDENT'S FUNDING FOR:** 9 MONTHS		
Tuition and Fees	$	42,726	Personal Funds	$	77,758
Living Expenses	$	30,388	Funds From This School	$	
Expenses of Dependents (0)	$		Funds From Another Source	$	
Health Insurance	$	4,644	On-Campus Employment	$	
TOTAL	$	77,758	TOTAL	$	77,758

REMARKS

SCHOOL ATTESTATION

I certify under penalty of perjury that all information provided above was entered before I signed this form and is true and correct. I executed this form in the United States after review and evaluation in the United States by me or other officials of the school of the student's application, transcripts, or other records of courses taken and proof of financial responsibility, which were received at the school prior to the execution of this form. The school has determined that the above named student's qualifications meet all standards for admission to the school and the student will be required to pursue a full program of study as defined by 8 CFR 214.2(f)(6). I am a designated school official of the above named school and am authorized to issue this form.

X Colleen E Chapman

SIGNATURE OF: Colleen Chapman, International Student Advisor

DATE ISSUED
30 June 2025

PLACE ISSUED
NEW YORK,NY

STUDENT ATTESTATION

I have read and agreed to comply with the terms and conditions of my admission and those of any extension of stay. I certify that all information provided on this form refers specifically to me and is true and correct to the best of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full program of study at the school named above. I also authorize the named school to release any information from my records needed by DHS pursuant to 8 CFR 214.3(g) to determine my nonimmigrant status. **Parent or guardian, and student, must sign if student is under 18.**

X

SIGNATURE OF: Yoon Seol Jang

DATE

X

NAME OF PARENT OR GUARDIAN | **SIGNATURE** | **ADDRESS (city/state or province/country)** | **DATE**

SEVIS ID: N0033083845 (F-1) **NAME:** Yoon Seol Jang

EMPLOYMENT AUTHORIZATIONS

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE	CURRENT SESSION END DATE

TRAVEL ENDORSEMENT

This page, when properly endorsed, may be used for re-entry of the student to attend the same school after a temporary absence from the United States. Each endorsement is valid for one year.

Designated School Official	TITLE	SIGNATURE	DATE ISSUED	PLACE ISSUED
		X		
		X		
		X		
		X		

INSTRUCTIONS TO STUDENTS

STUDENT ATTESTATION. You should read everything on this page carefully. Be sure that you understand the terms and conditions concerning your admission and stay in the United States as a nonimmigrant student before signing the student attestation on page 1 of the Form I-20 A-B. The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

FORM I-20. The Form I-20 (this form) is the primary document to show that you have been admitted to school in the United States and that you are authorized to apply for admission to the United States in F-1 class of admission. You must have your Form I-20 with you at all times. If you lose your Form I-20, you must request a new one from your designated school official (DSO) at the school named on your Form I-20.

VISA APPLICATION. You must give this Form I-20 to the U.S. consular officer at the time you apply for a visa (unless you are exempt from visa requirements). If you have a Form I-20 from more than one school, be sure to present the Form I-20 for the school you plan to attend. Your visa will include the name of that school, and you must attend that school upon entering the United States. You must also provide evidence of support for tuition and fees and living expenses while you are in the United States.

ADMISSION. When you enter the United States, you must present the following documents to the officer at the port of entry: 1) a Form I-20; 2) a valid F-1 visa(unless you are exempt from visa requirements); 3) a valid passport; and 4) evidence of support for tuition and fees and living expenses while you are in the United States. The agent should return all documents to you before you leave the inspection area.

REPORT TO SCHOOL NAMED ON YOUR FORM I-20 AND VISA. Upon your first entry to the United States, you must report to the DSO at the school named on your Form I-20 and your F-1 visa (unless you are exempt from visa requirements). If you decide to attend another school before you enter the United States, you must present a Form I-20 from the new school to a U.S. consular officer for a new F-1 visa that names the new school. Failure to enroll in the school, by the program start date on your Form I-20 may result in the loss of your student status and subject you to deportation.

