

20 Seaman Ave

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 Seaman Ave**.

APPLICANT INFORMATION					
LAST NAME Smalling	FIRST NAME Apatra	M.I.	SSN ***-**-****	DRIVER'S LICENSE #	
BIRTH DATE 11/28/1972	PHONE #1 (973) 392-2929 Mobile	ALTERNATE PHONE Mobile	EMAIL apatrasg101@gmail.com		
CURRENT ADDRESS					
STREET ADDRESS 89 Chelsea Ave			CITY Newark		
STATE NJ	ZIP 07106	DATE IN 8/1/2023	DATE OUT current	MONTHLY RENT \$1,500.00 / Mo.	
LANDLORD NAME Self			LANDLORD PHONE (646) 261-6512		
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? NO	WATERBED? NO	BOAT? NO	MOTORHOME? NO	MOTORCYCLE? NO	OTHER? 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 I Live with My Brother and don't pay rent					
APARTMENT APPLYING FOR					
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 Seaman Ave** 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 Seaman Ave** 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 Seaman Ave**, 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 Seaman Ave** 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 Seaman Ave**, 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/craDisclosuresConsent.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 APATRA SMALLING (OCCUPANT) SUBMITTED ONLINE on August 6, 2025



Signed by Apatra Smalling

Wed Aug 6 2025 10:56:46 PM EDT

Key: 5B283D6D; IP Address: 10.33.14.4

Apatra Smalling (Applicant)

Date

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

Application Fee for Apatra Smalling (Occupant) - Charge Details			
Name on Card	Account Number	Reference Number	Authorized
Apatra Smalling	XXXXXXXXXXXX4627	16070157	\$23.00
Transaction	Transaction Date		Charged
T2508062256_AH0EY1	8/6/2025 7:56 PM PDT	Includes \$3.00 convenience fee:	\$23.00



Commission On
Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

It is a violation of the Law for covered housing providers to:

Make statements about criminal background checks or criminal records or express limitations on this basis in ads and applications

Treat applicants or tenants differently because of a conviction history except as allowed by the Fair Chance Housing Law.

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

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



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

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

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

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

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

Conditional Offer of Housing

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

NOT to conduct a criminal background check

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.

TO conduct a criminal background check

It is illegal for the housing provider to seek or review your conviction history before you have a conditional offer.



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
- Adjudgments 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](https://www.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.



HOME STARTS HERE**FEE GUIDE FOR
BRONSTEIN PROPERTIES LLC**

Welcome! We're excited to have you here! To make things simple and clear, we've put together a list of potential fees you might encounter as a current or future resident. This way, you can easily see what your initial and monthly costs might be. To help budget your monthly fixed costs, add your base rent to the Essentials and any Personalized Add-Ons you will be selecting. Our goal is to help you plan your budget with ease, enhancing your rental home experience

MOVE-IN BASICS

Application Fee	\$20.00	per leaseholder/once	required
Security Deposit (Refundable)	100.00%	per unit/once	required

ESSENTIALS

Utility - Electric -Third Party	usage-based	per unit/month	required
Utility - Gas - Third Party	usage-based	per unit/month	required
Utility - Cable - Third Party	usage-based	per unit/month	optional

SITUATIONAL FEES

Late Fee	\$50.00	per occurrence
Non-Sufficient Funds (NSF)	\$40.00	per occurrence

**Signed by Apatra Smalling**Wed Aug 6 2025 10:56:46 PM EDT
Key: 5B283D6D; IP Address: 10.33.14.4

Apatra Smalling (Tenant)

Date

If you have any questions or just want to chat about your fees, our friendly Leasing Agents are here to help! Feel free to stop by, give us a call, or send a message - we're excited to assist you!

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 Apatra Smalling (Occupant)**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.

Score for Apatra Smalling (Occupant): 737

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Conditional	
Total annual income to rent ratio exceeds 30.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No rental collections	Pass/Fail	



Credit Quick Summary		
Total annual income (reported by Applicant)	\$0.00	
Total combined annual income to rent ratio	0.0 (based on rent of \$2,125.00)	
Total number of accounts	1	
Accounts with no late payments	1 (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	\$96.00 (\$0.00 past due)	
Outstanding revolving debt	\$96.00 (19% of limit) (\$0.00 past due)	
Outstanding loan balance	\$0.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	\$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Apatra Smalling (Occupant)	APATRA SMALLING APARTA SMALLING
SSN:	***_**_****	***_**_****
Birth Date:	11/**/1972	11/**/1972

Addresses	From Application	From Equifax
	89 Chelsea Ave Newark, NJ 07106 - US	89 CHELSEA AVE. 1 NEWARK, NJ 07106 (Applicant) Reported 8/2025

Employment	From Application	From Equifax
Applicant:	Total annual Income:	

Restricted Person Search		
Requested For Apatra Smalling	Requested 8/12/2025	Returned 8/12/2025
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 737	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax		
Risk Model Name Credit Score (Applicant)	Score 692	Score Factors You have too few credit accounts The date that you opened your oldest account is too recent You have too many inquiries on your credit report. The date you opened your newest bankcard or revolving account is too recent
	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 CAPITAL ONE BANK USA (Applicant)	Opened 4/2025	Last Active 6/2025	30-59	60-89	90+	Past Due	Balance \$96.00
	Monthly Payment \$25.00	High Credit \$494.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 7/255/25						

Previous Credit Inquiries	
From Equifax	
4/2025	CAPITAL ONE BANK USA (Applicant)
11/2024	MACYS/CITIBANK, N.A. (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 from 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.

UNITED STATES OF AMERICA
PERMANENT RESIDENT

SMALLING APATRA 28 NOV 1972

Surname
SMALLING

Given Name
APATRA

Country of Birth
Jamaica

USCIS#
069-556-912

Category
F41

Date of Birth
28 NOV 1972

Sex
F

Card Expires: **08/26/34**

Resident Since: **08/26/24**

TO WHOM IT MAY CONCERN

Thursday, 7th August 2025

RE: Apatra Smalling

I write to confirm that Apatra is employed by Maxime's Club Limited.

We therefore confirm that the employment details are as follows:

Start Date:	21 st October 2024
Position Held:	Housekeeping Attendant
Temporary/Permanent:	Permanent
Working hours:	40 hours per week
Salary:	\$30.00 per hour

If you require any further information do not hesitate to contact me on the details below.

Yours Sincerely,



Catherine Bristow
Group Human Resources Director
RB Holdings
Phone: +44 7977 466402





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T

STATEMENT OF ACCOUNT



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APATRA SMALLING
89 CHELSEA AVE APT 1
NEWARK NJ 07106-1310

Page: 1 of 9
Statement Period: Jun 18 2025-Jul 17 2025
Cust Ref #: 4432056657-673-T-###
Primary Account #: 443-2056657

TD Complete Checking

APATRA SMALLING

Account # 443-2056657

ACCOUNT SUMMARY

Beginning Balance	8,038.10	Average Collected Balance	8,982.33
Electronic Deposits	4,945.47	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	3,012.26	Annual Percentage Yield Earned	0.00%
Service Charges	3.00	Days in Period	30
Ending Balance	9,968.31		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
06/23	TD ZELLE RECEIVED, 517200C08BGY Zelle Dahlia Annikie	1,000.00
06/25	ACH DEPOSIT, 828850 MADISON A PAYROLL ****2500000587X	1,012.77
07/02	ACH DEPOSIT, 828850 MADISON A PAYROLL ****7500008037X	1,024.22
07/07	TD ZELLE RECEIVED, 518700L0HP8L Zelle TERCIA SMALLING	18.00
07/09	ACH DEPOSIT, 828850 MADISON A PAYROLL ****4500012610X	924.02
07/16	ACH DEPOSIT, 828850 MADISON A PAYROLL ****6400010431X	966.46
Subtotal:		4,945.47

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
06/18	DBCRD PUR AP, *****30201774627, AUT 061625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/18	DBCRD PUR AP, *****30201774627, AUT 061625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/18	DBCRD PUR AP, *****30201774627, AUT 061625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.10
06/18	DBCRD PUR AP, *****30201774627, AUT 061625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/20	DBCRD PUR AP, *****30201774627, AUT 061725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/20	DBCRD PUR AP, *****30201774627, AUT 061725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/20	DBCRD PUR AP, *****30201774627, AUT 061725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/20	DBCRD PUR AP, *****30201774627, AUT 061725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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How to Balance your Account

Page:

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance		9,968.31
2	Total Deposits	+	
3	Sub Total		
4	Total Withdrawals	-	
5	Adjusted Balance		

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

APATRA SMALLING

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Statement Period: Jun 18 2025-Jul 17 2025
Cust Ref #: 4432056657-673-T-###
Primary Account #: 443-2056657

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
06/20	DBCRD PUR AP, *****30201774627, AUT 061825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/20	DBCRD PUR AP, *****30201774627, AUT 061825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/20	DBCRD PMT AP, *****30201774627, AUT 061825 VISA DDA PUR AP TMOBILE AUTO PAY 800 937 8997 * WA	68.50
06/20	DBCRD PUR AP, *****30201774627, AUT 061825 VISA DDA PUR AP SOLDIER S RESTAURANT BROOKLYN * NY	15.54
06/20	DBCRD PUR AP, *****30201774627, AUT 061825 VISA DDA PUR AP HEALTHWISE PHARMACY INC BROOKLYN * NY	19.11
06/20	DBCRD PUR AP, *****30201774627, AUT 061825 VISA DDA PUR AP MANGO NOSTRAND FARM MAR BROOKLYN * NY	61.00
06/20	DBCRD PUR AP, *****30201774627, AUT 061825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/20	DBCRD PUR AP, *****30201774627, AUT 061825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/20	DBCRD PUR AP, *****30201774627, AUT 061925 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	18.91
06/20	DEBIT POS AP, *****30201774627, AUT 062025 DDA PURCHASE AP H M 0600NEW YORK CITY NEW YORK CITY * NY	24.99
06/23	DBCRD PUR AP, *****30201774627, AUT 061925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/23	DBCRD PUR AP, *****30201774627, AUT 061925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/23	DBCRD PUR AP, *****30201774627, AUT 061925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/23	DBCRD PUR AP, *****30201774627, AUT 061925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/23	DBCRD PUR AP, *****30201774627, AUT 062025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/23	DBCRD PUR AP, *****30201774627, AUT 062025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/23	DBCRD PUR AP, *****30201774627, AUT 062025 VISA DDA PUR AP WINGSTOP 936 MANHATTAN * NY	17.40
06/23	DBCRD PUR AP, *****30201774627, AUT 062025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/23	DBCRD PUR AP, *****30201774627, AUT 062025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/23	TD ZELLE SENT, 517200B0D5NG Zelle Dahlia Annikie	250.00
06/23	DBCRD PUR AP, *****30201774627, AUT 062225 VISA DDA PUR AP TROPICAL SUN SUPERMARKET EAST ORANGE * NJ	102.58
06/23	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168367210	140.00
06/25	DBCRD PUR AP, *****30201774627, AUT 062325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
06/25	DBCRD PUR AP, *****30201774627, AUT 062325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/25	DBCRD PUR AP, *****30201774627, AUT 062325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/25	DBCRD PUR AP, *****30201774627, AUT 062325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/25	DBCRD PUR AP, *****30201774627, AUT 062425 VISA DDA PUR AP SQ YOSEPH HALAL CART NEW YORK * NY	11.49
06/25	DBCRD PUR AP, *****30201774627, AUT 062425 VISA DDA PUR AP C TOWN NY 041211 NEW YORK * NY	2.17
06/25	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00168433484	150.00
06/26	DBCRD PUR AP, *****30201774627, AUT 062425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/26	DBCRD PUR AP, *****30201774627, AUT 062425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/26	DBCRD PUR AP, *****30201774627, AUT 062425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
06/26	DBCRD PUR AP, *****30201774627, AUT 062425 VISA DDA PUR AP LA NUEVA ESPAÑA RESTAURA NEW YORK * NY	15.86
06/26	DBCRD PUR AP, *****30201774627, AUT 062525 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	20.22
06/26	DBCRD PUR AP, *****30201774627, AUT 062525 VISA DDA PUR AP PHR LASANTEHEALTHCENTER 718 2465700 * NY	40.00
06/26	DBCRD PUR AP, *****30201774627, AUT 062525 VISA DDA PUR AP BROOKLYN BEAUTY OUTLET BROOKLYN * NY	5.42
06/27	DBCRD PUR AP, *****30201774627, AUT 062525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
06/27	DBCRD PUR AP, *****30201774627, AUT 062525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/27	DBCRD PUR AP, *****30201774627, AUT 062525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/27	DBCRD PUR AP, *****30201774627, AUT 062525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/27	DBCRD PUR AP, *****30201774627, AUT 062625 VISA DDA PUR AP WHOLEFDS LNX 10838 NEW YORK * NY	15.23
06/27	DBCRD PUR AP, *****30201774627, AUT 062625 VISA DDA PUR AP FIV GONG CHA HUNTER NEW YORK * NY	7.08
06/30	DBCRD PUR AP, *****30201774627, AUT 062625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/30	DBCRD PUR AP, *****30201774627, AUT 062625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/30	DBCRD PUR AP, *****30201774627, AUT 062625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/30	DBCRD PUR AP, *****30201774627, AUT 062725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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Statement Period: Jun 18 2025-Jul 17 2025
Cust Ref #: 4432056657-673-T-###
Primary Account #: 443-2056657

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
06/30	DBCRD PUR AP, *****30201774627, AUT 062725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/30	DBCRD PUR AP, *****30201774627, AUT 062725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/30	DBCRD PUR AP, *****30201774627, AUT 062725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/30	DBCRD PUR AP, *****30201774627, AUT 062725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/30	TD ZELLE SENT, 517900K003CV Zelle CAPITAL O -	150.00
06/30	DBCRD PUR AP, *****30201774627, AUT 062825 VISA DDA PUR AP DII STORE 39 347 4927102 * NY	31.54
06/30	DBCRD PUR AP, *****30201774627, AUT 062825 VISA DDA PUR AP C TOWN NY 041211 NEW YORK * NY	16.97
06/30	DBCRD PUR AP, *****30201774627, AUT 062825 VISA DDA PUR AP MCDONALD S F20450 NEW YORK * NY	12.39
07/01	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168592939	50.00
07/01	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168591971	150.00
07/01	TD ATM DEBIT AP, *****30201774627, AUT 070125 DDA WITHDRAW AP 885 6TH AVENUE NEW YORK * NY	50.00
07/02	DBCRD PUR AP, *****30201774627, AUT 063025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
07/02	DBCRD PUR AP, *****30201774627, AUT 063025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/02	DBCRD PUR AP, *****30201774627, AUT 063025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/02	DBCRD PUR AP, *****30201774627, AUT 063025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/02	DBCRD PUR AP, *****30201774627, AUT 070125 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	21.52
07/02	DBCRD PUR AP, *****30201774627, AUT 070125 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	5.11
07/02	DBCRD PUR AP, *****30201774627, AUT 070125 VISA DDA PUR AP AEROPOSTALE 0054 NEW YORK * NY	70.00
07/03	DBCRD PUR AP, *****30201774627, AUT 070125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/03	DBCRD PUR AP, *****30201774627, AUT 070125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/03	DBCRD PUR AP, *****30201774627, AUT 070125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/07	DBCRD PUR AP, *****30201774627, AUT 070225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/07	DBCRD PUR AP, *****30201774627, AUT 070225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/07	DBCRD PUR AP, *****30201774627, AUT 070225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/07	DBCRD PUR AP, *****30201774627, AUT 070325 VISA DDA PUR AP LASANTE HEALTH CENTER BROOKLYN * NY	40.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/07	DBCRD PUR AP, *****30201774627, AUT 070325 VISA DDA PUR AP AO SUPPLIER CORP ASTORIA * NY	17.85
07/07	DBCRD PUR AP, *****30201774627, AUT 070325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/07	DBCRD PUR AP, *****30201774627, AUT 070325 VISA DDA PUR AP AEROPOSTALE 0054 NEW YORK * NY	34.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/07	TD ZELLE SENT, 518500G0JDID Zelle CAPITAL O -	100.00
07/07	DEBIT POS AP, *****30201774627, AUT 070425 DDA PURCHASE AP DICI II BEAUTY SUPPLY EAST ORANGE * NJ	22.69
07/07	DEBIT POS AP, *****30201774627, AUT 070425 DDA PURCHASE AP DICI II BEAUTY SUPPLY EAST ORANGE * NJ	18.57
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	4.10
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP CHOCNYC LLC NEW YORK * NY	11.70
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP MCDONALD S F20450 NEW YORK * NY	11.97
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP DII STORE 39 347 4927102 * NY	8.96
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/07	DBCRD PUR AP, *****30201774627, AUT 070525 VISA DDA PUR AP SHOPRITE EAST ORNGE S1 EAST ORANGE * NJ	39.00
07/07	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168769494	150.00
07/08	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168812792	80.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/09	DBCRD PUR AP, *****30201774627, AUT 070725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/09	DBCRD PUR AP, *****30201774627, AUT 070725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/09	DBCRD PUR AP, *****30201774627, AUT 070725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/09	DBCRD PUR AP, *****30201774627, AUT 070725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/09	DBCRD PUR AP, *****30201774627, AUT 070725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/10	DBCRD PUR AP, *****30201774627, AUT 070825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/10	DBCRD PUR AP, *****30201774627, AUT 070825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/10	DBCRD PUR AP, *****30201774627, AUT 070825 VISA DDA PUR AP TACO BELL 035828 NEW YORK * NY	17.40
07/10	DBCRD PUR AP, *****30201774627, AUT 070825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/10	DBCRD PUR AP, *****30201774627, AUT 070825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/10	DBCRD PUR AP, *****30201774627, AUT 070825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/11	DBCRD PUR AP, *****30201774627, AUT 070925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/11	DBCRD PUR AP, *****30201774627, AUT 070925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/11	DBCRD PUR AP, *****30201774627, AUT 070925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/11	DBCRD PUR AP, *****30201774627, AUT 070925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/11	DBCRD PUR AP, *****30201774627, AUT 071025 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	23.92
07/14	DBCRD PUR AP, *****30201774627, AUT 071025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/14	DBCRD PUR AP, *****30201774627, AUT 071025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/14	DBCRD PUR AP, *****30201774627, AUT 071025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/14	DBCRD PUR AP, *****30201774627, AUT 071025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/14	DBCRD PUR AP, *****30201774627, AUT 071125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/14	DBCRD PUR AP, *****30201774627, AUT 071125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/14	DBCRD PUR AP, *****30201774627, AUT 071125 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	11.85

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Primary Account #: 443-2056657

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/14	DBCRD PUR AP, *****30201774627, AUT 071125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
07/14	DBCRD PUR AP, *****30201774627, AUT 071125 VISA DDA PUR AP C TOWN NY 041211 NEW YORK * NY	24.39
07/14	TD ZELLE SENT, 519300A0L6LU Zelle CAPITAL O -	150.00
07/14	DBCRD PUR AP, *****30201774627, AUT 071225 VISA DDA PUR AP DII STORE 39 347 4927102 * NY	24.79
07/14	DBCRD PUR AP, *****30201774627, AUT 071225 VISA DDA PUR AP C TOWN NY 041211 NEW YORK * NY	12.48
07/14	TD ZELLE SENT, 519400O0ERP7 Zelle CAPITAL O -	25.00
07/14	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168968077	120.00
07/14	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168966319	150.00
07/15	DBCRD PUR AP, *****30201774627, AUT 071325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/15	DBCRD PUR AP, *****30201774627, AUT 071325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/16	DBCRD PUR AP, *****30201774627, AUT 071425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/16	DBCRD PUR AP, *****30201774627, AUT 071425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/16	DBCRD PUR AP, *****30201774627, AUT 071425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/16	DBCRD PUR AP, *****30201774627, AUT 071425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.10
07/16	DBCRD PUR AP, *****30201774627, AUT 071425 VISA DDA PUR AP 222 VARICK INC NEW YORK * NY	9.80
07/16	DBCRD PUR AP, *****30201774627, AUT 071425 VISA DDA PUR AP 222 VARICK INC NEW YORK * NY	26.19
07/16	DBCRD PUR AP, *****30201774627, AUT 071425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/17	DBCRD PUR AP, *****30201774627, AUT 071525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/17	DBCRD PUR AP, *****30201774627, AUT 071525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/17	DBCRD PUR AP, *****30201774627, AUT 071525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/17	DBCRD PUR AP, *****30201774627, AUT 071525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/17	DBCRD PUR AP, *****30201774627, AUT 071525 VISA DDA PUR AP DON JUAN DELI GROCERY NEW YORK * NY	19.59
07/17	DBCRD PUR AP, *****30201774627, AUT 071525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
07/17	DBCRD PUR AP, *****30201774627, AUT 071625 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	22.38
Subtotal:		3,012.26

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
07/17	PAPER STATEMENT FEE	3.00
Subtotal:		3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/17	8,038.10	07/03	9,385.26
06/18	8,027.10	07/07	8,899.02
06/20	7,795.45	07/08	8,819.02
06/23	8,261.87	07/09	9,728.34
06/25	9,099.18	07/10	9,696.24
06/26	9,004.78	07/11	9,660.52
06/27	8,966.67	07/14	9,117.31
06/30	8,732.27	07/15	9,111.41
07/01	8,482.27	07/16	10,027.98
07/02	9,394.06	07/17	9,968.31

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STATEMENT OF ACCOUNT



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Our privacy notice describes how we collect, share and protect your personal information. It has not materially changed since May 2015. For a copy, go to tdbank.com/exc/pdf/privacy_shareinformation.pdf or call 888-937-1050.