EMPLOYMENT. Unlawful employment in the United States is a reason for terminating your F-1 status and deporting you from the United States. You may be employed on campus at your school. You may be employed off-campus in curricular practical training (CPT) if you have written permission from your DSO. You may apply to U.S. Citizenship and Immigration Services (USCIS) for off-campus employment authorization in three circumstances: 1) employment with an international organization; 2) severe and unexpected economic hardship; and 3) optional practical training (OPT) related to your degree. You must have written authorization from USCIS before you begin work. Contact your DSO for details. Your spouse or child (F-2 classification) may not work in the United States

PERIOD OF STAY. You may remain in the United States while taking a full course of study or during authorized employment after your program. F-1 status ends and you are required to leave the United States on the earliest of the following dates: 1) the program end date on your Form I-20 plus 60 days; 2) the end date of your OPT plus 60 days; or 3) the termination of your program for any other reason. Contact your DSO for details.

EXTENSION OF PROGRAM. If you cannot complete the education program by the program end date on page 1 of your Form I-20, you should contact your DSO at least 15 days before the program end date to request an extension.

SCHOOL TRANSFER. To transfer schools, first notify the DSO at the school you are attending of your plan to transfer, then obtain a Form I-20 from the DSO at the school you plan to attend. Return the Form I-20 for the new school to the DSO at that school within 15 days after beginning attendance at the new school. The DSO will then report the transfer to the Department of Homeland Security (DHS). You must enroll in the new school at the next session start date. The DSO at the new school must update your registration in SEVIS.

NOTICE OF ADDRESS. When you arrive in the United States, you must report your U.S. address to your DSO. If you move, you must notify your DSO of your new address within 10 days of the change of address. The DSO will update SEVIS with your new address.

REENTRY. F-1 students may leave the United States and return within a period of five months.To return, you must have: 1) a valid passport; 2) a valid F-1 student visa (unless you are exempt from visa requirements); and 3) your Form I-20, page 2, properly endorsed for reentry by your DSO. If you have been out of the United States for more than five months, contact your DSO

AUTHORIZATION TO RELEASE INFORMATION BY SCHOOL. DHS requires your school to provide DHS with your name, country of birth, current address, immigration status, and certain other information on a regular basis or upon request. Your signature on the Form I-20 authorizes the named school to release such information from your records.

PENALTY. To maintain your nonimmigrant student status, you must: 1) remain a full-time student at your authorized school; 2) engage only in authorized employment; and 3) keep your passport valid. Failure to comply with these regulations will result in the loss of your student status and subject you to deportation.

INSTRUCTIONS TO SCHOOLS

Failure to comply with 8 CFR 214.3(k) and 8 CFR 214.4 when issuing Forms I-20 will subject you and your school to criminal prosecution. If you issue this form improperly, provide false information, or fail to submit required reports, DHS may withdraw its certification of your school for attendance by nonimmigrant students.

ISSUANCE OF FORM I-20. DSOs may issue a Form I-20 for any nonimmigrant your school has accepted for a full course of study if that person: 1) plans to apply to enter the United States in F-1 status; 2) is in the United States as an F-1 nonimmigrant and plans to transfer to your school; or 3) is in the United States and will apply to change nonimmigrant status to F-1. DSOs may also issue the Form I-20 to the spouse or child (under the age of 21) of an F-1 student to use to enter or remain in the United States as an F-2 dependent. DSOs must sign where indicated at the bottom of page 1 of the Form I-20 to attest that the form is completed and issued in accordance with regulations.

ENDORSEMENT OF PAGE 2 FOR REENTRY. If there have been no substantive changes in information, DSOs may endorse page 2 of the Form I-20 for the student and/or the F-2 dependents to reenter the United States. If there have been substantive changes, the DSO should issue and sign a new Form I-20 that includes those changes.

RECORDKEEPING. DHS may request information concerning the student's immigration status for various reasons. DSOs should retain all evidence of academic ability and financial resources on which admission was based, until SEVIS shows the student's record completed or terminated.

AUTHORITY FOR COLLECTING INFORMATION. Authority for collecting the information on this and related student forms is contained in 8 U.S.C. 1101 and 1184. The Department of State and DHS use this information to determine eligibility for the benefits requested.The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

REPORTING BURDEN. U.S. Immigration and Customs Enforcement collects this information as part of its agency mission under the Department of Homeland Security. The estimated average time to review the instructions, search existing data sources, gather and maintain the needed data, and complete and review the collection of information is 30 minutes (.50 hours) per response. An agency may not conduct or sponsor, and a person is not required to respond to an information collection unless a form displays a currently valid OMB Control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Office of the Chief Information Officer/Forms Management Branch, U.S. Immigration and Customs Enforcement. 801 I Street NW Stop 5800, Washington, DC 20536-5800. Do not send the form to this address.

NEW YORK UNIVERSITY

NYU | Center for Data Science

Dear Yoon Seol Jang:

On behalf of the Center for Data Science at New York University, I am very pleased to tell you that you have been admitted to the M.S. program in Data Science-Industry Concentration starting in the Fall 2025 semester. We congratulate you on this achievement.

We very much hope that you will accept this offer of admission. As you consider your decision, you will find the following information important to know:

Admitted Student Resource Page: https://gsas.nyu.edu/admissions/afrp1.html

Date by which you must notify the Graduate School of your decision: **30 days from the date of this letter.**

University ID (UID): **N11177942**

NetID: **yj3496**

To notify us of your decision, please follow the instructions on the Admitted Student Resource Page. To officially accept the offer of admission, we require a $250 enrollment deposit (U.S.). The enrollment deposit is non-refundable and must be paid by credit card. It will be applied as a credit against your first term's tuition. If you choose not to accept the offer, we also ask that you notify us.

Please be advised that enrollment in the Graduate School requires conferral of the baccalaureate degree or equivalent. Your enrollment is conditional on your having provided official transcript(s) showing conferral of all degree(s) and all graduate-level work (if applicable). Each document must be an original, official document with the registrar's stamp or signature. Scanned, photocopied or uploaded documents submitted as part of your application for admission do not fulfill this requirement. Certified English translations must accompany all documents written in languages other than English. Translations must be literal and complete versions of the original records. Official documents are required, as follows:

One final transcript from each institution at which a degree was conferred (undergraduate or graduate). Recent graduates should confirm that the document shows the degree and graduation date.

One transcript from each institution in which you enrolled in graduate-level courses (if applicable), even if a degree was not conferred.

To avoid jeopardizing your enrollment at GSAS, you must submit your official documents to Graduate Enrollment Services prior to your first term of registration. Please visit Academic Transcript Information for New Students Enrolling in GSAS for full details.

Please pay particular attention to the guidance provided in our New Student Checklist which is available through your Admitted Student Resource Page. There you will find information about student health insurance, immunization requirements, registration and other important matters. If you have any questions about studying in the Graduate School, please contact the Center for Data Science (Tina Lam, Assistant Director of Graduate Programs, at tina.lam@nyu.edu), staff in Graduate Enrollment Services, or visit the GSAS homepage at http://gsas.nyu.edu.

Again, congratulations on your many accomplishments. All of us here in the Graduate School look forward to meeting you and wish you success with your graduate studies.