TD Complete Checking

APATRA SMALLING

Account # 443-2056657

ACCOUNT SUMMARY

Beginning Balance	10,048.03	Average Collected Balance	8,633.87
Electronic Deposits	4,891.46	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	6,898.39	Annual Percentage Yield Earned	0.00%
Service Charges	3.00	Days in Period	31
Ending Balance	8,038.10		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
05/21	ACH DEPOSIT, 828850 MADISON A PAYROLL ****1200035237X	939.22
05/28	ACH DEPOSIT, 828850 MADISON A PAYROLL ****1800001705X	1,096.03
06/04	ACH DEPOSIT, 828850 MADISON A PAYROLL ****5000029441X	995.08
06/11	ACH DEPOSIT, 828850 MADISON A PAYROLL ****3900049712X	971.43
06/17	ACH DEPOSIT, 828850 MADISON A PAYROLL ****5500016013X	889.70
Subtotal:		4,891.46

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
05/19	DBCRD PUR AP, *****30201774627, AUT 051525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/19	DBCRD PUR AP, *****30201774627, AUT 051525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/19	DBCRD PUR AP, *****30201774627, AUT 051525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/19	DBCRD PUR AP, *****30201774627, AUT 051625 VISA DDA PUR AP OMNYPYG 877 789 6669 * NY	2.90
05/19	DBCRD PUR AP, *****30201774627, AUT 051625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/19	DBCRD PUR AP, *****30201774627, AUT 051625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/19	DBCRD PUR AP, *****30201774627, AUT 051625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/19	DBCRD PUR AP, *****30201774627, AUT 051725 VISA DDA PUR AP KELLYS CAJUN 2JG01 ELIZABETH * NJ	27.81
05/19	DBCRD PMT AP, *****30201774627, AUT 051825 VISA DDA PUR AP TMOBILE AUTO PAY 800 937 8997 * WA	73.50
05/19	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00167373914	165.00
05/20	DBCRD PUR AP, *****30201774627, AUT 051825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/20	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00167414999	80.00
05/20	TD ATM DEBIT AP, *****30201774627, AUT 052025 DDA WITHDRAW AP 1375 BROADWAY NEW YORK * NY	150.00
05/21	DBCRD PUR AP, *****30201774627, AUT 051925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/21	DBCRD PUR AP, *****30201774627, AUT 051925 VISA DDA PUR AP OMNYPYG 877 789 6669 * NY	2.90
05/21	DBCRD PUR AP, *****30201774627, AUT 051925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/21	DBCRD PUR AP, *****30201774627, AUT 052025 VISA DDA PUR AP MCDONALD S F23318 NEW YORK * NY	11.86
05/22	DBCRD PUR AP, *****30201774627, AUT 052025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/22	DBCRD PUR AP, *****30201774627, AUT 052025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/22	DBCRD PUR AP, *****30201774627, AUT 052025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/22	DBCRD PUR AP, *****30201774627, AUT 052025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/22	DBCRD PUR AP, *****30201774627, AUT 052025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/23	DBCRD PUR AP, *****30201774627, AUT 052125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/23	DBCRD PUR AP, *****30201774627, AUT 052125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/23	DBCRD PUR AP, *****30201774627, AUT 052125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/23	DBCRD PUR AP, *****30201774627, AUT 052125 VISA DDA PUR AP OMNYPYG 877 789 6669 * NY	2.90
05/23	DBCRD PUR AP, *****30201774627, AUT 052125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/23	DBCRD PUR AP, *****30201774627, AUT 052125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/23	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00167500285	100.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/27	DBCRD PUR AP, *****30201774627, AUT 052225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/27	DBCRD PUR AP, *****30201774627, AUT 052225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/27	DBCRD PUR AP, *****30201774627, AUT 052325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/27	DBCRD PUR AP, *****30201774627, AUT 052325 VISA DDA PUR AP MCDONALD S F20219 NEW YORK * NY	8.14
05/27	DBCRD PUR AP, *****30201774627, AUT 052325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/27	DBCRD PUR AP, *****30201774627, AUT 052325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052425 VISA DDA PUR AP DON JUAN DELI GROCERY NEW YORK * NY	14.14
05/27	DEBIT POS AP, *****30201774627, AUT 052425 DDA PURCHASE AP MACY S WEST 34TH ST NEW YORK * NY	25.76
05/27	DBCRD PUR AP, *****30201774627, AUT 052425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/27	DEBIT POS AP, *****30201774627, AUT 052525 DDA PURCHASE AP COSTCO WHSE 0320 UNION * NJ	306.24
05/27	DBCRD PUR AP, *****30201774627, AUT 052625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/27	TD ZELLE SENT, 514600L012I1 Zelle CAPITAL O -	2,000.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052625 VISA DDA PUR AP 34TH STREET NY HCO NEW YORK * NY	20.00
05/27	DBCRD PUR AP, *****30201774627, AUT 052625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/27	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00167602553	150.00
05/27	TD ZELLE SENT, 514700G0A5N6 Zelle TERCIA SMALLING	75.00
05/28	DBCRD PUR AP, *****30201774627, AUT 052625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/28	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00167625897	355.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/29	DBCRD PUR AP, *****30201774627, AUT 052825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/29	DBCRD PUR AP, *****30201774627, AUT 052825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/29	DBCRD PUR AP, *****30201774627, AUT 052825 VISA DDA PUR AP PHR LASANTEHEALTHCENTER BROOKLYN * NY	40.00
05/29	DBCRD PUR AP, *****30201774627, AUT 052825 VISA DDA PUR AP SOLDIER S RESTAURANT BROOKLYN * NY	38.68
05/29	DBCRD PUR AP, *****30201774627, AUT 052825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/30	DBCRD PUR AP, *****30201774627, AUT 052825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/30	DBCRD PUR AP, *****30201774627, AUT 052825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/30	DBCRD PUR AP, *****30201774627, AUT 052825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/30	DBCRD PUR AP, *****30201774627, AUT 052925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/30	DBCRD PUR AP, *****30201774627, AUT 052925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/30	DEBIT POS AP, *****30201774627, AUT 053025 DDA PURCHASE AP WHOLEFDS LNX 108 1175 3R NEW YORK * NY	21.97
06/02	DBCRD PUR AP, *****30201774627, AUT 052925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/02	DBCRD PUR AP, *****30201774627, AUT 052925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/02	DBCRD PUR AP, *****30201774627, AUT 052925 VISA DDA PUR AP DON JUAN DELI GROCERY NEW YORK * NY	15.51
06/02	DBCRD PUR AP, *****30201774627, AUT 052925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/02	DBCRD PUR AP, *****30201774627, AUT 053025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/02	DBCRD PUR AP, *****30201774627, AUT 053025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/02	DBCRD PUR AP, *****30201774627, AUT 053025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/02	DBCRD PUR AP, *****30201774627, AUT 053025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/02	DBCRD PUR AP, *****30201774627, AUT 053125 VISA DDA PUR AP MASTER WOK LIVINGSTON LIVINGSTON * NJ	16.61
06/02	DBCRD PUR AP, *****30201774627, AUT 053125 VISA DDA PUR AP KOHL S 0383 MORRIS PLAINS * NJ	18.23
06/02	TD ZELLE SENT, 51520000LAFR Zelle TERCIA SMALLING	30.00
06/02	DEBIT POS AP, *****30201774627, AUT 060225 DDA PURCHASE AP MACY S WEST 34TH ST NEW YORK * NY	139.60

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
06/03	DBCRD PUR AP, *****30201774627, AUT 060225 VISA DDA PUR AP SOLDIER S RESTAURANT BROOKLYN * NY	14.12
06/03	TD ZELLE SENT, 515400D0KFZI Zelle Dahlia Annikie	250.00
06/03	DEBIT POS AP, *****30201774627, AUT 060325 DDA PURCHASE AP NY PENN STA NEW YORK * NY	6.00
06/04	DBCRD PUR AP, *****30201774627, AUT 060225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/04	DBCRD PUR AP, *****30201774627, AUT 060225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/04	DBCRD PUR AP, *****30201774627, AUT 060225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/04	DBCRD PUR AP, *****30201774627, AUT 060225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/04	DBCRD PUR AP, *****30201774627, AUT 060225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/05	DBCRD PUR AP, *****30201774627, AUT 060325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/05	DBCRD PUR AP, *****30201774627, AUT 060325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/05	DBCRD PUR AP, *****30201774627, AUT 060325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/05	NONTD ATM DB AP, *****30201774627, AUT 060525 DDA WITHDRAW AP 000000000282181 EAST ORANGE * NJ	42.49
06/05	DEBIT POS AP, *****30201774627, AUT 060525 DDA PURCHASE AP TARGET T 112 W 34TH S NEW YORK * NY	111.24
06/05	NONTD ATM FEE, NONTD ATM FEE	3.00
06/06	DBCRD PUR AP, *****30201774627, AUT 060325 VISA DDA PUR AP TMOBILE POSTPAID PDA 800 937 8997 * WA	65.00
06/06	DBCRD PUR AP, *****30201774627, AUT 060425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/06	DBCRD PUR AP, *****30201774627, AUT 060425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/06	TD ATM DEBIT AP, *****30201774627, AUT 060625 DDA WITHDRAW AP 885 6TH AVENUE NEW YORK * NY	300.00
06/06	TD ATM DEBIT AP, *****30201774627, AUT 060625 DDA WITHDRAW AP 885 6TH AVENUE NEW YORK * NY	50.00
06/06	TD ATM DEBIT AP, *****30201774627, AUT 060625 DDA WITHDRAW AP 885 6TH AVENUE NEW YORK * NY	100.00
06/09	DBCRD PUR AP, *****30201774627, AUT 060425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/09	DBCRD PUR AP, *****30201774627, AUT 060425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/09	DBCRD PUR AP, *****30201774627, AUT 060525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
06/09	DBCRD PUR AP, *****30201774627, AUT 060525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/09	DBCRD PUR AP, *****30201774627, AUT 060525 VISA DDA PUR AP TACO BELL 035828 NEW YORK * NY	8.05
06/09	DBCRD PUR AP, *****30201774627, AUT 060525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/09	DBCRD PUR AP, *****30201774627, AUT 060625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/09	DBCRD PUR AP, *****30201774627, AUT 060625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/09	DBCRD PUR AP, *****30201774627, AUT 060625 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	17.06
06/09	DBCRD PUR AP, *****30201774627, AUT 060625 VISA DDA PUR AP AMAZON MARK NH5EX4JM1 AMAZON COM MA * WA	60.53
06/09	DBCRD PUR AP, *****30201774627, AUT 060625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/09	DBCRD PUR AP, *****30201774627, AUT 060625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/09	TD ZELLE SENT, 515800C0HJLS Zelle TERCIA SMALLING	30.00
06/09	DBCRD PUR AP, *****30201774627, AUT 060725 VISA DDA PUR AP DICI II BEAUTY SUPPLY EAST ORANGE * NJ	51.61
06/09	DEBIT POS AP, *****30201774627, AUT 060825 DDA PURCHASE AP THE HOME DÉPOT 0915 VAUXHALL * NJ	34.34
06/09	DEBIT POS AP, *****30201774627, AUT 060825 DDA PURCHASE AP COSTCO WHSE 0320 UNION * NJ	131.00
06/09	TD ZELLE SENT, 515900C0K7OG Zelle Dahlia Annikie	250.00
06/09	TD ZELLE SENT, 516000G01Z5C Zelle CAPITAL O -	184.00
06/10	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168020303	150.00
06/11	DBCRD PUR AP, *****30201774627, AUT 060925 VISA DDA PUR AP WENDY S EAST ORANGE * NJ	13.00
06/11	DBCRD PUR AP, *****30201774627, AUT 061025 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	11.95
06/12	DBCRD PUR AP, *****30201774627, AUT 061025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/12	DBCRD PUR AP, *****30201774627, AUT 061025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/12	DBCRD PUR AP, *****30201774627, AUT 061025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/12	DBCRD PUR AP, *****30201774627, AUT 061025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/12	DBCRD PUR AP, *****30201774627, AUT 061125 VISA DDA PUR AP PHR LASANTEHEALTHCENTER BROOKLYN * NY	40.00
06/12	DBCRD PUR AP, *****30201774627, AUT 061125 VISA DDA PUR AP SOLDIER S RESTAURANT BROOKLYN * NY	14.97

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
06/12	DBCRD PUR AP, *****30201774627, AUT 061125 VISA DDA PUR AP EMPIRE STATE GIFTS MANHATTAN * NY	25.93
06/13	DBCRD PUR AP, *****30201774627, AUT 061125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/13	DBCRD PUR AP, *****30201774627, AUT 061125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/13	DBCRD PUR AP, *****30201774627, AUT 061125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/13	DBCRD PUR AP, *****30201774627, AUT 061125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/13	DBCRD PUR AP, *****30201774627, AUT 061125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/13	DBCRD PUR AP, *****30201774627, AUT 061225 VISA DDA PUR AP AO SUPPLIER CORP ASTORIA * NY	17.26
06/16	DBCRD PUR AP, *****30201774627, AUT 061225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/16	DBCRD PUR AP, *****30201774627, AUT 061225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/16	DBCRD PUR AP, *****30201774627, AUT 061225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/16	DBCRD PUR AP, *****30201774627, AUT 061225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/16	DBCRD PUR AP, *****30201774627, AUT 061325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/16	DBCRD PUR AP, *****30201774627, AUT 061325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/16	DBCRD PUR AP, *****30201774627, AUT 061325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/16	DBCRD PUR AP, *****30201774627, AUT 061325 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	21.95
06/16	DBCRD PUR AP, *****30201774627, AUT 061325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
06/16	DBCRD PUR AP, *****30201774627, AUT 061325 VISA DDA PUR AP WENDY S EAST ORANGE * NJ	30.84
06/16	DBCRD PUR AP, *****30201774627, AUT 061425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
06/16	DBCRD PUR AP, *****30201774627, AUT 061425 VISA DDA PUR AP WAWA 8318 KEARNY * NJ	16.18
06/16	TD ZELLE SENT, 516500E05MZW Zelle Dahlia Annikie	250.00
06/16	TD ZELLE SENT, 516600H0C4PF Zelle CAPITAL O -	150.00
06/16	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00168175618	165.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
06/16	TD ATM DEBIT AP, *****30201774627, AUT 061625 DDA WITHDRAW AP 885 6TH AVE NEW YORK * NY	100.00
06/16	TD ATM DEBIT AP, *****30201774627, AUT 061625 DDA WITHDRAW AP 885 6TH AVE NEW YORK * NY	20.00
06/17	DBCRD PUR AP, *****30201774627, AUT 061625 VISA DDA PUR AP D AGOSTINO 13 NEW YORK * NY	17.62
Subtotal:		6,898.39

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
06/17	PAPER STATEMENT FEE	3.00
Subtotal:		3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
05/17	10,048.03	06/03	7,776.91
05/19	9,761.02	06/04	8,757.29
05/20	9,528.12	06/05	8,591.76
05/21	10,446.58	06/06	8,070.96
05/22	10,431.88	06/09	7,277.67
05/23	10,314.28	06/10	7,127.67
05/27	7,673.60	06/11	8,074.15
05/28	8,411.73	06/12	7,981.45
05/29	8,324.15	06/13	7,949.49
05/30	8,287.48	06/16	7,169.02
06/02	8,047.03	06/17	8,038.10

Please see important information on the back page

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We're committed to keeping you informed when it comes to your banking and want you to know about upcoming changes to your TD Bank Personal or Business Deposit Account Agreement.

TD Bank's Funds Availability Policy will be changing by July 1, 2025.

When you deposit a check, we'll continue to make \$100 available immediately and, typically, make the remaining funds available by the end of the first business day after we receive your deposit. **However, if a hold is placed on a check deposit, by July 1, you'll have access to more funds as follows:**

- **Today:** If a hold is applied, an additional \$125 is available by the end of the first business day after we receive your deposit.
- **By July 1:** We'll increase the amount available to \$175. This means, the first \$275 of your deposit will be available by the end of the first business day after we receive your deposit.

We'll also make more of your funds available for larger deposits:

- **Today:** Typically, we make the first \$5,525 of a day's total deposits available by the end of the first business day after we receive your deposit. Please see the TD Bank Personal or Business Deposit Account Agreement for details.
- **By July 1:** We'll increase that amount to \$6,725.

Questions?

Visit any TD Bank or call us at **1-888-751-9000**. We're glad to help.

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Important Information About Your TD Bank Visa® Debit Card

Beginning July 31, 2025, TD Bank will charge a \$32 fee to mail Visa® Debit Cards with expedited delivery. Visa® Debit Cards sent via standard delivery will continue to be free for Customers.

If you would like quicker access to your Visa® Debit Card than our standard delivery option, TD Bank Digital Wallet may be an option for you. Simply add your Visa® Debit Card to your Apple Pay, Samsung Pay, Google Pay or PayPal Digital Wallet for contactless payments. For more information, visit tdbank.com/digitalwallet.

Have questions? We're happy to help.

Contact us by sending a secure message via Online or Mobile Banking, calling us 24/7 or booking an appointment at a TD Bank near you.