Sincerely,

Carlos Fernandez-Granda
Interim Director
Center for Data Science

wealthfront

ACCOUNT INFORMATION
Yoon Seol Jang
Individual Cash Account
8W11RGX0

ACCOUNT HOLDER
Yoon Seol Jang
150 W Sam Houston Pkwy N
APT 2521
Houston, TX 77024-4733

Monthly Statement for June 1 - 30, 2025

Individual Cash Account

June 1, 2025	Starting Balance	$0.00
June 30, 2025	Ending Balance	$142,200.00

I. Holdings as of June 30, 2025

BANK SWEEP PROGRAM BALANCES[1]

Bank Name	Description	Opening Balance	Ending Balance
TD Bank	FDIC Insured Deposit. Not Covered by SIPC.	$0.00	$142,200.00
Wells Fargo NA	FDIC Insured Deposit. Not Covered by SIPC.	$0.00	$0.00
Total		**$0.00**	**$142,200.00**

Total Holdings	**$142,200.00**

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
6/24/2025	ACH	Received	$140,000.00
6/27/2025	ACH	Received	$2,200.00
Total			**$142,200.00**

Withdrawals/Debits from Wealthfront Brokerage

Date	Method	Status	Amount
Total			**$0.00**

Transfer between Wealthfront and Program Banks[2]

Date	Method	Amount
6/24/2025	Transfer to Program Banks	-$140,000.00
6/27/2025	Transfer to Program Banks	-$2,200.00
Total		**-$142,200.00**

INTEREST[3]

Date	Interest Period	Amount
Total		**$0.00**

2. Program Bank transactions are FDIC Insured.
3. 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	$0.00	3.92%	4.00%
5/2/2025	$0.00	3.92%	4.00%
5/3/2025	$0.00	3.92%	4.00%
5/4/2025	$0.00	3.92%	4.00%
5/5/2025	$0.00	3.92%	4.00%
5/6/2025	$0.00	3.92%	4.00%
5/7/2025	$0.00	3.92%	4.00%
5/8/2025	$0.00	3.92%	4.00%
5/9/2025	$0.00	3.92%	4.00%
5/10/2025	$0.00	3.92%	4.00%
5/11/2025	$0.00	3.92%	4.00%
5/12/2025	$0.00	3.92%	4.00%
5/13/2025	$0.00	3.92%	4.00%
5/14/2025	$0.00	3.92%	4.00%
5/15/2025	$0.00	3.92%	4.00%

Date	Amount	APR	APY
5/16/2025	$0.00	3.92%	4.00%
5/17/2025	$0.00	3.92%	4.00%
5/18/2025	$0.00	3.92%	4.00%
5/19/2025	$0.00	3.92%	4.00%
5/20/2025	$0.00	3.92%	4.00%
5/21/2025	$0.00	3.92%	4.00%
5/22/2025	$0.00	3.92%	4.00%
5/23/2025	$0.00	3.92%	4.00%
5/24/2025	$0.00	3.92%	4.00%
5/25/2025	$0.00	3.92%	4.00%
5/26/2025	$0.00	3.92%	4.00%
5/27/2025	$0.00	3.92%	4.00%
5/28/2025	$0.00	3.92%	4.00%
5/29/2025	$0.00	3.92%	4.00%
5/30/2025	$0.00	3.92%	4.00%
5/31/2025	$0.00	3.92%	4.00%

Miscellaneous Credits[4]

Date	Description	Amount
Total		**$0.00**

4. 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.

CHASE

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

May 24, 2025 through June 25, 2025
Account Number: **000000888966535**

CUSTOMER SERVICE INFORMATION

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

00615950 DRE 703 219 17725 NNNNNNNNNNN 1 000000000 17 0000
YOON SEOL JANG
150 W SAM HOUSTON PKWY N APT 2521
HOUSTON TX 77024-4769

06159500201000000022

Important update about your Chase Total Checking® Monthly Service Fee

Beginning August 24, 2025, the Monthly Service Fee for Chase Total Checking will change to **$15**, however you can continue to pay a **$0** Monthly Service Fee when you meet one of the ways listed below to have it waived.

How to have your Monthly Service Fee waived:
$0 Monthly Service Fee when you have **any ONE** of the following during each monthly statement period:

- Electronic deposits[1] made into this account totaling $500 or more
- **OR**, a balance at the beginning of each day of $1,500 or more in this account
- **OR**, an average beginning day balance of $5,000 or more in any combination of this account and linked qualifying deposits[2]/investments[3].