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TD Complete Checking

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Account # 443-2056657

ACCOUNT SUMMARY

Beginning Balance	8,445.94	Average Collected Balance	8,848.58
Electronic Deposits	4,200.67	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,595.58	Annual Percentage Yield Earned	0.00%
Service Charges	3.00	Days in Period	30
Ending Balance	10,048.03		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/23	ACH DEPOSIT, 828850 MADISON A PAYROLL ****0500021902X	899.88
04/30	ACH DEPOSIT, 828850 MADISON A PAYROLL ****7100020720X	881.72
05/07	ACH DEPOSIT, 828850 MADISON A PAYROLL ****4800031086X	968.84
05/14	TD ZELLE RECEIVED, 513400B07UR2 Zelle TERCIA SMALLING	1.00
05/14	TD ZELLE RECEIVED, 513400D0EL2O Zelle EMWEL MOSES	100.00
05/14	ACH DEPOSIT, 828850 MADISON A PAYROLL ****4100024104X	1,349.23
Subtotal:		4,200.67

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
04/18	DBCRD PUR AP, *****30201774627, AUT 041625 VISA DDA PUR AP WENDY S 12805 NEWARK * NJ	11.59
04/18	DBCRD PUR AP, *****30201774627, AUT 041625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/18	DBCRD PUR AP, *****30201774627, AUT 041625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/18	DBCRD PUR AP, *****30201774627, AUT 041625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/18	DBCRD PUR AP, *****30201774627, AUT 041625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/18	DEBIT POS AP, *****30201774627, AUT 041825 DDA PURCHASE AP WHOLEFDS LNX 108 1175 3R NEW YORK * NY	30.33
04/21	DBCRD PUR AP, *****30201774627, AUT 041725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/21	DBCRD PUR AP, *****30201774627, AUT 041725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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1	Ending Balance	10,048.03
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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POSTING DATE	DESCRIPTION	AMOUNT
04/21	DBCRD PUR AP, *****30201774627, AUT 041725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/21	DBCRD PUR AP, *****30201774627, AUT 041725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/21	DBCRD PUR AP, *****30201774627, AUT 041825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/21	DBCRD PUR AP, *****30201774627, AUT 041825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/21	DBCRD PMT AP, *****30201774627, AUT 041825 VISA DDA PUR AP TMOBILE AUTO PAY 800 937 8997 * WA	131.38
04/21	DBCRD PUR AP, *****30201774627, AUT 041825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/21	DBCRD PUR AP, *****30201774627, AUT 041825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/21	DBCRD PUR AP, *****30201774627, AUT 041925 VISA DDA PUR AP WENDY S EAST ORANGE * NJ	12.52
04/21	TD ZELLE SENT, 510900A0C36P Zelle ARLENE SMITH	130.00
04/21	DBCRD PUR AP, *****30201774627, AUT 041925 VISA DDA PUR AP CVS PHARMACY 02795 EAST ORANGE * NJ	26.99
04/21	DBCRD PUR AP, *****30201774627, AUT 042025 VISA DDA PUR AP AMAZON MARK 1H2JB8YK3 AMAZON COM MA * WA	28.76
04/21	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00166519750	155.00
04/21	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00166516742	180.00
04/21	DEBIT POS AP, *****30201774627, AUT 042125 DDA PURCHASE AP C TOWN 4918 BROADWA NEW YORK * NY	17.98
04/22	DBCRD PUR AP, *****30201774627, AUT 042125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/22	DBCRD PUR AP, *****30201774627, AUT 042125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/22	DBCRD PUR AP, *****30201774627, AUT 042125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/23	DBCRD PUR AP, *****30201774627, AUT 042125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
04/23	DBCRD PUR AP, *****30201774627, AUT 042125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/23	DBCRD PUR AP, *****30201774627, AUT 042225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/23	DBCRD PUR AP, *****30201774627, AUT 042225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/23	DEBIT POS AP, *****30201774627, AUT 042325 DDA PURCHASE AP D AGOSTIN 1074 LEXINGT NEW YORK * NY	33.77
04/24	DBCRD PUR AP, *****30201774627, AUT 042225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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04/24	DBCRD PUR AP, *****30201774627, AUT 042325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/24	DBCRD PUR AP, *****30201774627, AUT 042325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/24	DBCRD PUR AP, *****30201774627, AUT 042325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/24	DEBIT POS AP, *****30201774627, AUT 042425 DDA PURCHASE AP BURLINGTON STORES INC NEWARK * NJ	23.08
04/24	DEBIT POS AP, *****30201774627, AUT 042425 DDA PURCHASE AP GAP OUTLET US 2818 NEWARK * NJ	13.49
04/24	DEBIT POS AP, *****30201774627, AUT 042425 DDA PURCHASE AP GAP OUTLET US 2818 NEWARK * NJ	20.99
04/24	DEBIT POS AP, *****30201774627, AUT 042425 DDA PURCHASE AP GAP OUTLET US 2818 NEWARK * NJ	37.79
04/24	DEBIT POS AP, *****30201774627, AUT 042425 DDA PURCHASE AP CVS PHARM 02795 317 C EAST ORANGE * NJ	12.49
04/25	DBCRD PUR AP, *****30201774627, AUT 042325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/25	DBCRD PUR AP, *****30201774627, AUT 042325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/25	DEBIT POS AP, *****30201774627, AUT 042525 DDA PURCHASE AP MACY S WEST 34TH ST NEW YORK * NY	23.93
04/28	DBCRD PUR AP, *****30201774627, AUT 042425 VISA DDA PUR AP BURGER KING 26318 NEWARK * NJ	17.16
04/28	DBCRD PUR AP, *****30201774627, AUT 042525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/28	DBCRD PUR AP, *****30201774627, AUT 042525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/28	DBCRD PUR AP, *****30201774627, AUT 042525 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	22.78
04/28	DBCRD PUR AP, *****30201774627, AUT 042525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/28	DBCRD PUR AP, *****30201774627, AUT 042525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/28	DBCRD PUR AP, *****30201774627, AUT 042625 VISA DDA PUR AP KFC G135331 EAST ORANGE * NJ	16.51
04/28	TD ZELLE SENT, 511700N0HKN4 Zelle ANN-MARIE WINT-JONE	12.00
04/29	DEBIT POS AP, *****30201774627, AUT 042825 DDA PURCHASE AP CVS PHARM 02795 317 C EAST ORANGE * NJ	36.54
04/29	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00166749779	155.00
04/30	DBCRD PUR AP, *****30201774627, AUT 042825 VISA DDA PUR AP TST ZAROS NEWARK 1 NEWARK * NJ	9.98

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/30	DBCRD PUR AP, *****30201774627, AUT 042825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/30	DBCRD PUR AP, *****30201774627, AUT 042825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/30	DBCRD PUR AP, *****30201774627, AUT 042825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/30	DBCRD PUR AP, *****30201774627, AUT 042825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/01	DBCRD PUR AP, *****30201774627, AUT 042925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/01	DBCRD PUR AP, *****30201774627, AUT 042925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/01	DBCRD PUR AP, *****30201774627, AUT 042925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/01	DBCRD PUR AP, *****30201774627, AUT 042925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/01	DEBIT POS AP, *****30201774627, AUT 050125 DDA PURCHASE AP OLD NAVY US 5927 NEW YORK * NY	16.00
05/02	DBCRD PUR AP, *****30201774627, AUT 043025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/02	DBCRD PUR AP, *****30201774627, AUT 043025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/02	DBCRD PUR AP, *****30201774627, AUT 043025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/02	DBCRD PUR AP, *****30201774627, AUT 043025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/02	DEBIT POS AP, *****30201774627, AUT 050225 DDA PURCHASE AP MACY S WEST 34TH ST NEW YORK * NY	35.43
05/05	DBCRD PUR AP, *****30201774627, AUT 050125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/05	DBCRD PUR AP, *****30201774627, AUT 050125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/05	DBCRD PUR AP, *****30201774627, AUT 050125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/05	DBCRD PUR AP, *****30201774627, AUT 050125 VISA DDA PUR AP RAISING CANES 0987 NEW YORK * NY	34.16
05/05	DBCRD PUR AP, *****30201774627, AUT 050125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/05	DBCRD PUR AP, *****30201774627, AUT 050225 VISA DDA PUR AP WENDY S 12805 NEWARK * NJ	11.28
05/05	DBCRD PUR AP, *****30201774627, AUT 050225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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POSTING DATE	DESCRIPTION	AMOUNT
05/05	DBCRD PUR AP, *****30201774627, AUT 050225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/05	DBCRD PUR AP, *****30201774627, AUT 050225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/05	DBCRD PUR AP, *****30201774627, AUT 050225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/05	DEBIT POS AP, *****30201774627, AUT 050325 DDA PURCHASE AP FAMILY DO 907 S ORANGE EAST ORANGE * NJ	26.03
05/05	DBCRD PUR AP, *****30201774627, AUT 050325 VISA DDA PUR AP D R BEAUTY SUPPLY EAST ORANGE * NJ	21.29
05/06	DBCRD PUR AP, *****30201774627, AUT 050525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/06	DBCRD PUR AP, *****30201774627, AUT 050525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/06	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00166980249	165.00
05/07	DBCRD PUR AP, *****30201774627, AUT 050525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/07	DBCRD PUR AP, *****30201774627, AUT 050525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/07	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/07	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP PHR LASANTEHEALTHCENTER BROOKLYN * NY	40.00
05/07	DEBIT POS AP, *****30201774627, AUT 050625 DDA PURCHASE AP CVS PHARM 02344 1251 BROOKLYN * NY	15.79
05/07	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP IMMACULEE II HAITIAN RES BROOKLYN * NY	21.84
05/07	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/07	DEBIT POS AP, *****30201774627, AUT 050725 DDA PURCHASE AP WHOLEFDS LNX 108 1175 3R NEW YORK * NY	35.91
05/07	DEBIT POS AP, *****30201774627, AUT 050725 DDA PURCHASE AP TARGET T 1201 3RD AVE NEW YORK * NY	10.34
05/08	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/08	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/08	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/08	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/08	DBCRD PUR AP, *****30201774627, AUT 050625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/08	DBCRD PUR AP, *****30201774627, AUT 050725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/08	DBCRD PUR AP, *****30201774627, AUT 050725 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	31.58
05/08	DBCRD PUR AP, *****30201774627, AUT 050725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/08	DEBIT POS AP, *****30201774627, AUT 050825 DDA PURCHASE AP TARGET T 1201 3RD AVE NEW YORK * NY	35.40
05/09	DBCRD PUR AP, *****30201774627, AUT 050725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/09	DBCRD PUR AP, *****30201774627, AUT 050825 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	16.09
05/12	DBCRD PUR AP, *****30201774627, AUT 050825 VISA DDA PUR AP OMNYPYG 877 789 6669 * NY	2.90
05/12	DBCRD PUR AP, *****30201774627, AUT 050825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/12	DBCRD PUR AP, *****30201774627, AUT 050825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/12	DBCRD PUR AP, *****30201774627, AUT 050925 VISA DDA PUR AP OMNYPYG 877 789 6669 * NY	2.90
05/12	DBCRD PUR AP, *****30201774627, AUT 050925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/12	DBCRD PUR AP, *****30201774627, AUT 050925 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	13.26
05/12	DBCRD PUR AP, *****30201774627, AUT 050925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/12	DBCRD PUR AP, *****30201774627, AUT 050925 VISA DDA PUR AP TST ELIS ESSENTIALS 73 NEW YORK * NY	14.21
05/12	DBCRD PUR AP, *****30201774627, AUT 050925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/12	DBCRD PUR AP, *****30201774627, AUT 050925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.10
05/12	DBCRD PUR AP, *****30201774627, AUT 050925 VISA DDA PUR AP MCDONALD S F7944 NEWARK * NJ	23.85
05/12	DBCRD PUR AP, *****30201774627, AUT 051025 VISA DDA PUR AP TMOBILE POSTPAID PDA 800 937 8997 * WA	60.00
05/12	DEBIT POS AP, *****30201774627, AUT 051025 DDA PURCHASE AP COSTCO WHSE 0320 UNION * NJ	157.26
05/12	DEBIT POS AP, *****30201774627, AUT 051025 DDA PURCHASE AP COSTCO WHSE 0320 UNION * NJ	16.89
05/12	DEBIT POS AP, *****30201774627, AUT 051125 DDA PURCHASE AP JOE S MARKET NEWARK * NJ	19.75
05/12	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00167168270	165.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/12	TD ATM DEBIT AP, *****30201774627, AUT 051225 DDA WITHDRAW AP 885 6TH AVENUE NEW YORK * NY	150.00
05/13	DBCRD PUR AP, *****30201774627, AUT 051225 VISA DDA PUR AP HUNTER ESSENTIALS AND MO NEW YORK * NY	3.64
05/14	DBCRD PUR AP, *****30201774627, AUT 051225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/14	DBCRD PUR AP, *****30201774627, AUT 051225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/14	DBCRD PUR AP, *****30201774627, AUT 051225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/15	DBCRD PUR AP, *****30201774627, AUT 051325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/15	DBCRD PUR AP, *****30201774627, AUT 051325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/15	DBCRD PUR AP, *****30201774627, AUT 051325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/15	DBCRD PUR AP, *****30201774627, AUT 051325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/16	DBCRD PUR AP, *****30201774627, AUT 051425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/16	DBCRD PUR AP, *****30201774627, AUT 051425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/16	DBCRD PUR AP, *****30201774627, AUT 051425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
05/16	DBCRD PUR AP, *****30201774627, AUT 051525 VISA DDA PUR AP SOLDIER S RESTAURANT BROOKLYN * NY	15.36
05/16	DEBIT POS AP, *****30201774627, AUT 051625 DDA PURCHASE AP D AGOSTIN 1074 LEXINGT NEW YORK * NY	38.06
Subtotal:		2,595.58

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
05/16	PAPER STATEMENT FEE	3.00
Subtotal:		3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/17	8,445.94	05/02	8,891.05
04/18	8,392.22	05/05	8,774.69
04/21	7,685.99	05/06	8,603.69

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DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/22	7,677.09	05/07	9,436.85
04/23	8,527.30	05/08	9,349.37
04/24	8,407.66	05/09	9,330.38
04/25	8,377.93	05/12	8,687.46
04/28	8,297.68	05/13	8,683.82
04/29	8,106.14	05/14	10,125.15
04/30	8,966.08	05/15	10,113.35
05/01	8,938.28	05/16	10,048.03

Please see important information on the back page

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We're committed to keeping you informed when it comes to your banking and want you to know about upcoming changes to your TD Bank Personal or Business Deposit Account Agreement.

TD Bank's Funds Availability Policy will be changing by July 1, 2025.

When you deposit a check, we'll continue to make \$100 available immediately and, typically, make the remaining funds available by the end of the first business day after we receive your deposit. **However, if a hold is placed on a check deposit, by July 1, you'll have access to more funds as follows:**

- **Today:** If a hold is applied, an additional \$125 is available by the end of the first business day after we receive your deposit.
- **By July 1:** We'll increase the amount available to \$175. This means, the first \$275 of your deposit will be available by the end of the first business day after we receive your deposit.

We'll also make more of your funds available for larger deposits:

- **Today:** Typically, we make the first \$5,525 of a day's total deposits available by the end of the first business day after we receive your deposit. Please see the TD Bank Personal or Business Deposit Account Agreement for details.
- **By July 1:** We'll increase that amount to \$6,725.

Questions?

Visit any TD Bank or call us at **1-888-751-9000**. We're glad to help.

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TD Complete Checking

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Account # 443-2056657

ACCOUNT SUMMARY

Beginning Balance	4,385.15	Average Collected Balance	6,039.06
Electronic Deposits	7,380.44	Interest Earned This Period	0.00
Electronic Payments	3,316.65	Interest Paid Year-to-Date	0.00
Service Charges	3.00	Annual Percentage Yield Earned	0.00%
Ending Balance	8,445.94	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/19	ACH DEPOSIT, 828850 MADISON A PAYROLL ****9300034436X	952.68
03/21	DEBIT CARD CREDIT, *****30201774627, AUT 032125 VISA DDA REF SHEINUSSERVICES LLC KENT * DE	6.63
03/26	ACH DEPOSIT, 828850 MADISON A PAYROLL ****1200025958X	1,011.42
04/03	ACH DEPOSIT, 828850 MADISON A PAYROLL ****2100025263X	918.63
04/07	ACH DEPOSIT, IRS TREAS 310 TAX REF ****63911200908	1,330.00
04/09	ACH DEPOSIT, 828850 MADISON A PAYROLL ****8100035213X	982.34
04/14	DEBIT CARD CREDIT, *****30201774627, AUT 041125 VISA DDA REF SHEINUSSERVICES LLC KENT * DE	30.79
04/14	ACH DEPOSIT, NY STATE NYSTTAXRFD XXXXX3911-73	1,223.00
04/16	ACH DEPOSIT, 828850 MADISON A PAYROLL ****8900002470X	924.95
Subtotal:		7,380.44

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/18	DBCRD PUR AP, *****30201774627, AUT 031725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/18	DBCRD PUR AP, *****30201774627, AUT 031725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/18	DBCRD PUR AP, *****30201774627, AUT 031725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/19	DBCRD PUR AP, *****30201774627, AUT 031725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/19	DBCRD PUR AP, *****30201774627, AUT 031825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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POSTING DATE	DESCRIPTION	AMOUNT
03/19	DBCRD PMT AP, *****30201774627, AUT 031825 VISA DDA PUR AP TMOBILE AUTO PAY 800 937 8997 * WA	131.38
03/19	DBCRD PUR AP, *****30201774627, AUT 031825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/20	DBCRD PUR AP, *****30201774627, AUT 031825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/20	DBCRD PUR AP, *****30201774627, AUT 031825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/20	DBCRD PUR AP, *****30201774627, AUT 031925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/20	DBCRD PUR AP, *****30201774627, AUT 031925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/21	DBCRD PUR AP, *****30201774627, AUT 032025 VISA DDA PUR AP SHEINUSSERVICES LLC KENT * DE	133.00
03/24	DBCRD PUR AP, *****30201774627, AUT 032125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/24	DBCRD PUR AP, *****30201774627, AUT 032125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/24	DBCRD PUR AP, *****30201774627, AUT 032125 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	24.81
03/24	DBCRD PUR AP, *****30201774627, AUT 032125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/24	DBCRD PUR AP, *****30201774627, AUT 032125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/24	DEBIT POS AP, *****30201774627, AUT 032325 DDA PURCHASE AP FAMILY DO 907 S ORANGE EAST ORANGE * NJ	58.91
03/24	DEBIT POS AP, *****30201774627, AUT 032325 DDA PURCHASE AP JOE S MARKET NEWARK * NJ	66.56
03/25	DBCRD PUR AP, *****30201774627, AUT 032425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/25	DBCRD PUR AP, *****30201774627, AUT 032425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/25	DBCRD PUR AP, *****30201774627, AUT 032425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/25	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00165760393	255.00
03/26	DBCRD PUR AP, *****30201774627, AUT 032425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/26	DBCRD PUR AP, *****30201774627, AUT 032525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/26	DBCRD PUR AP, *****30201774627, AUT 032525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/26	DBCRD PUR AP, *****30201774627, AUT 032525 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	20.43

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POSTING DATE	DESCRIPTION	AMOUNT
03/26	DBCRD PUR AP, *****30201774627, AUT 032525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/26	DEBIT POS AP, *****30201774627, AUT 032625 DDA PURCHASE AP D AGOSTIN 1074 LEXINGT NEW YORK * NY	28.37
03/27	DBCRD PUR AP, *****30201774627, AUT 032525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/27	DBCRD PUR AP, *****30201774627, AUT 032625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/27	DBCRD PUR AP, *****30201774627, AUT 032625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/27	DBCRD PUR AP, *****30201774627, AUT 032625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/28	DBCRD PUR AP, *****30201774627, AUT 032625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/28	DBCRD PUR AP, *****30201774627, AUT 032725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/28	DBCRD PUR AP, *****30201774627, AUT 032725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/28	DBCRD PUR AP, *****30201774627, AUT 032725 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	26.63
03/28	DBCRD PUR AP, *****30201774627, AUT 032725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/31	DBCRD PUR AP, *****30201774627, AUT 032725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP LINCOLN MARKET 210 BROOKLYN * NY	33.74
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP PHR LASANTEHEALTHCENTER BROOKLYN * NY	55.00
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP HEALTHWISE PHARMACY INC BROOKLYN * NY	28.50
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP OMNYPYG 877 789 6669 * NY	2.90

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03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/31	DBCRD PUR AP, *****30201774627, AUT 032825 VISA DDA PUR AP CHIPOTLE 2179 NEWARK * NJ	13.06
03/31	DEBIT POS AP, *****30201774627, AUT 032925 DDA PURCHASE AP MARSHALLS 651 KAPKOWSK ELIZABETH * NJ	66.96
03/31	DEBIT POS AP, *****30201774627, AUT 032925 DDA PURCHASE AP VICTORIA S SECRET 1131 ELIZABETH * NJ	25.81
03/31	DBCRD PUR AP, *****30201774627, AUT 032925 VISA DDA PUR AP KELLYS CAJUN 2JG01 ELIZABETH * NJ	14.90
03/31	DBCRD PUR AP, *****30201774627, AUT 032925 VISA DDA PUR AP KELLYS CAJUN 2JG01 ELIZABETH * NJ	10.06
03/31	DBCRD PUR AP, *****30201774627, AUT 032925 VISA DDA PUR AP MEDINA S RESTAURANT 1 EAST ORANGE * NJ	11.00
03/31	DEBIT POS AP, *****30201774627, AUT 033025 DDA PURCHASE AP FAMILY DO 907 S ORANGE EAST ORANGE * NJ	95.82
04/01	DBCRD PUR AP, *****30201774627, AUT 033125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/01	DBCRD PUR AP, *****30201774627, AUT 033125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/01	DBCRD PUR AP, *****30201774627, AUT 033125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/01	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00165949265	155.00
04/02	DBCRD PUR AP, *****30201774627, AUT 033125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/02	DBCRD PUR AP, *****30201774627, AUT 033125 VISA DDA PUR AP AMAZON MKTPL H38788283 AMZN COM BILL * WA	6.40
04/02	DBCRD PUR AP, *****30201774627, AUT 040125 VISA DDA PUR AP AMAZON MARK 777GK8PW3 AMAZON COM MA * WA	39.16
04/03	DBCRD PUR AP, *****30201774627, AUT 040125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/03	DBCRD PUR AP, *****30201774627, AUT 040125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/03	DBCRD PUR AP, *****30201774627, AUT 040125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/03	DBCRD PUR AP, *****30201774627, AUT 040125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/03	DBCRD PUR AP, *****30201774627, AUT 040225 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	28.20
04/04	DBCRD PUR AP, *****30201774627, AUT 040225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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POSTING DATE	DESCRIPTION	AMOUNT
04/04	DBCRD PUR AP, *****30201774627, AUT 040225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/04	DBCRD PUR AP, *****30201774627, AUT 040225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/04	DBCRD PUR AP, *****30201774627, AUT 040225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/04	DBCRD PUR AP, *****30201774627, AUT 040325 VISA DDA PUR AP AMAZON MARK SB13F8AX3 AMAZON COM MA * WA	48.70
04/04	DBCRD PUR AP, *****30201774627, AUT 040325 VISA DDA PUR AP MCDONALD S F23318 NEW YORK * NY	10.22
04/07	DBCRD PUR AP, *****30201774627, AUT 040325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/07	DBCRD PUR AP, *****30201774627, AUT 040325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/07	DBCRD PUR AP, *****30201774627, AUT 040325 VISA DDA PUR AP FIVE GUYS NY 0261 QSR NEW YORK * NY	20.98
04/07	DBCRD PUR AP, *****30201774627, AUT 040325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/07	DBCRD PUR AP, *****30201774627, AUT 040325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/07	DBCRD PUR AP, *****30201774627, AUT 040425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/07	DBCRD PUR AP, *****30201774627, AUT 040425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/07	DBCRD PUR AP, *****30201774627, AUT 040425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/07	DBCRD PUR AP, *****30201774627, AUT 040425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/07	DBCRD PUR AP, *****30201774627, AUT 040425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/07	DBCRD PUR AP, *****30201774627, AUT 040525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/07	DBCRD PUR AP, *****30201774627, AUT 040525 VISA DDA PUR AP RAISING CANES 0987 NEW YORK * NY	16.32
04/07	DBCRD PUR AP, *****30201774627, AUT 040525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.10
04/07	DEBIT POS AP, *****30201774627, AUT 040525 DDA PURCHASE AP OLD NAVY US 5137 NEW YORK * NY	27.05
04/07	DEBIT POS AP, *****30201774627, AUT 040525 DDA PURCHASE AP APOLLO BEAUTY LAND NEW YORK * NY	43.53
04/07	NONTD ATM DB AP, *****30201774627, AUT 040525 DDA WITHDRAW AP S737235 NEW YORK *	101.50

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/07	NONTD ATM DB AP, *****30201774627, AUT 040525 DDA WITHDRAW AP S737235 NEW YORK *	41.50
04/07	DBCRD PUR AP, *****30201774627, AUT 040525 VISA DDA PUR AP U LIKE 207 RESTAURANT NEW YORK * NY	9.74
04/07	DBCRD PUR AP, *****30201774627, AUT 040625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/07	NONTD ATM FEE, NONTD ATM FEE	3.00
04/07	NONTD ATM FEE, NONTD ATM FEE	3.00
04/08	DBCRD PUR AP, *****30201774627, AUT 040725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/08	DBCRD PUR AP, *****30201774627, AUT 040725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/08	DBCRD PUR AP, *****30201774627, AUT 040725 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	18.50
04/08	DBCRD PUR AP, *****30201774627, AUT 040725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/08	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00166188900	150.00
04/08	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00166182364	155.00
04/09	DBCRD PUR AP, *****30201774627, AUT 040725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/09	DBCRD PUR AP, *****30201774627, AUT 040825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/09	DBCRD PUR AP, *****30201774627, AUT 040825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/09	DEBIT POS AP, *****30201774627, AUT 040925 DDA PURCHASE AP D AGOSTIN 1074 LEXINGT NEW YORK * NY	33.09
04/10	DBCRD PUR AP, *****30201774627, AUT 040825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/10	DBCRD PUR AP, *****30201774627, AUT 040825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/10	DBCRD PUR AP, *****30201774627, AUT 040925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/10	DBCRD PUR AP, *****30201774627, AUT 040925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/10	DBCRD PUR AP, *****30201774627, AUT 040925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/10	TD ZELLE SENT, 510000D0G7PI Zelle SHANTA SMALLING	84.00
04/11	DBCRD PUR AP, *****30201774627, AUT 040925 VISA DDA PUR AP WENDY S 12805 NEWARK * NJ	10.85
04/11	DBCRD PUR AP, *****30201774627, AUT 040925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/11	DBCRD PUR AP, *****30201774627, AUT 041025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/11	DBCRD PUR AP, *****30201774627, AUT 041025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/11	DBCRD PUR AP, *****30201774627, AUT 041025 VISA DDA PUR AP DUNKIN 358025 NEW YORK * NY	10.21
04/11	DBCRD PUR AP, *****30201774627, AUT 041025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/11	DEBIT POS AP, *****30201774627, AUT 041125 DDA PURCHASE AP MACY S WEST 34TH ST NEW YORK * NY	34.80
04/14	DBCRD PUR AP, *****30201774627, AUT 041025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/14	DBCRD PUR AP, *****30201774627, AUT 041125 VISA DDA PUR AP WENDY S 12805 NEWARK * NJ	12.67
04/14	DBCRD PUR AP, *****30201774627, AUT 041125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/14	DBCRD PUR AP, *****30201774627, AUT 041125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/14	DBCRD PUR AP, *****30201774627, AUT 041125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/14	DEBIT POS AP, *****30201774627, AUT 041225 DDA PURCHASE AP LENOX HILL RADIOLOGY ACP BROOKLYN * NY	80.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP JAMAICAN HOUSE CUISINE BROOKLYN * NY	23.95
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.10
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP PHR LASANTEHEALTHCENTER BROOKLYN * NY	55.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP HEALTHWISE PHARMACY INC BROOKLYN * NY	30.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP POLLO CAMPERO R159 NEW YORK CITY * NY	21.78
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP POLLO CAMPERO R159 NEW YORK CITY * NY	17.64
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041325 VISA DDA PUR AP PHR LASANTEHEALTHCENTER BROOKLYN * NY	55.00
04/14	DBCRD PUR AP, *****30201774627, AUT 041325 VISA DDA PUR AP SOLDIER S RESTAURANT BROOKLYN * NY	21.28
04/14	TD ATM DEBIT AP, *****30201774627, AUT 041325 DDA WITHDRAW AP 885 6TH AVE NEW YORK * NY	200.00
04/15	DBCRD PUR AP, *****30201774627, AUT 041325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/15	DBCRD PUR AP, *****30201774627, AUT 041325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/15	DBCRD PUR AP, *****30201774627, AUT 041325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/15	DBCRD PUR AP, *****30201774627, AUT 041325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/15	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00166382031	155.00
04/15	TD ZELLE SENT, 510500N09FUD Zelle SHANTA SMALLING	32.00
04/15	DEBIT POS AP, *****30201774627, AUT 041525 DDA PURCHASE AP OPS FOWLE 50 E 78TH ST NEW YORK * NY	10.00
04/15	DEBIT POS AP, *****30201774627, AUT 041525 DDA PURCHASE AP OPS FOWLE 50 E 78TH ST NEW YORK * NY	10.00
04/16	DBCRD PUR AP, *****30201774627, AUT 041425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/16	DBCRD PUR AP, *****30201774627, AUT 041425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/16	DBCRD PUR AP, *****30201774627, AUT 041425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/16	DBCRD PUR AP, *****30201774627, AUT 041425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/16	DEBIT POS AP, *****30201774627, AUT 041625 DDA PURCHASE AP SHOPRITE OF NEWARK S1 NEWARK * NJ	122.30
04/17	DBCRD PUR AP, *****30201774627, AUT 041525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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DAILY ACCOUNT ACTIVITY
Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/17	DBCRD PUR AP, *****30201774627, AUT 041525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/17	DBCRD PUR AP, *****30201774627, AUT 041525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
04/17	DBCRD PUR AP, *****30201774627, AUT 041525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
04/17	DBCRD PUR AP, *****30201774627, AUT 041625 VISA DDA PUR AP AMAZON MARK MC6MW0KE3 AMAZON COM MA * WA	17.04
Subtotal:		3,316.65

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
04/17	PAPER STATEMENT FEE	3.00
Subtotal:		3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
03/17	4,385.15	04/02	4,931.48
03/18	4,376.25	04/03	5,810.11
03/19	5,188.65	04/04	5,739.39
03/20	5,176.95	04/07	6,768.17
03/21	5,050.58	04/08	6,435.77
03/24	4,888.50	04/09	7,376.12
03/25	4,624.60	04/10	7,277.42
03/26	5,575.42	04/11	7,209.76
03/27	5,563.62	04/14	7,905.83
03/28	5,525.19	04/15	7,686.93
03/31	5,143.84	04/16	8,477.78
04/01	4,979.94	04/17	8,445.94

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We're committed to keeping you informed when it comes to your banking and want you to know about upcoming changes to your TD Bank Personal or Business Deposit Account Agreement.

TD Bank's Funds Availability Policy will be changing by July 1, 2025.

When you deposit a check, we'll continue to make \$100 available immediately and, typically, make the remaining funds available by the end of the first business day after we receive your deposit. **However, if a hold is placed on a check deposit, by July 1, you'll have access to more funds as follows:**

- **Today:** If a hold is applied, an additional \$125 is available by the end of the first business day after we receive your deposit.
- **By July 1:** We'll increase the amount available to \$175. This means, the first \$275 of your deposit will be available by the end of the first business day after we receive your deposit.

We'll also make more of your funds available for larger deposits:

- **Today:** Typically, we make the first \$5,525 of a day's total deposits available by the end of the first business day after we receive your deposit. Please see the TD Bank Personal or Business Deposit Account Agreement for details.
- **By July 1:** We'll increase that amount to \$6,725.

Questions?

Visit any TD Bank or call us at **1-888-751-9000**. We're glad to help.

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TD Complete Checking

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Account # 443-2056657

ACCOUNT SUMMARY

Beginning Balance	4,438.10	Average Collected Balance	4,689.18
Electronic Deposits	4,124.27	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	4,174.22	Annual Percentage Yield Earned	0.00%
Service Charges	3.00	Days in Period	28
Ending Balance	4,385.15		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/19	ACH DEPOSIT, 828850 MADISON A PAYROLL ****8000032301X	894.58
02/26	ACH DEPOSIT, 828850 MADISON A PAYROLL ****0300009410X	1,073.69
03/03	DEBIT CARD CREDIT, *****30191515204, AUT 030325 VISA DDA REF AMAZON MARK E41ZM9E23 SEATTLE * WA	42.64
03/05	ACH DEPOSIT, 828850 MADISON A PAYROLL ****2000023939X	1,108.25
03/12	ACH DEPOSIT, 828850 MADISON A PAYROLL ****2100004971X	1,005.11
	Subtotal:	4,124.27

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/18	DBCRD PUR AP, *****30191515204, AUT 021325 VISA DDA PUR AP BURGER KING 26318 NEWARK * NJ	13.96
02/18	DBCRD PUR AP, *****30191515204, AUT 021425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/18	DBCRD PUR AP, *****30191515204, AUT 021425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/18	TD ZELLE SENT, 504600103NSR Zelle PATRICK SEWELL	350.00
02/18	DBCRD PUR AP, *****30191515204, AUT 021525 VISA DDA PUR AP LPY REACTION TAX 000 000 0000 * NY	299.95
02/18	DBCRD PUR AP, *****30191515204, AUT 021525 VISA DDA PUR AP BURGOS CAFE FAMILY RESTA NEW YORK * NY	45.76
02/18	DBCRD PUR AP, *****30191515204, AUT 021625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/18	DBCRD PUR AP, *****30191515204, AUT 021625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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How to Balance your Account

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance		4,385.15
2	Total Deposits	+	
3	Sub Total		
4	Total Withdrawals	-	
5	Adjusted Balance		

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/18	DBCRD PUR AP, *****30191515204, AUT 021625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/18	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00164675849	204.99
02/19	DBCRD PUR AP, *****30191515204, AUT 021825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/19	DBCRD PUR AP, *****30191515204, AUT 021825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/19	DBCRD PMT AP, *****30191515204, AUT 021825 VISA DDA PUR AP TMOBILE AUTO PAY 800 937 8997 * WA	138.14
02/19	DBCRD PUR AP, *****30191515204, AUT 021825 VISA DDA PUR AP SQ YOSEPH HALAL CART NEW YORK * NY	10.91
02/19	DBCRD PUR AP, *****30191515204, AUT 021825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/20	DBCRD PUR AP, *****30191515204, AUT 021825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/20	DBCRD PUR AP, *****30191515204, AUT 021925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/20	DBCRD PUR AP, *****30191515204, AUT 021925 VISA DDA PUR AP WHOLEFDS LNX 10838 NEW YORK * NY	27.95
02/20	DBCRD PUR AP, *****30191515204, AUT 021925 VISA DDA PUR AP FOREVER21 1949 NEW YORK * NY	49.87
02/20	DBCRD PUR AP, *****30191515204, AUT 021925 VISA DDA PUR AP MCDONALD S F7944 NEWARK * NJ	9.36
02/21	DBCRD PUR AP, *****30191515204, AUT 021925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/21	DBCRD PUR AP, *****30191515204, AUT 021925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/21	DBCRD PUR AP, *****30191515204, AUT 021925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/21	DBCRD PUR AP, *****30191515204, AUT 022025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/21	DBCRD PUR AP, *****30191515204, AUT 022025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/21	DBCRD PUR AP, *****30191515204, AUT 022025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/21	DEBIT POS AP, *****30191515204, AUT 022125 DDA PURCHASE AP C TOWN 4918 BROADWA NEW YORK * NY	37.91
02/24	DBCRD PUR AP, *****30191515204, AUT 022025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/24	DBCRD PUR AP, *****30191515204, AUT 022125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/24	DBCRD PUR AP, *****30191515204, AUT 022125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/24	DBCRD PUR AP, *****30191515204, AUT 022125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/24	DBCRD PUR AP, *****30191515204, AUT 022225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/24	DBCRD PUR AP, *****30191515204, AUT 022225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/24	DBCRD PUR AP, *****30191515204, AUT 022225 VISA DDA PUR AP DII STORE 39 347 4927102 * NY	15.98
02/24	DBCRD PUR AP, *****30191515204, AUT 022225 VISA DDA PUR AP U LIKE 207 RESTAURANT NEW YORK * NY	8.66
02/24	DBCRD PUR AP, *****30191515204, AUT 022325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/24	DBCRD PUR AP, *****30191515204, AUT 022325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/24	NONTD ATM DB AP, *****30191515204, AUT 022325 DDA WITHDRAW AP PAI ISO EAST ORANGE * NJ	22.25
02/24	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00164839671	154.99
02/24	NONTD ATM FEE, NONTD ATM FEE	3.00
02/25	DBCRD PUR AP, *****30191515204, AUT 022325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/25	DBCRD PUR AP, *****30191515204, AUT 022425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/25	DBCRD PUR AP, *****30191515204, AUT 022425 VISA DDA PUR AP SQ YOSEPH HALAL CART NEW YORK * NY	17.23
02/25	DBCRD PUR AP, *****30191515204, AUT 022425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/25	DEBIT POS AP, *****30191515204, AUT 022525 DDA PURCHASE AP WHOLEFDS LNX 108 1175 3R NEW YORK * NY	34.45
02/26	DBCRD PUR AP, *****30191515204, AUT 022425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/26	DBCRD PUR AP, *****30191515204, AUT 022425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/26	DBCRD PUR AP, *****30191515204, AUT 022525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/26	DBCRD PUR AP, *****30191515204, AUT 022525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/27	DBCRD PUR AP, *****30191515204, AUT 022525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/27	DBCRD PUR AP, *****30191515204, AUT 022525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/27	DBCRD PUR AP, *****30191515204, AUT 022625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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POSTING DATE	DESCRIPTION	AMOUNT
02/27	DBCRD PUR AP, *****30191515204, AUT 022625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/27	DBCRD PUR AP, *****30191515204, AUT 022625 VISA DDA PUR AP D AGOSTINO 13 NEW YORK * NY	28.24
02/27	DBCRD PUR AP, *****30191515204, AUT 022625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/27	NONTD ATM DB AP, *****30191515204, AUT 022725 DDA WITHDRAW AP 00000000282181 EAST ORANGE * NJ	62.49
02/27	NONTD ATM FEE, NONTD ATM FEE	3.00
02/28	DBCRD PUR AP, *****30191515204, AUT 022625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/28	DBCRD PUR AP, *****30191515204, AUT 022725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/03	DBCRD PUR AP, *****30191515204, AUT 022725 VISA DDA PUR AP ASPCA DONATIONS TM 800 628 0028 * NY	25.00
03/03	DEBIT POS AP, *****30201774627, AUT 030225 DDA PURCHASE AP GAP OUTLET US 2818 NEWARK * NJ	48.27
03/03	DEBIT POS AP, *****30201774627, AUT 030225 DDA PURCHASE AP JOE S MARKET NEWARK * NJ	74.95
03/03	TD ZELLE SENT, 506200N0G7SG Zelle JAVON SMALLING	20.00
03/04	DEBIT POS AP, *****30201774627, AUT 030425 DDA PURCHASE AP WHOLEFDS LNX 108 1175 3R NEW YORK * NY	31.80
03/05	DBCRD PUR AP, *****30201774627, AUT 030325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/05	DBCRD PUR AP, *****30201774627, AUT 030325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/05	DBCRD PUR AP, *****30201774627, AUT 030325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/05	DBCRD PUR AP, *****30201774627, AUT 030425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/05	DBCRD PUR AP, *****30201774627, AUT 030425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/05	DBCRD PUR AP, *****30201774627, AUT 030425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/05	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00165182448	259.99
03/05	DEBIT POS AP, *****30201774627, AUT 030525 DDA PURCHASE AP ROYAL PHARMACY NEW YORK * NY	22.34
03/05	DEBIT POS AP, *****30201774627, AUT 030525 DDA PURCHASE AP NEWARK NEWARK * NJ	6.00
03/06	DBCRD PUR AP, *****30201774627, AUT 030425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/06	DBCRD PUR AP, *****30201774627, AUT 030425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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POSTING DATE	DESCRIPTION	AMOUNT
03/06	DBCRD PUR AP, *****30201774627, AUT 030525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/06	DBCRD PUR AP, *****30201774627, AUT 030525 VISA DDA PUR AP BELLO DELI FOOD CORP NEW YORK * NY	23.91
03/07	DBCRD PUR AP, *****30201774627, AUT 030525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/07	DBCRD PUR AP, *****30201774627, AUT 030525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/07	DBCRD PUR AP, *****30201774627, AUT 030625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/07	DBCRD PUR AP, *****30201774627, AUT 030625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/07	DBCRD PUR AP, *****30201774627, AUT 030625 VISA DDA PUR AP AO SUPPLIER CORP ASTORIA * NY	9.36
03/07	DBCRD PUR AP, *****30201774627, AUT 030625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/07	DEBIT POS AP, *****30201774627, AUT 030725 DDA PURCHASE AP D AGOSTIN 1074 LEXINGT NEW YORK * NY	40.97
03/10	DBCRD PUR AP, *****30201774627, AUT 030625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/10	DBCRD PUR AP, *****30201774627, AUT 030725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/10	DBCRD PUR AP, *****30201774627, AUT 030725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/10	DBCRD PUR AP, *****30201774627, AUT 030725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/10	DBCRD PUR AP, *****30201774627, AUT 030725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/10	DBCRD PUR AP, *****30201774627, AUT 030725 VISA DDA PUR AP MCDONALD S F7944 NEWARK * NJ	7.46
03/10	DBCRD PUR AP, *****30201774627, AUT 030825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/10	DBCRD PUR AP, *****30201774627, AUT 030825 VISA DDA PUR AP MCDONALD S F23318 NEW YORK * NY	8.69
03/10	DBCRD PUR AP, *****30201774627, AUT 030825 VISA DDA PUR AP MCDONALD S F23318 NEW YORK * NY	4.99
03/10	DBCRD PUR AP, *****30201774627, AUT 030825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/10	DBCRD PUR AP, *****30201774627, AUT 030825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.10
03/10	DBCRD PUR AP, *****30201774627, AUT 030825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
03/10	NONTD ATM DB AP, *****30201774627, AUT 030925 DDA WITHDRAW AP PAI ISO EAST ORANGE * NJ	202.00
03/10	DBCRD PUR AP, *****30201774627, AUT 030925 VISA DDA PUR AP DURAN DELY GROCERY EAST ORANGE * NJ	21.28
03/10	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00165267201	254.99
03/10	ELECTRONIC PMT-WEB, XOOM DEBIT T *****00165312460	259.99
03/10	NONTD ATM FEE, NONTD ATM FEE	3.00
03/11	DBCRD PUR AP, *****30201774627, AUT 031025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/11	DBCRD PUR AP, *****30201774627, AUT 031025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/11	DBCRD PUR AP, *****30201774627, AUT 031025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/12	DBCRD PUR AP, *****30201774627, AUT 031025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/12	DBCRD PUR AP, *****30201774627, AUT 031125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/12	DBCRD PUR AP, *****30201774627, AUT 031125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/12	DBCRD PUR AP, *****30201774627, AUT 031125 VISA DDA PUR AP SQ YOSEPH HALAL CART NEW YORK * NY	6.89
03/12	DBCRD PUR AP, *****30201774627, AUT 031125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/13	DBCRD PUR AP, *****30201774627, AUT 031125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/13	DBCRD PUR AP, *****30201774627, AUT 031225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/13	DBCRD PUR AP, *****30201774627, AUT 031225 VISA DDA PUR AP D AGOSTINO 13 NEW YORK * NY	43.79
03/13	DBCRD PUR AP, *****30201774627, AUT 031225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/14	DBCRD PUR AP, *****30201774627, AUT 031225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/14	DBCRD PUR AP, *****30201774627, AUT 031225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/14	DBCRD PUR AP, *****30201774627, AUT 031325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/14	DBCRD PUR AP, *****30201774627, AUT 031325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/14	DBCRD PUR AP, *****30201774627, AUT 031325 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	21.35
03/14	DBCRD PUR AP, *****30201774627, AUT 031325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
03/14	TD ZELLE SENT, 507300D0I3SG Zelle PATRICK SEWELL	100.00
03/17	DBCRD PUR AP, *****30201774627, AUT 031325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/17	DBCRD PUR AP, *****30201774627, AUT 031425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/17	DBCRD PUR AP, *****30201774627, AUT 031425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/17	DBCRD PUR AP, *****30201774627, AUT 031425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/17	DBCRD PUR AP, *****30201774627, AUT 031425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/17	DBCRD PUR AP, *****30201774627, AUT 031425 VISA DDA PUR AP MCDONALD S F7944 NEWARK * NJ	19.93
03/17	DBCRD PUR AP, *****30201774627, AUT 031525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/17	DBCRD PUR AP, *****30201774627, AUT 031525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
03/17	TD ATM DEBIT AP, *****30201774627, AUT 031525 DDA WITHDRAW AP 885 6TH AVE NEW YORK * NY	600.00
03/17	DBCRD PUR AP, *****30201774627, AUT 031525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/17	DBCRD PUR AP, *****30201774627, AUT 031525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
03/17	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00165483958	84.99
03/17	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00165514958	154.99
Subtotal:		4,174.22