Maximize the benefits of your Chase Total Checking account, which include:

- **Convenience** – Enjoy access to more than 15,000 fee-free Chase ATMs and the ability to meet with a banker at nearly 5,000 branches, with the only bank to have branches in all lower 48 states. Also, bank virtually anytime, anywhere with the Chase Mobile® app[4] and use Zelle®[5] as a fast and easy way to send and receive money with people you know and trust who have an eligible account at a participating U.S. bank.
- **Security** – Receive identity monitoring and check your credit score for free with Credit Journey®. With Zero Liability Protection get reimbursed for unauthorized debit card transactions when reported promptly[6].
- **Money saving benefits** – Earn cash back with Chase Offers when you activate deals on great brands and pay with your Chase debit card.

If you have questions, you can schedule a meeting with a banker at **chase.com/meeting** or call us at the number on this statement. You can also find information in the Additional Banking Services and Fees disclosure at chase.com/disclosures.

[1] Such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa ® or Mastercard® network.

[2] Qualifying personal deposits include Chase First Checking ℠, accounts, personal Chase savings accounts (excluding Chase Premier Savings℠, and Chase Private Client Savings ℠), CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts.

[3] Qualifying personal investments include balances in investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies. For most products, we use daily balances to calculate the average beginning day balance for such investment and annuity products. Some third-party providers report balances on a weekly, not daily, basis and we will use the most current balance reported. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify. Investment products and related services are only available in English.

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

[5] **Zelle:** Enrollment in Zelle® at a participating financial institution using an eligible U.S. checking or savings account is required to use the service. Chase customers may not enroll using savings accounts; an eligible Chase consumer or business checking account is required and may have its own account fees. Consult your account agreement. Funds are typically made available in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle® (go to enroll.zellepay.com to view participating banks). Select transactions could take up to 3 business days. Enroll on the Chase Mobile ® app or Chase Online℠. Limitations may apply. Message and data rates may apply.

CHASE

May 24, 2025 through June 25, 2025
Account Number: **000000888966535**

Zelle® is intended for payments to recipients you know and trust and is not intended for the purchase of goods from retailers, online marketplaces or through social media posts. Neither Zelle® nor Chase provide protection if you make a purchase of goods using Zelle® and then do not receive them or receive them damaged or not as described or expected. In case of errors or questions about your electronic funds transfers, including information on reimbursement for fraudulent Zelle® payments, see your account agreement. Neither Chase nor Zelle® offers reimbursement for authorized payments you make using Zelle®, except for a limited reimbursement program that applies for certain imposter scams where you sent money with Zelle®. This reimbursement program is not required by law and may be modified or discontinued at any time.