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
03/17	PAPER STATEMENT FEE	3.00
Subtotal:		3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/17	4,438.10	03/04	4,569.50
02/18	3,504.64	03/05	5,371.62
02/19	4,241.27	03/06	5,338.91
02/20	4,148.19	03/07	5,273.88
02/21	4,088.58	03/10	4,485.78
02/24	3,843.90	03/11	4,476.88

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DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/25	3,783.32	03/12	5,463.30
02/26	4,845.31	03/13	5,410.61
02/27	4,732.78	03/14	5,274.56
02/28	4,726.88	03/17	4,385.15
03/03	4,601.30		

Please see important information on the back page

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We're committed to keeping you informed when it comes to your banking and want you to know about upcoming changes to your TD Bank Personal or Business Deposit Account Agreement.

TD Bank's Funds Availability Policy will be changing by July 1, 2025.

When you deposit a check, we'll continue to make \$100 available immediately and, typically, make the remaining funds available by the end of the first business day after we receive your deposit. **However, if a hold is placed on a check deposit, by July 1, you'll have access to more funds as follows:**

- **Today:** If a hold is applied, an additional \$125 is available by the end of the first business day after we receive your deposit.
- **By July 1:** We'll increase the amount available to \$175. This means, the first \$275 of your deposit will be available by the end of the first business day after we receive your deposit.

We'll also make more of your funds available for larger deposits:

- **Today:** Typically, we make the first \$5,525 of a day's total deposits available by the end of the first business day after we receive your deposit. Please see the TD Bank Personal or Business Deposit Account Agreement for details.
- **By July 1:** We'll increase that amount to \$6,725.

Questions?

Visit any TD Bank or call us at **1-888-751-9000**. We're glad to help.

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TD Complete Checking

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Account # 443-2056657

ACCOUNT SUMMARY

Beginning Balance	3,724.42	Average Collected Balance	4,203.17
Electronic Deposits	3,914.12	Interest Earned This Period	0.00
Electronic Payments	3,197.44	Interest Paid Year-to-Date	0.00
Service Charges	3.00	Annual Percentage Yield Earned	0.00%
Ending Balance	4,438.10	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/21	DEBIT CARD CREDIT, *****30191515204, AUT 011825 VISA DDA REF AMAZON MKTPLACE PMTS AMZN COM BILL * WA	16.99
01/21	DEBIT CARD CREDIT, *****30191515204, AUT 011825 VISA DDA REF AMAZON MKTPLACE PMTS AMZN COM BILL * WA	21.82
01/22	ACH DEPOSIT, 828850 MADISON A PAYROLL ****9800055380X	910.09
01/27	DEBIT CARD CREDIT, *****30191515204, AUT 012525 VISA DDA REF AMAZON MKTPLACE PMTS AMZN COM BILL * WA	16.49
01/29	ACH DEPOSIT, 828850 MADISON A PAYROLL ****7100008740X	1,066.58
02/03	DEBIT CARD CREDIT, *****30191515204, AUT 013025 VISA DDA REF AMAZON RETA ZP1AI52N1 WWW AMAZON CO * WA	14.99
02/05	ACH DEPOSIT, 828850 MADISON A PAYROLL ****8400028410X	910.48
02/12	ACH DEPOSIT, 828850 MADISON A PAYROLL ****9700003585X	956.68
Subtotal:		3,914.12

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/21	DBCRD PUR AP, *****30191515204, AUT 011625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.10
01/21	DBCRD PUR AP, *****30191515204, AUT 011725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/21	DBCRD PUR AP, *****30191515204, AUT 011725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/21	DBCRD PUR AP, *****30191515204, AUT 011725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/21	DBCRD PUR AP, *****30191515204, AUT 011725 VISA DDA PUR AP MCDONALD S F7944 NEWARK * NJ	25.57

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1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	4,438.10
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
01/21	TD ZELLE SENT, 501800I063J6 Zelle KAVON SMALLING	12.00
01/21	DBCRD PMT AP, *****30191515204, AUT 011825 VISA DDA PUR AP TMOBILE AUTO PAY 800 937 8997 * WA	112.46
01/21	DEBIT POS AP, *****30191515204, AUT 011825 DDA PURCHASE AP SHOPRITE OF NEWARK S1 NEWARK * NJ	70.90
01/21	DEBIT POS AP, *****30191515204, AUT 011825 DDA PURCHASE AP SHOPRITE OF NEWARK S1 NEWARK * NJ	58.51
01/21	DBCRD PUR AP, *****30191515204, AUT 012025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/21	DBCRD PUR AP, *****30191515204, AUT 012025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/21	DBCRD PUR AP, *****30191515204, AUT 012025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/21	TD ZELLE SENT, 502000K0BMAQ Zelle JAVON SMALLING	55.00
01/21	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00163862761	224.99
01/22	DBCRD PUR AP, *****30191515204, AUT 012025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/22	DBCRD PUR AP, *****30191515204, AUT 012125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/22	DBCRD PUR AP, *****30191515204, AUT 012125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/22	DBCRD PUR AP, *****30191515204, AUT 012125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/22	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00163935477	134.99
01/23	DBCRD PUR AP, *****30191515204, AUT 012125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/23	DBCRD PUR AP, *****30191515204, AUT 012225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/23	DBCRD PUR AP, *****30191515204, AUT 012225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/23	DBCRD PUR AP, *****30191515204, AUT 012225 VISA DDA PUR AP MCDONALD S F23318 NEW YORK * NY	11.86
01/23	DBCRD PUR AP, *****30191515204, AUT 012225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/24	DBCRD PUR AP, *****30191515204, AUT 012225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/24	DBCRD PUR AP, *****30191515204, AUT 012225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/24	DBCRD PUR AP, *****30191515204, AUT 012225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/24	DBCRD PUR AP, *****30191515204, AUT 012325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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STATEMENT OF ACCOUNT

APATRA SMALLING

Page: 4 of 8
Statement Period: Jan 18 2025-Feb 17 2025
Cust Ref #: 4432056657-673-T-###
Primary Account #: 443-2056657

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
01/24	DBCRD PUR AP, *****30191515204, AUT 012325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/27	DBCRD PUR AP, *****30191515204, AUT 012325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/27	DBCRD PUR AP, *****30191515204, AUT 012325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/27	DBCRD PUR AP, *****30191515204, AUT 012425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/27	DBCRD PUR AP, *****30191515204, AUT 012425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/27	DBCRD PUR AP, *****30191515204, AUT 012425 VISA DDA PUR AP AO SUPPLIER CORP ASTORIA * NY	22.23
01/27	DBCRD PUR AP, *****30191515204, AUT 012425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/27	DBCRD PUR AP, *****30191515204, AUT 012425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/27	DBCRD PUR AP, *****30191515204, AUT 012525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/27	DBCRD PUR AP, *****30191515204, AUT 012525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/27	DBCRD PUR AP, *****30191515204, AUT 012525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/27	DBCRD PUR AP, *****30191515204, AUT 012525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/27	TD ZELLE SENT, 502500L0EUTU Zelle PATRICK SEWELL	100.00
01/27	TD ZELLE SENT, 502500J0LGRG Zelle KAVON SMALLING	100.00
01/27	DEBIT POS AP, *****30191515204, AUT 012625 DDA PURCHASE AP JOE S MARKET NEWARK * NJ	53.14
01/28	DBCRD PUR AP, *****30191515204, AUT 012725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/28	DBCRD PUR AP, *****30191515204, AUT 012725 VISA DDA PUR AP AO SUPPLIER CORP ASTORIA * NY	14.04
01/28	DBCRD PUR AP, *****30191515204, AUT 012725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/28	DEBIT POS AP, *****30191515204, AUT 012825 DDA PURCHASE AP OPS FOWLE 50 E 78TH ST NEW YORK * NY	40.00
01/29	DBCRD PUR AP, *****30191515204, AUT 012725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/29	DBCRD PUR AP, *****30191515204, AUT 012725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/29	DBCRD PUR AP, *****30191515204, AUT 012825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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STATEMENT OF ACCOUNT

APATRA SMALLING

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Cust Ref #: 4432056657-673-T-###
Primary Account #: 443-2056657

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
01/29	DBCRD PUR AP, *****30191515204, AUT 012825 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/29	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00164113914	59.99
01/30	DBCRD PUR AP, *****30191515204, AUT 012825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/30	DBCRD PUR AP, *****30191515204, AUT 012825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/30	DBCRD PUR AP, *****30191515204, AUT 012925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/30	DBCRD PUR AP, *****30191515204, AUT 012925 VISA DDA PUR AP AMAZON MARK ZC8EO6B00 HTTPSAMAZON C * WA	51.93
01/30	DBCRD PUR AP, *****30191515204, AUT 012925 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
01/31	DBCRD PUR AP, *****30191515204, AUT 012925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
01/31	DBCRD PUR AP, *****30191515204, AUT 013025 VISA DDA PUR AP WINGSTOP 879 NEWARK * NJ	24.50
02/03	DBCRD PUR AP, *****30191515204, AUT 012925 VISA DDA PUR AP AMAZON MARK ZC09Y4161 HTTPSAMAZON C * WA	15.97
02/03	DBCRD PUR AP, *****30191515204, AUT 013125 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/03	DBCRD PUR AP, *****30191515204, AUT 013125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/03	DBCRD PUR AP, *****30191515204, AUT 013125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/03	DBCRD PUR AP, *****30191515204, AUT 020125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/03	DEBIT POS AP, *****30191515204, AUT 020125 DDA PURCHASE AP TARGET T 1201 3RD AVE NEW YORK * NY	13.49
02/03	DBCRD PUR AP, *****30191515204, AUT 020125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/03	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00164252240	259.99
02/03	TD ZELLE SENT, 503400F098F0 Zelle PATRICK SEWELL	100.00
02/04	DBCRD PUR AP, *****30191515204, AUT 013125 VISA DDA PUR AP AMAZON MARK LS6MW8TO3 AMAZON COM MA * WA	7.99
02/04	DBCRD PUR AP, *****30191515204, AUT 020225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/04	DBCRD PUR AP, *****30191515204, AUT 020325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/04	DBCRD PUR AP, *****30191515204, AUT 020325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/04	DBCRD PUR AP, *****30191515204, AUT 020325 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00

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Cust Ref #: 4432056657-673-T-###
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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/05	DBCRD PUR AP, *****30191515204, AUT 020325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/05	DBCRD PUR AP, *****30191515204, AUT 020425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/05	DBCRD PUR AP, *****30191515204, AUT 020425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/05	DBCRD PUR AP, *****30191515204, AUT 020425 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/06	DBCRD PUR AP, *****30191515204, AUT 020425 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/06	DBCRD PUR AP, *****30191515204, AUT 020525 VISA DDA PUR AP MARCHE MADISON 1 NEW YORK * NY	24.45
02/06	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00164383329	104.99
02/07	DBCRD PUR AP, *****30191515204, AUT 020525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/07	DBCRD PUR AP, *****30191515204, AUT 020525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/07	DBCRD PUR AP, *****30191515204, AUT 020525 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/07	DBCRD PUR AP, *****30191515204, AUT 020525 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/07	DBCRD PUR AP, *****30191515204, AUT 020625 VISA DDA PUR AP AMAZON MARK 406YE4Z03 AMAZON COM MA * WA	31.96
02/07	DBCRD PUR AP, *****30191515204, AUT 020625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/07	DBCRD PUR AP, *****30191515204, AUT 020625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/07	DBCRD PUR AP, *****30191515204, AUT 020625 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/10	DBCRD PUR AP, *****30191515204, AUT 020725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/10	DBCRD PUR AP, *****30191515204, AUT 020725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/10	DBCRD PUR AP, *****30191515204, AUT 020725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/10	DBCRD PUR AP, *****30191515204, AUT 020725 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/10	DBCRD PUR AP, *****30191515204, AUT 020725 VISA DDA PUR AP MCDONALD S F7944 NEWARK * NJ	25.57
02/10	DEBIT POS AP, *****30191515204, AUT 020825 DDA PURCHASE AP KIDS PARADISE IRVINGTON * NJ	47.97
02/10	DBCRD PUR AP, *****30191515204, AUT 020925 VISA DDA PUR AP COSTCO WHSE 0320 UNION * NJ	96.65

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DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/10	DBCRD PUR AP, *****30191515204, AUT 020925 VISA DDA PUR AP TROPICAL SUN SUPERMARKET EAST ORANGE * NJ	160.00
02/10	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00164474436	259.99
02/11	DBCRD PUR AP, *****30191515204, AUT 021025 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/11	DBCRD PUR AP, *****30191515204, AUT 021025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/11	ELECTRONIC PMT-WEB, XOOM DEBIT T ****00164519448	104.99
02/11	TD ZELLE SENT, 504200A01DMZ Zelle PATRICK SEWELL	350.00
02/11	DEBIT POS AP, *****30191515204, AUT 021125 DDA PURCHASE AP NY PENN STA NEW YORK * NY	6.00
02/12	DBCRD PUR AP, *****30191515204, AUT 021025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/12	DBCRD PUR AP, *****30191515204, AUT 021025 VISA DDA PUR AP AMAZON MARK E41ZM9E23 AMAZON COM MA * WA	86.33
02/12	DBCRD PUR AP, *****30191515204, AUT 021125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/13	DBCRD PUR AP, *****30191515204, AUT 021125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	7.00
02/13	DBCRD PUR AP, *****30191515204, AUT 021125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/13	DBCRD PUR AP, *****30191515204, AUT 021225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/13	DBCRD PUR AP, *****30191515204, AUT 021225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
02/13	DBCRD PUR AP, *****30191515204, AUT 021225 VISA DDA PUR AP SQ YOSEPH HALAL CART NEW YORK * NY	14.93
02/13	DBCRD PUR AP, *****30191515204, AUT 021225 VISA DDA PUR AP PATH TAPP PAYGO CP NEW JERSEY * NJ	3.00
02/13	DEBIT POS AP, *****30191515204, AUT 021325 DDA PURCHASE AP MARSHALLS 651 KAPKOWSK ELIZABETH * NJ	66.56
02/14	DBCRD PUR AP, *****30191515204, AUT 021225 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
Subtotal:		3,197.44

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
02/14	PAPER STATEMENT FEE	3.00
Subtotal:		3.00

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APATRA SMALLING

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Cust Ref #: 4432056657-673-T-###
Primary Account #: 443-2056657

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/17	3,724.42	02/03	4,062.92
01/21	3,183.90	02/04	4,043.13
01/22	3,947.20	02/05	4,941.81
01/23	3,923.54	02/06	4,809.47
01/24	3,908.84	02/07	4,756.81
01/27	3,620.56	02/10	4,154.83
01/28	3,560.52	02/11	3,687.94
01/29	4,555.31	02/12	4,544.29
01/30	4,491.68	02/13	4,444.00
01/31	4,464.28	02/14	4,438.10

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828850 MADISON AVENUE MEMBERS CLUB INC
15 East 69th Street
New York NY 10021

1414-8889
ORG1:DEP004 Houseke
ORG2:CC075 Maxime's
EE ID: 729 DD

APATRA SMALLING
1597 NEW YORK AVE, APT 2A
BROOKLYN NY 11210-3395

NON-NEGOTIABLE

NON-NEGOTIABLE
EAST WEST BANK
PAYABLE IF DESIRED AT:
ALL EAST WEST BANK BANKS

PERSONAL AND CHECK INFORMATION

Apatra Smalling
1597 New York Ave, Apt 2A
Brooklyn, NY 11210-3395
Employee ID: 729

Home Department: CC075 Maxime's Central / DEP004
Housekeeping

Pay Period: 07/28/25 to 08/03/25
Check Date: 08/08/25 Check #: 53972

NET PAY ALLOCATIONS

DESCRIPTION	THIS PERIOD (\$)	YTD (\$)
Check Amount	0.00	0.00
Chkg 657	838.29	31821.32
NET PAY	838.29	31821.32

TIME OFF (Based on Policy Year)

DESCRIPTION	CURRACCRUE	AMTTAKEN	AVALBAL
PTO	0.00 hrs	24.00 hrs	64.00 hrs

DESCRIPTION	TOTACCRUE	AMTTAKEN
Personal	24.00 hrs	0.00 hrs

DESCRIPTION	CURRACCRUE	AVALBAL
Sick	1.00 hrs	10.67 hrs

EARNINGS

BASIS OF PAY	DESCRIPTION	HRS/UNITS	RATE	CURRENT (\$)	YTD HRS/UNITS	YTD (\$)
	Hourly	12.6500	30.0000	379.50	1141.0800	34232.40
	Overtime NY				87.6400	4158.68
	Flex Day				24.0000	720.00
	PTO	16.0000	30.0000	480.00	24.0000	720.00
	Sick	8.0000	30.0000	240.00	56.0000	1680.00
	Spread of Hours					82.50
	Vacation				32.0000	960.00
	Total Hours	36.6500			1364.7200	
	Total Hrs Worked	12.6500				
	Gross Earnings			1099.50		42553.58

OTHER ITEMS

Do not increase Net Pay

DESCRIPTION	HRS/UNITS	RATE	CURRENT (\$)	YTD HOURS	YTD (\$)
PX401 ERMTCH			32.99		1057.18

WITHHOLDINGS

DESCRIPTION	FILING STATUS	CURRENT (\$)	YTD (\$)
Social Security		67.56	2627.37
Medicare		15.80	614.47
Fed Income Tax	SMS	49.14	2766.89
NY Income Tax	S 1	46.07	1878.47
NY PFL		4.27	165.14
NY Disability		0.60	19.80
NY NYC Inc	S 0	34.97	1426.36
TOTAL		218.41	9498.50

DEDUCTIONS

DESCRIPTION	CURRENT (\$)	YTD (\$)
PIA Dental	3.35	60.30
PIA Medical	5.05	90.90
PIA Vision	1.41	25.38
PX401 EEPRE	32.99	1057.18
TOTAL	42.80	1233.76

> > > IMPORTANT MESSAGE(S) < < <

NET PAY

THIS PERIOD (\$)
838.29

YTD (\$)
31821.32

828850 MADISON AVENUE MEMBERS CLUB INC
15 East 69th Street
New York NY 10021

1414-8889
ORG1:DEP004 Houseke
ORG2:CC075 Maxime's
EE ID: 729 DD

APATRA SMALLING
1597 NEW YORK AVE, APT 2A
BROOKLYN NY 11210-3395

NON-NEGOTIABLE

NON-NEGOTIABLE
EAST WEST BANK
PAYABLE IF DESIRED AT:
ALL EAST WEST BANK BANKS

PERSONAL AND CHECK INFORMATION Apatra Smalling 1597 New York Ave, Apt 2A Brooklyn, NY 11210-3395 Employee ID: 729 Home Department: CC075 Maxime's Central / DEP004 Housekeeping Pay Period: 07/21/25 to 07/27/25 Check Date: 08/01/25 Check #: 53823 NET PAY ALLOCATIONS <table><tr><td>DESCRIPTION</td><td>THIS PERIOD (\$)</td><td>YTD (\$)</td></tr><tr><td>Check Amount</td><td>0.00</td><td>0.00</td></tr><tr><td>Chkg 657</td><td>876.63</td><td>30983.03</td></tr><tr><td>NET PAY</td><td>876.63</td><td>30983.03</td></tr></table> TIME OFF (Based on Policy Year) <table><tr><td>DESCRIPTION</td><td>CURRACCRUE</td><td>AMTTAKEN</td><td>AVAILBAL</td></tr><tr><td>PTO</td><td>0.00 hrs</td><td>8.00 hrs</td><td>64.00 hrs</td></tr></table> <table><tr><td>DESCRIPTION</td><td>TOTACCRUE</td><td>AMTTAKEN</td></tr><tr><td>Personal</td><td>24.00 hrs</td><td>0.00 hrs</td></tr></table> <table><tr><td>DESCRIPTION</td><td>CURRACCRUE</td><td>AVAILBAL</td></tr><tr><td>Sick</td><td>1.00 hrs</td><td>17.67 hrs</td></tr></table>	DESCRIPTION	THIS PERIOD (\$)	YTD (\$)	Check Amount	0.00	0.00	Chkg 657	876.63	30983.03	NET PAY	876.63	30983.03	DESCRIPTION	CURRACCRUE	AMTTAKEN	AVAILBAL	PTO	0.00 hrs	8.00 hrs	64.00 hrs	DESCRIPTION	TOTACCRUE	AMTTAKEN	Personal	24.00 hrs	0.00 hrs	DESCRIPTION	CURRACCRUE	AVAILBAL	Sick	1.00 hrs	17.67 hrs	EARNINGS	BASIS OF PAY	DESCRIPTION	HRS/UNITS	RATE	CURRENT (\$)	YTD HRS/UNITS	YTD (\$)
	DESCRIPTION	THIS PERIOD (\$)	YTD (\$)																																					
	Check Amount	0.00	0.00																																					
	Chkg 657	876.63	30983.03																																					
	NET PAY	876.63	30983.03																																					
	DESCRIPTION	CURRACCRUE	AMTTAKEN	AVAILBAL																																				
	PTO	0.00 hrs	8.00 hrs	64.00 hrs																																				
	DESCRIPTION	TOTACCRUE	AMTTAKEN																																					
	Personal	24.00 hrs	0.00 hrs																																					
	DESCRIPTION	CURRACCRUE	AVAILBAL																																					
	Sick	1.00 hrs	17.67 hrs																																					
			Hourly		38.5300	300000	1155.90	1128.4300	33852.90																															
			Overtime NY					87.6400	4158.68																															
			Flex Day					24.0000	720.00																															
			PTO					8.0000	240.00																															
			Sick					48.0000	1440.00																															
			Spread of Hours						82.50																															
			Vacation					32.0000	960.00																															
			Total Hours		38.5300			1328.0700																																
			Total Hrs Worked		38.5300																																			
			Gross Earnings				1155.90		41454.08																															
	OTHER ITEMS	DESCRIPTION	HRS/UNITS	RATE	CURRENT (\$)	YTD HOURS	YTD (\$)																																	
	Do not increase Net Pay	PX401 ERMTCH			34.68		1024.19																																	
	WITHHOLDINGS	DESCRIPTION	FILING STATUS		CURRENT (\$)		YTD (\$)																																	
		Social Security			71.05		2559.81																																	
	Medicare			16.62		598.67																																		
	Fed Income Tax	SMS		55.71		2717.75																																		
	NY Income Tax	S 1		49.08		1832.40																																		
	NY PFL			4.48		160.87																																		
	NY Disability			0.60		19.20																																		
	NY NYC Inc	S 0		37.24		1391.39																																		
	TOTAL			234.78		9280.09																																		
DEDUCTIONS	DESCRIPTION			CURRENT (\$)		YTD (\$)																																		
	PIA Dental			3.35		56.95																																		
	PIA Medical			5.05		85.85																																		
	PIA Vision			1.41		23.97																																		
	PX401 EEPRE			34.68		1024.19																																		
	TOTAL			44.49		1190.96																																		

 NET PAY | | THIS PERIOD (\$) | | YTD (\$) | || | | 876.63 | | 30983.03 | |

> > IMPORTANT MESSAGE(S) < < <

828850 MADISON AVENUE MEMBERS CLUB INC
15 East 69th Street
New York NY 10021

1414-8889
ORG1:DEP004 Houseke
ORG2:CC075 Maxime's
EE ID: 729 DD

APATRA SMALLING
1597 NEW YORK AVE, APT 2A
BROOKLYN NY 11210-3395

NON-NEGOTIABLE

NON-NEGOTIABLE
EAST WEST BANK
PAYABLE IF DESIRED AT:
ALL EAST WEST BANK BANKS

PERSONAL AND CHECK INFORMATION Apatra Smalling 1597 New York Ave, Apt 2A Brooklyn, NY 11210-3395 Employee ID: 729 Home Department: CC075 Maxime's Central / DEP004 Housekeeping Pay Period: 06/30/25 to 07/06/25 Check Date: 07/11/25 Check #: 53362 NET PAY ALLOCATIONS <table><tr><th>DESCRIPTION</th><th>THIS PERIOD (\$)</th><th>YTD (\$)</th></tr><tr><td>Check Amount</td><td>0.00</td><td>0.00</td></tr><tr><td>Chkg 657</td><td>924.02</td><td>28241.50</td></tr><tr><td>NET PAY</td><td>924.02</td><td>28241.50</td></tr></table> TIME OFF (Based on Policy Year) <table><tr><th>DESCRIPTION</th><th>CURRACCRUE</th><th>AMTTAKEN</th><th>AVAILBAL</th></tr><tr><td>PTO</td><td>0.00 hrs</td><td>8.00 hrs</td><td>88.00 hrs</td></tr></table> <table><tr><th>DESCRIPTION</th><th>TOTACCRUE</th><th>AMTTAKEN</th></tr><tr><td>Personal</td><td>24.00 hrs</td><td>0.00 hrs</td></tr></table> <table><tr><th>DESCRIPTION</th><th>CURRACCRUE</th><th>AVAILBAL</th></tr><tr><td>Sick</td><td>1.00 hrs</td><td>13.67 hrs</td></tr></table>				DESCRIPTION	THIS PERIOD (\$)	YTD (\$)	Check Amount	0.00	0.00	Chkg 657	924.02	28241.50	NET PAY	924.02	28241.50	DESCRIPTION	CURRACCRUE	AMTTAKEN	AVAILBAL	PTO	0.00 hrs	8.00 hrs	88.00 hrs	DESCRIPTION	TOTACCRUE	AMTTAKEN	Personal	24.00 hrs	0.00 hrs	DESCRIPTION	CURRACCRUE	AVAILBAL	Sick	1.00 hrs	13.67 hrs	EARNINGS <table><tr><th>BASIS OF PAY</th><th>DESCRIPTION</th><th>HRS/UNITS</th><th>RATE</th><th>CURRENT (\$)</th><th>YTD HRS/UNITS</th><th>YTD (\$)</th></tr><tr><td></td><td>Hourly</td><td>40.0000</td><td>30.0000</td><td>1200.00</td><td>1010.3000</td><td>30309.00</td></tr><tr><td></td><td>Overtime NY</td><td>0.5700</td><td>45.0000</td><td>25.65</td><td>85.6100</td><td>4067.33</td></tr><tr><td></td><td>Flex Day</td><td></td><td></td><td></td><td>24.0000</td><td>720.00</td></tr><tr><td></td><td>PTO</td><td></td><td></td><td></td><td>8.0000</td><td>240.00</td></tr><tr><td></td><td>Sick</td><td></td><td></td><td></td><td>48.0000</td><td>1440.00</td></tr><tr><td></td><td>Spread of Hours</td><td></td><td></td><td></td><td></td><td>82.50</td></tr><tr><td></td><td>Vacation</td><td></td><td></td><td></td><td>32.0000</td><td>960.00</td></tr><tr><td></td><td>Total Hours</td><td>40.5700</td><td></td><td></td><td>1207.9100</td><td></td></tr><tr><td></td><td>Total Hrs Worked</td><td>40.5700</td><td></td><td></td><td></td><td></td></tr><tr><td></td><td>Gross Earnings</td><td></td><td></td><td>1225.65</td><td></td><td>37818.83</td></tr></table> OTHER ITEMS Do not increase Net Pay <table><tr><th>DESCRIPTION</th><th>HRS/UNITS</th><th>RATE</th><th>CURRENT (\$)</th><th>YTD HOURS</th><th>YTD (\$)</th></tr><tr><td>PX401 ERMTCH</td><td></td><td></td><td>36.77</td><td></td><td>915.13</td></tr></table> WITHHOLDIN GS <table><tr><th>DESCRIPTION</th><th>FILING STATUS</th><th>CURRENT (\$)</th><th>YTD (\$)</th></tr><tr><td>Social Security</td><td></td><td>75.38</td><td>2336.25</td></tr><tr><td>Medicare</td><td></td><td>17.63</td><td>546.38</td></tr><tr><td>Fed Income Tax</td><td>SMS</td><td>63.83</td><td>2528.91</td></tr><tr><td>NY Income Tax</td><td>S 1</td><td>52.80</td><td>1676.22</td></tr><tr><td>NY PFL</td><td></td><td>4.76</td><td>146.77</td></tr><tr><td>NY Disability</td><td></td><td>0.60</td><td>17.40</td></tr><tr><td>NY NYC Inc</td><td>S 0</td><td>40.05</td><td>1272.93</td></tr><tr><td>TOTAL</td><td></td><td>255.05</td><td>8524.86</td></tr></table> DEDUCTION <table><tr><th>DESCRIPTION</th><th>CURRENT (\$)</th><th>YTD (\$)</th></tr><tr><td>PIA Dental</td><td>3.35</td><td>46.90</td></tr><tr><td>PIA Medical</td><td>5.05</td><td>70.70</td></tr><tr><td>PIA Vision</td><td>1.41</td><td>19.74</td></tr><tr><td>PX401 EEPRE</td><td>36.77</td><td>915.13</td></tr><tr><td>TOTAL</td><td>46.58</td><td>1052.47</td></tr></table> NET PAY THIS PERIOD (\$) 924.02 YTD (\$) 28241.50				BASIS OF PAY	DESCRIPTION	HRS/UNITS	RATE	CURRENT (\$)	YTD HRS/UNITS	YTD (\$)		Hourly	40.0000	30.0000	1200.00	1010.3000	30309.00		Overtime NY	0.5700	45.0000	25.65	85.6100	4067.33		Flex Day				24.0000	720.00		PTO				8.0000	240.00		Sick				48.0000	1440.00		Spread of Hours					82.50		Vacation				32.0000	960.00		Total Hours	40.5700			1207.9100			Total Hrs Worked	40.5700						Gross Earnings			1225.65		37818.83	DESCRIPTION	HRS/UNITS	RATE	CURRENT (\$)	YTD HOURS	YTD (\$)	PX401 ERMTCH			36.77		915.13	DESCRIPTION	FILING STATUS	CURRENT (\$)	YTD (\$)	Social Security		75.38	2336.25	Medicare		17.63	546.38	Fed Income Tax	SMS	63.83	2528.91	NY Income Tax	S 1	52.80	1676.22	NY PFL		4.76	146.77	NY Disability		0.60	17.40	NY NYC Inc	S 0	40.05	1272.93	TOTAL		255.05	8524.86	DESCRIPTION	CURRENT (\$)	YTD (\$)	PIA Dental	3.35	46.90	PIA Medical	5.05	70.70	PIA Vision	1.41	19.74	PX401 EEPRE	36.77	915.13	TOTAL	46.58	1052.47
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PERSONAL AND CHECK INFORMATION Apatra Smalling 1597 New York Ave, Apt 2A Brooklyn, NY 11210-3395 Employee ID: 729 Home Department: CC075 Maxime's Central / DEP004 Housekeeping Pay Period: 05/26/25 to 06/01/25 Check Date: 06/06/25 Check #: 52643 NET PAY ALLOCATIONS <table><tr><th>DESCRIPTION</th><th>THIS PERIOD (\$)</th><th>YTD (\$)</th></tr><tr><td>Check Amount</td><td>0.00</td><td>0.00</td></tr><tr><td>Chkg 657</td><td>995.08</td><td>23419.36</td></tr><tr><td>NET PAY</td><td>995.08</td><td>23419.36</td></tr></table> TIME OFF (Based on Policy Year) <table><tr><th>DESCRIPTION</th><th>CURRACCRUE</th><th>AMTTAKEN</th><th>AVALBAL</th></tr><tr><td>PTO</td><td>0.00 hrs</td><td>0.00 hrs</td><td>96.00 hrs</td></tr><tr><th>DESCRIPTION</th><th>TOTACCRUE</th><th>AMTTAKEN</th><td></td></tr><tr><td>Personal</td><td>24.00 hrs</td><td>0.00 hrs</td><td></td></tr><tr><th>DESCRIPTION</th><th>CURRACCRUE</th><th>AVALBAL</th><td></td></tr><tr><td>Sick</td><td>1.00 hrs</td><td>15.67 hrs</td><td></td></tr></table>				DESCRIPTION	THIS PERIOD (\$)	YTD (\$)	Check Amount	0.00	0.00	Chkg 657	995.08	23419.36	NET PAY	995.08	23419.36	DESCRIPTION	CURRACCRUE	AMTTAKEN	AVALBAL	PTO	0.00 hrs	0.00 hrs	96.00 hrs	DESCRIPTION	TOTACCRUE	AMTTAKEN		Personal	24.00 hrs	0.00 hrs		DESCRIPTION	CURRACCRUE	AVALBAL		Sick	1.00 hrs	15.67 hrs		EARNINGS <table><tr><th>BASIS OF PAY</th><th>DESCRIPTION</th><th>HRS/UNITS</th><th>RATE</th><th>CURRENT (\$)</th><th>YTD HRS/UNITS</th><th>YTD (\$)</th></tr><tr><td></td><td>Hourly</td><td>25.6300</td><td>300000</td><td>768.90</td><td>834.3300</td><td>25029.90</td></tr><tr><td></td><td>Overtime NY</td><td>7.3700</td><td>450000</td><td>331.65</td><td>70.3500</td><td>3380.63</td></tr><tr><td></td><td>Flex Day</td><td></td><td></td><td></td><td>24.0000</td><td>720.00</td></tr><tr><td></td><td>Sick</td><td>8.0000</td><td>300000</td><td>240.00</td><td>40.0000</td><td>1200.00</td></tr><tr><td></td><td>Spread of Hours</td><td></td><td></td><td></td><td></td><td>66.00</td></tr><tr><td></td><td>Vacation</td><td></td><td></td><td></td><td>32.0000</td><td>960.00</td></tr><tr><td></td><td>Total Hours</td><td>41.0000</td><td></td><td></td><td>1000.6800</td><td></td></tr><tr><td></td><td>Total Hrs Worked</td><td>33.0000</td><td></td><td></td><td></td><td></td></tr><tr><td></td><td>Gross Earnings</td><td></td><td></td><td>1340.55</td><td></td><td>31356.53</td></tr></table> OTHER ITEMS <table><tr><th>DESCRIPTION</th><th>HRS/UNITS</th><th>RATE</th><th>CURRENT (\$)</th><th>YTD HOURS</th><th>YTD (\$)</th></tr><tr><td>Do not increase Net Pay</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>PX401 ERMTCH</td><td></td><td></td><td>40.22</td><td></td><td>721.26</td></tr></table> WITHHOLDIN GS <table><tr><th>DESCRIPTION</th><th>FILING STATUS</th><th>CURRENT (\$)</th><th>YTD (\$)</th></tr><tr><td>Social Security</td><td></td><td>82.50</td><td>1938.63</td></tr><tr><td>Medicare</td><td></td><td>19.30</td><td>453.39</td></tr><tr><td>Fed Income Tax</td><td>SMS</td><td>84.19</td><td>2146.06</td></tr><tr><td>NY Income Tax</td><td>S 1</td><td>58.93</td><td>1394.40</td></tr><tr><td>NY PFL</td><td></td><td>5.20</td><td>121.69</td></tr><tr><td>NY Disability</td><td></td><td>0.60</td><td>14.40</td></tr><tr><td>NY NYC Inc</td><td>S 0</td><td>44.72</td><td>1059.05</td></tr><tr><td>TOTAL</td><td></td><td>295.44</td><td>7127.62</td></tr></table> DEDUCTION <table><tr><th>DESCRIPTION</th><th>CURRENT (\$)</th><th>YTD (\$)</th></tr><tr><td>PIA Dental</td><td>3.35</td><td>30.15</td></tr><tr><td>PIA Medical</td><td>5.05</td><td>45.45</td></tr><tr><td>PIA Vision</td><td>1.41</td><td>12.69</td></tr><tr><td>PX401 EEPRE</td><td>40.22</td><td>721.26</td></tr><tr><td>TOTAL</td><td>50.03</td><td>809.55</td></tr></table>				BASIS OF PAY	DESCRIPTION	HRS/UNITS	RATE	CURRENT (\$)	YTD HRS/UNITS	YTD (\$)		Hourly	25.6300	300000	768.90	834.3300	25029.90		Overtime NY	7.3700	450000	331.65	70.3500	3380.63		Flex Day				24.0000	720.00		Sick	8.0000	300000	240.00	40.0000	1200.00		Spread of Hours					66.00		Vacation				32.0000	960.00		Total Hours	41.0000			1000.6800			Total Hrs Worked	33.0000						Gross Earnings			1340.55		31356.53	DESCRIPTION	HRS/UNITS	RATE	CURRENT (\$)	YTD HOURS	YTD (\$)	Do not increase Net Pay						PX401 ERMTCH			40.22		721.26	DESCRIPTION	FILING STATUS	CURRENT (\$)	YTD (\$)	Social Security		82.50	1938.63	Medicare		19.30	453.39	Fed Income Tax	SMS	84.19	2146.06	NY Income Tax	S 1	58.93	1394.40	NY PFL		5.20	121.69	NY Disability		0.60	14.40	NY NYC Inc	S 0	44.72	1059.05	TOTAL		295.44	7127.62	DESCRIPTION	CURRENT (\$)	YTD (\$)	PIA Dental	3.35	30.15	PIA Medical	5.05	45.45	PIA Vision	1.41	12.69	PX401 EEPRE	40.22	721.26	TOTAL	50.03	809.55	> > > IMPORTANT MESSAGE(S) < < < NET PAY THIS PERIOD (\$) 995.08 YTD (\$) 23419.36	
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For the year Jan. 1–Dec. 31, 2024, or other tax year beginning _____, 2024, ending _____

See separate instructions.