[6] **Zero Liability:** Chase will reimburse unauthorized debit card transactions when reported promptly. Certain limitations apply. See Deposit Account Agreement for details.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$798.13**
Deposits and Additions	159,736.26
Electronic Withdrawals	-156,243.06
Fees	-15.00
Ending Balance	**$4,276.33**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$798.13**
05/27	05/27 Payment To Chase Card Ending IN 7068	-83.65	714.48
05/27	American Express ACH Pmt M9228 Web ID: 2005032111	-260.66	453.82
05/30	Irs Treas 310 Tax Ref PPD ID: 9111036170	**4,691.00**	5,144.82
05/30	Lng Americas Inc Direct Dep PPD ID: 9111111103	**2,213.67**	7,358.49
05/30	Lng Americas Inc EDI Paymnt 0080002009 CCD ID: 1464370991	**87.42**	7,445.91
05/30	05/30 Payment To Chase Card Ending IN 3770	-941.15	6,504.76
06/02	Book Transfer Credit B/O: Keb Hana Bank CO., Ltd. Seoul Korea Republic of 100-7-93 Kr Org:/063308552 Yoonseol Jang Trn: 8582686153Fs	**150,000.00**	156,504.76
06/02	Ascension On The Web Pmts 2J92Xd Web ID: 1752788861	-1,556.50	154,948.26
06/02	06/02 Payment To Chase Card Ending IN 4551	-114.99	154,833.27
06/02	06/02 Payment To Chase Card Ending IN 7068	-16.23	154,817.04
06/02	American Express ACH Pmt M5302 Web ID: 2005032111	-931.03	153,886.01
06/02	International Incoming Wire Fee	-15.00	153,871.01
06/03	06/03 Payment To Chase Card Ending IN 4551	-8.70	153,862.31
06/05	Zelle Payment From Bruce Kim Baclfy4Ctgyl	**110.00**	153,972.31
06/05	Zelle Payment From Ji Hyung Baik Bacof0Zfn99C	**110.00**	154,082.31
06/06	Zelle Payment To Jungwoo Hong Jpm99BB52Gik	-722.10	153,360.21
06/09	Zelle Payment From Bruce Kim Bacnk53T6Ahh	**18.00**	153,378.21
06/09	Ascension On The Web Pmts 8B79Zd Web ID: 1752788861	-27.48	153,350.73
06/09	06/07 Payment To Chase Card Ending IN 4551	-53.46	153,297.27
06/13	Lng Americas Inc Direct Dep PPD ID: 9111111103	**2,428.95**	155,726.22
06/16	06/14 Payment To Chase Card Ending IN 7068	-47.58	155,678.64
06/16	06/14 Payment To Chase Card Ending IN 4551	-89.91	155,588.73
06/17	Zelle Payment To Byeonggwan Suh 25163226428	-29.00	155,559.73
06/17	American Express ACH Pmt M0474 Web ID: 2005032111	-1,198.67	154,361.06
06/18	06/18 Online Payment 25175988230 To Lng Americas Inc	-3,517.50	150,843.56
06/18	06/18 Online Payment 25176033184 To Lng Americas Inc	-5,985.67	144,857.89
06/20	Lng Americas Inc EDI Paymnt 0080002050 CCD ID: 1464370991	**77.22**	144,935.11

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
06/20	American Express ACH Pmt M8050 Web ID: 2005032111	-546.56	144,388.55
06/23	Verizon Wireless Payments PPD ID: 4223344794	-112.22	144,276.33
06/24	Wealthfront EDI Pymnts F52677E87F6B45 Web ID: 4271967207	-140,000.00	4,276.33
	Ending Balance		**$4,276.33**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were $9,524.40. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**

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CHASE

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

April 24, 2025 through May 23, 2025
Account Number: **000000888966535**

CUSTOMER SERVICE INFORMATION

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

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

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

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

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

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

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$5,054.47**
Deposits and Additions	5,422.37
Electronic Withdrawals	-9,678.71
Ending Balance	**$798.13**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$5,054.47**
04/24	04/24 Payment To Chase Card Ending IN 7068	-144.28	4,910.19
04/25	04/25 Payment To Chase Card Ending IN 3770	-2,807.70	2,102.49
04/30	Lng Americas Inc Direct Dep PPD ID: 9111111103	**2,093.69**	4,196.18
05/01	Ascension On The Web Pmts 4Xftsd Web ID: 1752788861	-1,558.24	2,637.94
05/02	05/02 Payment To Chase Card Ending IN 7068	-16.23	2,621.71
05/05	05/02 Payment To Chase Card Ending IN 4551	-77.00	2,544.71
05/05	05/02 Payment To Chase Card Ending IN 4551	-1,500.00	1,044.71
05/05	05/05 Payment To Chase Card Ending IN 4551	-350.00	694.71
05/05	American Express ACH Pmt M9764 Web ID: 2005032111	-500.00	194.71
05/07	Lng Americas Inc EDI Paymnt 0080001959 CCD ID: 1464370991	**77.22**	271.93
05/08	05/08 Payment To Chase Card Ending IN 7068	-50.88	221.05
05/13	05/13 Payment To Chase Card Ending IN 7068	-27.18	193.87