Your first name and middle initial
APATRA

Last name
SMALLING

Your social security number
102-96-3911

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.
1597 NEW YORK AVE

Apt. no.
2A

Presidential Election Campaign

City, town, or post office. If you have a foreign address, also complete spaces below.
BROOKLYN

State
NY

ZIP code
11210

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.

Foreign country name

Foreign province/state/county

Foreign postal code

☐ You ☐ Spouse

Filing Status ☒ Single ☐ Head of household (HOH)

Check only one box. ☐ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS) ☐ 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):

(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
JAVANI	ANTHONEY	MOSES	185-39-1894	SON	☐	☒
					☐	☐
					☐	☐
					☐	☐

Income

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

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

Attach Sch. B if required.

Standard Deduction for-

- Single or Married filing separately, \$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.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	11,420
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	11,420
2a	Tax-exempt interest	2a	
3a	Qualified dividends	3a	
4a	IRA distributions	4a	
5a	Pensions and annuities	5a	
6a	Social security benefits	6a	
c	If you elect to use the lump-sum election method, check here (see instructions)		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here	7	
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9	11,420
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your adjusted gross income	11	11,420
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	0

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	0
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	0
	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	0
	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	0	

Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2	25a	782
	b	Form(s) 1099	25b	
	c	Other forms (see instructions)	25c	
	d	Add lines 25a through 25c	25d	782
	26	2024 estimated tax payments and amount applied from 2023 return	26	
	27	Earned income credit (EIC)	27	548
	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	548	
33	Add lines 25d, 26, and 32. These are your total payments	33	1,330	

Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	1,330
	35a	Amount of line 34 you want refunded to you. If Form 8888 is attached, check here ☐	35a	1,330
	b	Routing number 0 3 1 2 0 1 3 6 0 c Type: ☒ Checking ☐ Savings		
	d	Account number 4 4 3 2 0 5 6 6 5 7		
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 Edward Lantigua EA	Phone no. 212-304-1279	Personal identification number (PIN)	4 9 6 3 4

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.)
	58851	02-15-2025	HOUSEKEEPING	
	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. 973-392-2929	Email address		

Paid Preparer Use Only	Preparer's signature	Date	PTIN	Check if:
	Cristina Alba	03-04-2025	P02422140	☐ Self-employed
	Preparer's name Cristina Alba	Phone no. 212-304-1279		
	Firm's name Reaction Tax			
	Firm's address 125 Nagle Ave New York, NY 10040	Firm's EIN	20-0140632	

SCHEDULE B
(Form 1040)

Department of the Treasury
Internal Revenue Service

Name(s) shown on return

Interest and Ordinary Dividends

Attach to Form 1040 or 1040-SR.

Go to www.irs.gov/ScheduleB for instructions and the latest information.

OMB No. 1545-0074

2024

Attachment
Sequence No. 08

Your social security number

102-96-3911

APATRA SMALLING

Part I

Interest

(See instructions
and the
Instructions for
Form 1040,
line 2b.)

Note: If you
received a
Form 1099-INT,
Form 1099-OID,
or substitute
statement from
a brokerage firm,
list the firm's
name as the
payer and enter
the total interest
shown on that
form.

- 1 List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address:

Amount

1

- 2 Add the amounts on line 1
- 3 Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815
- 4 Subtract line 3 from line 2. Enter the result here and on Form 1040 or 1040-SR, line 2b . . .

2

3

4

Note: If line 4 is over \$1,500, you must complete Part III.

Amount

Part II

Ordinary
Dividends

(See instructions
and the
Instructions for
Form 1040,
line 3b.)

Note: If you
received a
Form 1099-DIV
or substitute
statement from
a brokerage firm,
list the firm's
name as the
payer and enter
the ordinary
dividends shown
on that form.

- 5 List name of payer:

5

- 6 Add the amounts on line 5. Enter the total here and on Form 1040 or 1040-SR, line 3b . . .

6

Note: If line 6 is over \$1,500, you must complete Part III.

Part III

Foreign
Accounts
and Trusts

Caution: If
required, failure to
file FinCEN Form
114 may result in
substantial
penalties.
Additionally, you
may be required to
file Form 8938,
Statement of
Specified Foreign
Financial Assets.
See instructions.

You must complete this part if you (a) had over \$1,500 of taxable interest or ordinary dividends; (b) had a foreign account; or (c) received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

- 7a At any time during 2024, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country? See instructions
- If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements
- b If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) are located:
- 8 During 2024, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions

Yes	No
☒	☐
☐	☒
☐	☒

SCHEDULE 8812
(Form 1040)

Department of the Treasury
Internal Revenue Service

**Credits for Qualifying Children
and Other Dependents**

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Schedule8812 for instructions and the latest information.

OMB No. 1545-0074

2024

Attachment
Sequence No. **47**

Name(s) shown on return

Your social security number

APATRA SMALLING

102-96-3911

Part I Child Tax Credit and Credit for Other Dependents

1	Enter the amount from line 11 of your Form 1040, 1040-SR, or 1040-NR	1	11,420
2a	Enter income from Puerto Rico that you excluded	2a	
b	Enter the amounts from lines 45 and 50 of your Form 2555	2b	
c	Enter the amount from line 15 of your Form 4563	2c	
d	Add lines 2a through 2c	2d	
3	Add lines 1 and 2d	3	11,420
4	Number of qualifying children under age 17 with the required social security number	4	
5	Multiply line 4 by \$2,000	5	0
6	Number of other dependents, including any qualifying children who are not under age 17 or who do not have the required social security number	6	1
Caution: Do not include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, do not include anyone you included on line 4.			
7	Multiply line 6 by \$500	7	500
8	Add lines 5 and 7	8	500
9	Enter the amount shown below for your filing status. • Married filing jointly-\$400,000 • All other filing statuses-\$200,000	9	200,000
10	Subtract line 9 from line 3. • If zero or less, enter -0-. • If more than zero and not a multiple of \$1,000, enter the next multiple of \$1,000. For example, if the result is \$425, enter \$1,000; if the result is \$1,025, enter \$2,000, etc.	10	0
11	Multiply line 10 by 5% (0.05)	11	
12	Is the amount on line 8 more than the amount on line 11? ☐ No. STOP. You cannot take the child tax credit, credit for other dependents, or additional child tax credit. Skip Parts II-A and II-B. Enter -0- on lines 14 and 27. ☒ Yes. Subtract line 11 from line 8. Enter the result.	12	500
13	Enter the amount from Credit Limit Worksheet A	13	0
14	Enter the smaller of line 12 or line 13. This is your child tax credit and credit for other dependents Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 19.	14	0

If the amount on line 12 is more than the amount on line 14, you may be able to take the **additional child tax credit** on Form 1040, 1040-SR, or 1040-NR, line 28. Complete your Form 1040, 1040-SR, or 1040-NR through line 27 (also complete Schedule 3, line 11) before completing Part II-A.

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 8812 (Form 1040) 2024

EEA

Part II-A Additional Child Tax Credit for All Filers

Caution: If you file Form 2555, you cannot claim the additional child tax credit.

15	Check this box if you do not want to claim the additional child tax credit. Skip Parts II-A and II-B. Enter -0- on line 27		
16a	Subtract line 14 from line 12. If zero, stop here ; you cannot take the additional child tax credit. Skip Parts II-A and II-B. Enter -0- on line 27	16a	500
b	Number of qualifying children under age 17 with the required social security number: _____ x \$1,700. Enter the result. If zero, stop here ; you cannot claim the additional child tax credit. Skip Parts II-A and II-B. Enter -0- on line 27 TIP: The number of children you use for this line is the same as the number of children you used for line 4.	16b	0
17	Enter the smaller of line 16a or line 16b	17	
18a	Earned income (see instructions)	18a	
b	Nontaxable combat pay (see instructions)	18b	
19	Is the amount on line 18a more than \$2,500? ☐ No. Leave line 19 blank and enter -0- on line 20. ☐ Yes. Subtract \$2,500 from the amount on line 18a. Enter the result	19	
20	Multiply the amount on line 19 by 15% (0.15) and enter the result Next, on line 16b, is the amount \$5,100 or more? ☐ No. If you are a bona fide resident of Puerto Rico, go to line 21. Otherwise, skip Part II-B and enter the smaller of line 17 or line 20 on line 27. ☐ Yes. If line 20 is equal to or more than line 17, skip Part II-B and enter the amount from line 17 on line 27. Otherwise, go to line 21.	20	

Part II-B	Certain Filers Who Have Three or More Qualifying Children and Bona Fide Residents of Puerto Rico
-----------	--

21	Withheld social security, Medicare, and Additional Medicare taxes from Form(s) W-2, boxes 4 and 6. If married filing jointly, include your spouse's amounts with yours. If your employer withheld or you paid Additional Medicare Tax or tier 1 RRTA taxes, or if you are a bona fide resident of Puerto Rico, see instructions	21		
22	Enter the total of the amounts from Schedule 1 (Form 1040), line 15; Schedule 2 (Form 1040), line 5; Schedule 2 (Form 1040), line 6; and Schedule 2 (Form 1040), line 13 . . .	22		
23	Add lines 21 and 22	23		
24	1040 and 1040-SR filers: Enter the total of the amounts from Form 1040 or 1040-SR, line 27, and Schedule 3 (Form 1040), line 11. 1040-NR filers: Enter the amount from Schedule 3 (Form 1040), line 11.	24		
25	Subtract line 24 from line 23. If zero or less, enter -0-			25
26	Enter the larger of line 20 or line 25			26
Next, enter the smaller of line 17 or line 26 on line 27.				

Part II-C Additional Child Tax Credit

27	This is your additional child tax credit. Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 28	27	
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Paid Preparer's Due Diligence Checklist

*Earned Income Credit (EIC), American Opportunity Tax Credit (AOTC),
Child Tax Credit (CTC) (including the Additional Child Tax Credit (ACTC)) and
Credit for Other Dependents (ODC)), and Head of Household (HOH) Filing Status*
**To be completed by preparer and filed with Form 1040, 1040-SR, 1040-NR, or 1040-SS.
Go to www.irs.gov/Form8867 for instructions and the latest information.**

Taxpayer name(s) shown on return

APATRA SMALLING

Preparer's name

Cristina Alba

Taxpayer identification number

102-96-3911

Preparer tax identification number

P02422140**Part I Due Diligence Requirements**

Please check the appropriate box for the credit(s) and/or HOH filing status claimed on the return and complete the related Parts I–V for the benefit(s) claimed (check all that apply).

☒ **EIC** ☐ **CTC/ACTC/ODC** ☐ **AOTC** ☐ **HOH**

	Yes	No	N/A
1 Did you complete the return based on information for the applicable tax year provided by the taxpayer or reasonably obtained by you?	☒	☐	☐
2 If credits are claimed on the return, did you complete the applicable EIC and/or CTC/ACTC/ODC worksheets found in the Form 1040, 1040-SR, 1040-NR, 1040-SS, or Schedule 8812 (Form 1040) instructions, and/or the AOTC worksheet found in the Form 8863 instructions, or your own worksheet(s) that provides the same information, and all related forms and schedules for each credit claimed? . . .	☒	☐	☐
3 Did you satisfy the knowledge requirement? To meet the knowledge requirement, you must do both of the following. • Interview the taxpayer, ask questions, and contemporaneously document the taxpayer's responses to determine that the taxpayer is eligible to claim the credit(s) and/or HOH filing status. • Review information to determine that the taxpayer is eligible to claim the credit(s) and/or HOH filing status and to figure the amount(s) of any credit(s)	☒	☐	☐
4 Did any information provided by the taxpayer or a third party for use in preparing the return, or information reasonably known to you, appear to be incorrect, incomplete, or inconsistent? (If "Yes," answer questions 4a and 4b. If "No," go to question 5.)	☐	☒	☐
a Did you make reasonable inquiries to determine the correct, complete, and consistent information? . . .	☒	☐	☐
b Did you contemporaneously document your inquiries? (Documentation should include the questions you asked, whom you asked, when you asked, the information that was provided, and the impact the information had on your preparation of the return.)	☒	☐	☐
5 Did you satisfy the record retention requirement? To meet the record retention requirement, you must keep a copy of your documentation referenced in question 4b, a copy of this Form 8867, a copy of any applicable worksheet(s), a record of how, when, and from whom the information used to prepare Form 8867 and any applicable worksheet(s) was obtained, and a copy of any document(s) provided by the taxpayer that you relied on to determine eligibility for the credit(s) and/or HOH filing status or to figure the amount(s) of the credit(s)	☒	☐	☐
List those documents provided by the taxpayer, if any, that you relied on: <u>W2 Medical Records, DOCTORS LETTER, BIRTH CERTIFICATE AND SOCIAL SECURITY CARD PROVIDED BY THE MOTHER</u>			
6 Did you ask the taxpayer whether he/she could provide documentation to substantiate eligibility for the credit(s) and/or HOH filing status and the amount(s) of any credit(s) claimed on the return if his/her return is selected for audit?	☒	☐	☐
7 Did you ask the taxpayer if any of these credits were disallowed or reduced in a previous year? (If credits were disallowed or reduced, go to question 7a; if not, go to question 8.)	☒	☐	☐
a Did you complete the required recertification Form 8862?	☐	☐	☐
8 If the taxpayer is reporting self-employment income, did you ask questions to prepare a complete and correct Schedule C (Form 1040)?	☐	☐	☐

For Paperwork Reduction Act Notice, see separate instructions.

EEA

Form 8867 (Rev. 11-2024)

Part II Due Diligence Questions for Returns Claiming EIC (If the return does not claim EIC, go to Part III.)

	Yes	No	N/A
9a Have you determined that the taxpayer is eligible to claim the EIC for the number of qualifying children claimed, or is eligible to claim the EIC without a qualifying child? (If the taxpayer is claiming the EIC and does not have a qualifying child, go to question 10.)	☒	☐	☐
b Did you ask the taxpayer if the child lived with the taxpayer for over half of the year, even if the taxpayer has supported the child the entire year?	☐	☐	☐
c Did you explain to the taxpayer the rules about claiming the EIC when a child is the qualifying child of more than one person (tiebreaker rules)?	☐	☐	☐

Part III Due Diligence Questions for Returns Claiming CTC/ACTC/ODC (If the return does not claim CTC, ACTC, or ODC, go to Part IV.)

	Yes	No	N/A
10 Have you determined that each qualifying person for the CTC/ACTC/ODC is the taxpayer's dependent who is a citizen, national, or resident of the United States?	☐	☐	☐
11 Did you explain to the taxpayer that he/she may not claim the CTC/ACTC if the child has not lived with the taxpayer for over half of the year, even if the taxpayer has supported the child, unless the child's custodial parent has released a claim to exemption for the child?	☐	☐	☐
12 Did you explain to the taxpayer the rules about claiming the CTC/ACTC/ODC for a child of divorced or separated parents (or parents who live apart), including any requirement to attach a Form 8332 or similar statement to the return?	☐	☐	☐

Part IV Due Diligence Questions for Returns Claiming AOTC (If the return does not claim AOTC, go to Part V.)

	Yes	No
13 Did the taxpayer provide substantiation for the credit, such as a Form 1098-T and/or receipts for the qualified tuition and related expenses for the claimed AOTC?	☐	☐

Part V Due Diligence Questions for Claiming HOH (If the return does not claim HOH filing status, go to Part VI.)

	Yes	No
14 Have you determined that the taxpayer was unmarried or considered unmarried on the last day of the tax year and provided more than half of the cost of keeping up a home for the year for a qualifying person?	☐	☐

Part VI Eligibility Certification

You will have complied with all due diligence requirements for claiming the applicable credit(s) and/or HOH filing status on the return of the taxpayer identified above if you:

- Interview the taxpayer, ask adequate questions, contemporaneously document the taxpayer's responses on the return or in your notes, review adequate information to determine if the taxpayer is eligible to claim the credit(s) and/or HOH filing status and to figure the amount(s) of the credit(s);
- Complete this Form 8867 truthfully and accurately and complete the actions described in this checklist for any applicable credit(s) claimed and HOH filing status, if claimed;
- Submit Form 8867 in the manner required; and
- Keep all five of the following records for 3 years from the latest of the dates specified in the Form 8867 instructions under *Document Retention*.
 - A copy of this Form 8867.
 - The applicable worksheet(s) or your own worksheet(s) for any credit(s) claimed.
 - Copies of any documents provided by the taxpayer on which you relied to determine the taxpayer's eligibility for the credit(s) and/or HOH filing status and to figure the amount(s) of the credit(s).
 - A record of how, when, and from whom the information used to prepare this form and the applicable worksheet(s) was obtained.
 - A record of any additional information you relied upon, including questions you asked and the taxpayer's responses, to determine the taxpayer's eligibility for the credit(s) and/or HOH filing status and to figure the amount(s) of the credit(s).

If you have not complied with all due diligence requirements, you may have to pay a penalty for each failure to comply related to a claim of an applicable credit or HOH filing status (see instructions for more information).

	Yes	No
15 Do you certify that all of the answers on this Form 8867 are, to the best of your knowledge, true, correct, and complete?	☒	☐

2024 Filing Instructions
APATRA SMALLING

Form filed:

Form 1040 and supplemental forms and schedules

Filing method:

Your return will be e-filed once your signed and dated Form 8879 has been received by this office. Do not mail your return to the IRS.

Due date:

04-15-2025

Refund:

\$1,330

Transaction method:

An amount of \$1,330 will be deposited into your TD BANK NA checking account ending in 6657.

Other information:

To check the status of your refund, go to [IRS.gov](https://www.irs.gov) and click the "Where's My Refund" link. You will be asked to enter the primary SSN or ITIN, your filing status, and the amount of your refund.

**New York State E-File Signature Authorization for Tax Year 2024**
For Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, and NYC-210**Electronic return originator (ERO): Do not mail this form to the Tax Department. Keep it for your records.**

Taxpayer's name APATRA SMALLING	Spouse's name (jointly filed return only)
---	---

Purpose

Form TR-579-IT must be completed to authorize an ERO to e-file a personal income tax return and to transmit bank account information for the electronic funds withdrawal.

General instructions

Taxpayers must complete Part B before the ERO transmits the taxpayer's electronically filed Forms IT-201, *Resident Income Tax Return*, IT-201-X, *Amended Resident Income Tax Return*, IT-203, *Nonresident and Part-Year Resident Income Tax Return*, IT-203-X, *Amended Nonresident and Part-Year Resident Income Tax Return*, IT-214, *Claim for Real Property Tax Credit*, and NYC-210, *Claim for New York City School Tax Credit*. Note that an electronic signature can be used as described in TSB-M-20(1)C, (2)I, *E-File Authorizations (TR-579 forms) for Taxpayers Using a Paid Preparer for Electronically Filed Tax Returns*.

For returns filed jointly, both spouses must complete and sign Form TR-579-IT.

EROs must complete Part C prior to transmitting electronically filed income tax returns (Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, and NYC-210).

Both the paid preparer and the ERO are required to sign Part C. However, an individual performing as both the paid preparer and the ERO is only required to sign as the paid preparer. It is not necessary to include the ERO signature in this case. Note that an alternative signature can be used as described in Publication 58, *Information for Income Tax Return Preparers*, available on our website.

This form is not required for electronically filed Form IT-370, *Application for Automatic Six-Month Extension of Time to File for Individuals*. See Form TR-579.1-IT, *New York State Taxpayer Authorization for Electronic Funds Withdrawal for Tax Year 2024 Form IT-370 and Tax Year 2025 Form IT-2105*.

Part A - Tax return information

FORM IT-201

- 1 Federal adjusted gross income (from applicable line)
- 2 Refund
- 3 Amount you owe
- 4 Financial institution routing number
- 5 Financial institution account number
- 6 Account type: ☒ Personal checking ☐ Personal savings ☐ Business checking ☐ Business savings

1.	11420.
2.	1223.
3.	
4.	031201360
5.	4432056657

Part B - Declaration of taxpayer and authorizations for Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, and NYC-210

Under penalty of perjury, I declare that I have examined the information on my 2024 New York State electronic personal income tax return, including any accompanying schedules, attachments, and statements, and certify that my electronic return is true, correct, and complete. The ERO has my consent to send my 2024 New York State electronic return to New York State through the Internal Revenue Service (IRS). In addition, by using a computer system and software to prepare and transmit my form electronically, I consent to the disclosure to New York State of all information pertaining to the transmission of my tax form electronically. I understand that by executing this Form TR-579-IT, I am authorizing the ERO to sign and file this return on my behalf and agree that the ERO's submission of my personal income tax return to the

IRS, together with this authorization, will serve as the electronic signature for the return and any authorized payment transaction. If I am paying my New York State personal income taxes due by electronic funds withdrawal, I certify that the account holder has authorized the New York State Tax Department and its designated financial agents to initiate an electronic funds withdrawal from the financial institution account indicated on my 2024 electronic return, and authorized the financial institution to withdraw the amount from that account. As New York does not support International ACH Transactions (IAT), I attest the source for these funds is within the United States. I understand and agree that I may revoke this authorization for payment only by contacting the Tax Department no later than two (2) business days prior to the payment date.