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
05/15	Lng Americas Inc Direct Dep PPD ID: 9111111103	**3,225.32**	3,419.19
05/16	Venmo Payment 1042218966078 Web ID: 3264681992	-100.00	3,319.19
05/16	05/16 Payment To Chase Card Ending IN 4551	-1,125.02	2,194.17
05/16	American Express ACH Pmt M0716 Web ID: 2005032111	-1,229.06	965.11
05/21	Zelle Payment To 6174604872 Jpm99B98Mw0Y	-20.70	944.41
05/21	American Express ACH Pmt M0956 Web ID: 2005032111	-40.00	904.41
05/22	Verizon Wireless Payments PPD ID: 4223344794	-132.42	771.99
05/23	Robinhood Credits PPD ID: 5321710001	**26.14**	798.13
	Ending Balance		**$798.13**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $5,422.37. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**

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

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

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

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

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

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

JPMorgan Chase Bank, N.A. Member FDIC

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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

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

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

We can cover your overdrafts in three different ways:

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

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

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

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

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

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

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

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

March 26, 2025 through April 23, 2025
Account Number: **000000888966535**

CUSTOMER SERVICE INFORMATION

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

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

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

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

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

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

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

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

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

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

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

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

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$4,839.04**
Deposits and Additions	9,570.12
Electronic Withdrawals	-9,354.69
Ending Balance	**$5,054.47**

CHASE

March 26, 2025 through April 23, 2025
Account Number: **000000888966535**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$4,839.04**
03/31	Lng Americas Inc Direct Dep PPD ID: 9111111103	**2,093.69**	6,932.73
03/31	Zelle Payment From Jungwoo Hong Bactcokcjork	**121.99**	7,054.72
03/31	Zelle Payment From Jungwoo Hong Bacxyxep2Cqz	**46.95**	7,101.67
04/01	Lng Americas Inc EDI Paymnt 0080001890 CCD ID: 1464370991	**77.23**	7,178.90
04/02	Ascension On The Web Pmts Dvlwpd Web ID: 1752788861	-1,556.50	5,622.40
04/02	04/02 Payment To Chase Card Ending IN 4551	-1,000.00	4,622.40
04/02	04/02 Payment To Chase Card Ending IN 7068	-63.18	4,559.22
04/03	Robinhood Credits PPD ID: 5321710001	**1,518.77**	6,077.99
04/03	04/03 Payment To Chase Card Ending IN 4551	-1,500.00	4,577.99
04/08	04/08 Payment To Chase Card Ending IN 7068	-35.18	4,542.81
04/14	Zelle Payment From Se Hee Sim 24410683048	**100.00**	4,642.81
04/14	Zelle Payment From Hyeongjun Kim Bacl1Fqfg1Fa	**13.30**	4,656.11
04/14	Zelle Payment To 6174604872 Jpm99B4Mhwfx	-13.00	4,643.11
04/14	Zelle Payment To Gawon Lee Jpm99B4VA57Z	-126.00	4,517.11
04/14	04/14 Payment To Chase Card Ending IN 7068	-17.88	4,499.23
04/15	Lng Americas Inc Direct Dep PPD ID: 9111111103	**2,236.19**	6,735.42
04/15	Irs Usataxpymt 222550572307186 Web ID: 3387702000	-4,000.00	2,735.42
04/16	Jang Suhwoo Juli Wire2ACH PPD ID: Hvbkkrse	**3,362.00**	6,097.42
04/16	Zelle Payment To Jungwoo Hong Jpm99B52Czb8	-932.00	5,165.42
04/23	04/23 Payment To Chase Card Ending IN 7068	-91.95	5,073.47
04/23	Zelle Payment To Ji Hyung Jpm99B5Utehy	-19.00	5,054.47
	Ending Balance		**$5,054.47**

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

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  (Your total electronic deposits this period were $9,287.88. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**

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

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

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

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

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

JPMorgan Chase Bank, N.A. Member FDIC

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