Taxpayer's signature	Date 02152025
Spouse's signature (jointly filed return only)	Date

Part C - Declaration of electronic return originator (ERO) and paid preparer

Under penalty of perjury, I declare that the information contained in this 2024 New York State electronic personal income tax return is the information furnished to me by the taxpayer. If the taxpayer furnished me a completed paper 2024 New York State return signed by a paid preparer, I declare that the information contained in the taxpayer's 2024 New York State electronic return

is identical to that contained in the paper copy of the return. If I am the paid preparer, under penalty of perjury I declare that I have examined this 2024 New York State electronic personal income tax return, and, to the best of my knowledge and belief, the return is true, correct, and complete. I have based this declaration on all information available to me.

Do not mail Form TR-579-IT to the Tax Department:

EROs must keep this form for three years and present it to the Tax Department upon request.

ERO's signature	Print name	Date
Paid preparer's signature CRISTINA ALBA	Print name CRISTINA ALBA	Date 02152025

**2024 IT-201 Filing Instructions
APATRA SMALLING**

Form filed:

IT-201 and supplemental forms and schedules

Filing method:

Your return will be e-filed, do not mail your return

Due date:

04-15-2025

Refund:

\$1,223.00

Transaction method:

The refund will be directly deposited into your checking account at Td Bank Na ending in 6657.



Department of Taxation and Finance

Resident Income Tax Return

New York State • New York City • Yonkers • MCTMT

IT-201

For the full year January 1, 2024, through December 31, 2024, or fiscal year beginning ...

24

For help completing your return, see the instructions, Form IT-201-I.

and ending ...

Your first name	MI	Your last name (for a joint return, enter spouse's name on line below)	Your date of birth (mmddyyyy)	Your Social Security number
APATRA		SMALLING	11281972	102 96 3911
Spouse's first name	MI	Spouse's last name	Spouse's date of birth (mmddyyyy)	Spouse's Social Security number
Mailing address (see instructions) (number and street or PO Box)			Apartment number	New York State county of residence
1597 NEW YORK AVE			2A	KINGS
City, village, or post office	State	ZIP code	Country	School district name
BROOKLYN	NY	11210		BROOKLYN
Taxpayer's permanent home address (see instructions) (number and street or rural route)			Apartment number	School district code number
				071
City, village, or post office	State	ZIP code	Decedent information	Taxpayer's date of death (mmddyyyy)
	NY			
			Spouse's date of death (mmddyyyy)	

- A Filing status** (mark an X in one box):
- (1) ☒ Single
- (2) ☐ Married filing joint return (enter spouse's Social Security number above)
- (3) ☐ Married filing separate return (enter spouse's Social Security number above)
- (4) ☐ Head of household (with qualifying person)
- (5) ☐ Qualifying surviving spouse

B Did you itemize your deductions on your 2024 federal income tax return? Yes ☐ No ☒

C Can you be claimed as a dependent on another taxpayer's federal return? Yes ☐ No ☒



H Dependent information

First name	MI	Last name	Relationship	Social Security number	Date of birth (mmddyyyy)
JAVANI ANTHONE		MOSES	SON	185 39 1894	11012011

If more than 7 dependents, mark an X in the box. ☐

201001241024



For office use only

D1 Did you have a financial account located in a foreign country? Yes ☒ No ☐

D2 (1) Did you or your spouse maintain living quarters in Yonkers for any part of 2024? Yes ☐ No ☒
If Yes:

(2) Number of months you lived in Yonkers in 2024 . .

(3) Number of months your spouse lived in Yonkers in 2024 . .
If No:

(4) Did you or your spouse work in Yonkers while not living in Yonkers for any part of 2024 . . Yes ☐ No ☒

E (1) Did you or your spouse maintain living quarters in NYC (this includes the Bronx, Brooklyn, Manhattan, Queens, and Staten Island) during 2024? . . . Yes ☐ No ☐

(2) Enter the number of days spent in NYC in 2024 (any part of a day spent in NYC is considered a day)

F NYC residents and NYC part-year residents only:

(1) Number of months you lived in NYC in 2024 12

(2) Number of months your spouse lived in NYC in 2024 . . .

G Enter your 2-character special condition code(s) if applicable

NO HANDWRITTEN ENTRIES, OTHER THAN SIGNATURE, ON THIS FORM.

Your Social Security number

102 96 3911

Federal income and adjustments

Whole dollars only

1	Wages, salaries, tips, etc.	1	11420 .00
2	Taxable interest income	2	.00
3	Ordinary dividends	3	.00
4	Taxable refunds, credits, or offsets of state and local income taxes (also enter on line 25)	4	.00
5	Alimony received	5	.00
6	Business income or loss (submit a copy of federal Schedule C, Form 1040)	6	.00
7	Capital gain or loss (if required, submit a copy of federal Schedule D, Form 1040)	7	.00
8	Other gains or losses (submit a copy of federal Form 4797)	8	.00
9	Taxable amount of IRA distributions. If received as a beneficiary, mark an X in the box	9	.00
10	Taxable amount of pensions and annuities. If received as a beneficiary, mark an X in the box	10	.00
11	Rental real estate, royalties, partnerships, S corporations, trusts, etc. (submit copy of federal Schedule E, Form 1040)	11	.00
12	Rental real estate included in line 11	12	.00
13	Farm income or loss (submit a copy of federal Schedule F, Form 1040)	13	.00
14	Unemployment compensation	14	.00
15	Taxable amount of Social Security benefits (also enter on line 27)	15	.00
16	Other income Identify:	16	.00
17	Add lines 1 through 11 and 13 through 16	17	11420 .00
18	Total federal adjustments to income Identify:	18	.00
19	Federal adjusted gross income (subtract line 18 from line 17)	19	11420 .00

New York additions

20	Interest income on state and local bonds and obligations (but not those of NYS or its local governments)	20	.00
21	Public employee 414(h) retirement contributions from your wage and tax statements	21	.00
22	New York's 529 college savings program distributions	22	.00
23	Other (Form IT-225, line 9)	23	.00
24	Add lines 19 through 23	24	11420 .00

New York subtractions

25	Taxable refunds, credits, or offsets of state and local income taxes (from line 4)	25	.00
26	Pensions of NYS and local governments and the federal government	26	.00
27	Taxable amount of Social Security benefits (from line 15)	27	.00
28	Interest income on U.S. government bonds	28	.00
29	Pension and annuity income exclusion	29	.00
30	New York's 529 college savings program deduction/earnings	30	.00
31	Other (Form IT-225, line 18)	31	.00
32	Add lines 25 through 31	32	.00
33	New York adjusted gross income (subtract line 32 from line 24)	33	11420 .00

Standard deduction or itemized deduction

34	Enter your standard deduction or your itemized deduction (from Form IT-196) Mark an X in the appropriate box: ☒ Standard - or - ☐ Itemized	34	8000 .00
35	Subtract line 34 from line 33 (if line 34 is more than line 33, leave blank)	35	3420 .00
36	Dependent exemptions (enter the number of dependents listed in item H)	36	1000.00
37	Taxable income (subtract line 36 from line 35)	37	2420 .00

201002241024



NO HANDWRITTEN ENTRIES, OTHER THAN SIGNATURE, ON THIS FORM.

NO HANDWRITTEN ENTRIES, OTHER THAN SIGNATURE, ON THIS FORM.

Name(s) as shown on page 1	Your Social Security number
APATRA SMALLING	102 96 3911

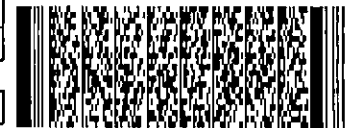
Tax calculation, credits, and other taxes

38	Taxable income (from line 37 on page 2)	38	2420.00
39	NYS tax on line 38 amount	39	97.00
40	NYS household credit	40	45.00
41	Resident credit	41	.00
42	Other NYS nonrefundable credits (Form IT-201-ATT, line 7)	42	.00
43	Add lines 40, 41, and 42	43	45.00
44	Subtract line 43 from line 39 (if line 43 is more than line 39, leave blank)	44	52.00
45	Net other NYS taxes (Form IT-201-ATT, line 30)	45	.00
46	Total New York State taxes (add lines 44 and 45)	46	52.00

New York City and Yonkers taxes, credits, and surcharges, and MCTMT

47	NYC taxable income	47	2420.00
47a	NYC resident tax on line 47 amount	47a	74.00
48	NYC household credit	48	10.00
49	Subtract line 48 from line 47a (if line 48 is more than line 47a, leave blank)	49	64.00
50	Part-year NYC resident tax (Form IT-360.1)	50	.00
51	Other NYC taxes (Form IT-201-ATT, line 34)	51	.00
52	Add lines 49, 50, and 51	52	64.00
53	NYC nonrefundable credits (Form IT-201-ATT, line 10)	53	.00
54	Subtract line 53 from line 52 (if line 53 is more than line 52, leave blank)	54	64.00
54a	MCTMT net earnings base for Zone 1	54a	.00
54b	MCTMT net earnings base for Zone 2	54b	.00
54c	MCTMT for Zone 1	54c	.00
54d	MCTMT for Zone 2	54d	.00
54e	Total MCTMT (add lines 54c and 54d)	54e	.00
55	Yonkers resident income tax surcharge	55	.00
56	Yonkers nonresident earnings tax (Form Y-203)	56	.00
57	Part-year Yonkers resident income tax surcharge (Form IT-360.1)	57	.00
58	Total New York City and Yonkers taxes / surcharges and MCTMT (add lines 54 and 54e through 57)	58	64.00

See instructions to calculate New York City and Yonkers taxes, credits, and surcharges.



See instructions to calculate the MCTMT for each zone.

59	Sales or use tax (do not leave blank)	59	0.00
60	Voluntary contributions (Form IT-227, Part 2, line 1)	60	.00
61	Total New York State, New York City, Yonkers, and sales or use taxes, MCTMT, and voluntary contributions (add lines 46, 58, 59, and 60)	61	116.00



Your Social Security number

102 96 3911

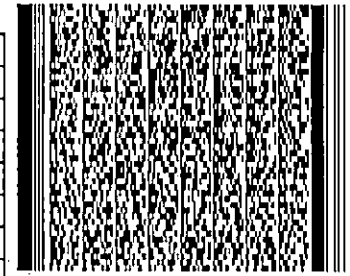
62 Enter amount from line 61

62

116 .00

Payments and refundable credits

63 Empire State child credit	63	100 .00
64 NYS/NYC child and dependent care credit	64	.00
65 NYS earned income credit (EIC)	65	119 .00
66 NYS noncustodial parent EIC	66	.00
67 Real property tax credit	67	.00
68 College tuition credit	68	.00
69 NYC school tax credit (fixed amount) (also complete F on page 1)	69	63 .00
69a NYC school tax credit (rate reduction amount)	69a	4 .00
70 NYC earned income credit	70	137 .00
70a This line intentionally left blank	70a	
71 Other refundable credits (Form IT-201-ATT, line 18)	71	.00
72 Total New York State tax withheld	72	521 .00
73 Total New York City tax withheld	73	395 .00
74 Total Yonkers tax withheld	74	.00
75 Total estimated tax payments and amount paid with Form IT-370	75	.00
76 Total payments (add lines 63 through 75)	76	1339 .00



If applicable, complete Form(s) IT-2 and/or IT-1099-R and submit them with your return.

Do not send federal Form W-2 with your return.

Your refund, amount you owe, and account information

77 Amount overpaid (if line 76 is more than line 62, subtract line 62 from line 76)	77	1223 .00
78 Amount of line 77 available for refund (subtract line 79 from line 77) TIP: Use this amount to check your refund status online.	78	1223 .00
78a Amount of line 78 that you want to deposit into a NYS 529 account (Form IT-195, line 4) (also submit Form IT-195)	78a	.00
78b Total refund after NYS 529 account deposit (subtract line 78a from line 78)	78b	1223 .00

Mark one refund choice:



direct deposit to checking or savings account (fill in line 83)

- or -



paper check

Refund? Direct deposit is the easiest, fastest way to get your refund.

See instructions for payment options.

79 Amount of line 77 that you want applied to your 2025 estimated tax (see instructions)	79	.00
80 Amount you owe (if line 76 is less than line 62, subtract line 76 from line 62). To pay by electronic funds withdrawal, mark an X in the box ☐ and fill in lines 83 and 84. If you pay by check or money order you must complete Form IT-201-V and mail it with your return	80	.00
81 Estimated tax penalty (include this amount in line 80 or reduce the overpayment on line 77)	81	.00
82 Other penalties and interest	82	.00

See instructions for the proper assembly of your return.

83 Account information for direct deposit or electronic funds withdrawal.

If the funds for your payment (or refund) would come from (or go to) an account outside the U.S., mark an X in this box

83a Account type: ☒ Personal checking - or - ☐ Personal savings - or - ☐ Business checking - or - ☐ Business savings

83b Routing number 031201360

83c Account number 4432056657

84 Electronic funds withdrawal Date Amount .00

Third-party designee? (see instr.) Yes ☒ No ☐	Print designee's name EDWARD LANTIGUA EA	Designee's phone number 212 304 1279	Personal identification number (PIN) 49634
Email:			

▼ Paid preparer must complete ▼ (see instructions)		Preparer's NYTPRIN 12852483	NYTPRIN excl. code
Preparer's signature		Preparer's printed name CRISTINA ALBA	
Firm's name (or yours, if self-employed) REACTION TAX		Preparer's PTIN or SSN P02422140	
Address 125 NAGLE AVE NEW YORK NY 10040		Employer identification number 20 0140632	
Email: CRISTINA.ALBA@REACTIONTAX.COM		Date 02152025	

▼ Taxpayer(s) must sign here ▼	
Your signature	
Your occupation HOUSEKEEPING	
Spouse's signature and occupation (if joint return)	
Date 02152025	Daytime phone number 973 392 2929
Email: PATSEW75@GMAIL.COM	

See instructions for where to mail your return.

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NO HANDWRITTEN ENTRIES, OTHER THAN SIGNATURE, ON THIS FORM.



Department of Taxation and Finance

Claim for Empire State Child Credit

Tax Law - Section 606(c-1)

IT-213

Submit this form with Form IT-201 or IT-203.

Enter identifying information

Your name as shown on return	Your Social Security number (SSN)
APATRA SMALLING	102 96 3911
Spouse's name	Spouse's SSN

Determine eligibility

- 1 Were you (and your spouse if filing a joint New York State return) New York State residents for the full year? Yes ☒ No ☐
If you marked an X in the **No** box, **stop**; you do not qualify for this credit.
- 2 Did you claim the federal child tax credit, additional child tax credit, or credit for other dependents? Yes ☐ No ☒
- 3 Is your federal adjusted gross income on Form IT-201, line 19 (see instructions)
- \$110,000 or less and your filing status is married filing joint return;
- \$75,000 or less and your filing status is single, head of household, or qualifying surviving spouse; or
- \$55,000 or less and your filing status is married filing separate return? Yes ☒ No ☐
If you marked an X in the **No** box at both lines 2 and 3, **stop**; you do not qualify for this credit.
- 4 Enter the number of children with an SSN or ITIN who qualify for the federal child tax credit, additional child tax credit, or credit for other dependents (see instructions)

Enter qualifying child information

List below the name, SSN or ITIN, and date of birth for each qualifying child included on line 4. Failure to enter information for each qualifying child may result in a denial or delay the processing of your return.

First name	MI	Last name	Suffix	SSN or ITIN	Date of birth (mmddyyyy)
JAVANI ANTHONY		MOSES		185 39 1894	11012011

Use Form IT-213-ATT if you have additional children to report.

213001241024



NO HANDWRITTEN ENTRIES ON THIS FORM.

Credit calculation

If you marked **Yes** to question 2 and entered a number on line 4, you must complete Worksheets A and B in the instructions before you continue with line 5.

If you marked **No** to question 2, skip lines 5 through 7, and enter 0 on line 8; continue with line 9.

Whole dollars only

- 5 Enter the amount from Worksheet A, line 13 (*see instructions*) 5 .00
- 6 Enter your additional child tax credit amount from Worksheet B (*see instructions*) 6 .00
- 7 Add lines 5 and 6 7 .00
- 8 Multiply line 7 by 33% (.33) 8 .00

If you marked the **No** box on line 3, skip line 9; and enter the amount from line 8 on line 10.

All others continue with line 9.

- 9 Multiply line 4 by 100 9 100 .00
- 10 Empire State child credit (*enter the amount from line 8 or line 9, whichever is greater*) 10 100 .00

If you filed a joint federal return but are required to file separate New York State returns, continue with lines 11 and 12. All others enter the line 10 amount on Form IT-201, line 63.

Spouses required to file separate New York State returns (*see instructions*)

- 11 Enter the full-year resident spouse's share of the line 10 amount; **do not leave line 11 blank** 11 .00
Enter here and on Form IT-201, line 63.
- 12 Enter the part-year resident or nonresident spouse's share of the line 10 amount; **do not leave line 12 blank** 12 .00
Enter the line 12 amount and code **213** on Form IT-203-ATT, line 12.

NO HANDWRITTEN ENTRIES ON THIS FORM.





Department of Taxation and Finance

Claim for Earned Income Credit

New York State • New York City
Tax Law - Section 606(d)

IT-215

Submit this form with Form IT-201 or IT-203.

Name(s) as shown on return	Your Social Security number
APATRA SMALLING	102 96 3911

- 1 Did you claim the federal earned income credit? If **No**, stop; you do not qualify for these credits **1** Yes ☒ No ☐
- 2 Is your investment income (see instructions) greater than \$11,600? If **Yes**, stop; you do not qualify for these credits **2** Yes ☐ No ☒
- 3 Is your federal filing status **Married filing separate** and do you meet the requirements to be considered unmarried for the purposes of the earned income credit? **3** Yes ☐ No ☒
- 4 Did you claim qualifying children on your federal Schedule EIC? If **No**, continue with line 5.
If **Yes**, in the spaces below, list up to three of the same children you claimed on federal Schedule EIC **4** Yes ☐ No ☒
If you claimed more than three, see instructions.

	First name	MI	Last name	Suffix	Relationship
1st Child					
	No. of months lived with you	Full-time student* ☐	Person with disability* ☐	Social Security number	Date of birth (mmddyyyy)
2nd Child					
	No. of months lived with you	Full-time student* ☐	Person with disability* ☐	Social Security number	Date of birth (mmddyyyy)
3rd Child					
	No. of months lived with you	Full-time student* ☐	Person with disability* ☐	Social Security number	Date of birth (mmddyyyy)

* Mark an **X** in these boxes only if you checked **Yes** in the same box on your federal Schedule EIC (box 4a or 4b).

- 5 Is the IRS figuring your federal earned income credit (EIC) for you? If **Yes**, complete lines 6 through 9 (also lines 21, 23, and 24 if you are a part-year New York State resident, and line 28 if you are a part-year New York City resident). The Tax Department will calculate your New York State and, if applicable, your New York City earned income credit for you. If **No**, complete lines 6 through 17 (and lines 18 through 26 if you are a part-year New York State resident). New York City residents must complete **Worksheet C, New York City earned income credit**, in the instructions. Part-year New York City residents must also complete line 28 on page 2 of this claim form **5** Yes ☐ No ☒

6 Wages, salaries, tips, etc., from Worksheet A line 3, in the instructions	6 11420 .00
7 Earned income adjustments (see instructions)	7 .00
8 Business income or loss (see instructions)	8 .00
Employer identification number (see instructions)	
9 Enter your federal adjusted gross income (from Form IT-201, line 19, or Form IT-203, line 19, Federal amount column)	9 11420 .00
10 Amount of federal EIC claimed (from federal Form 1040, line 27)	10 548 .00
11 New York State earned income credit (NYS EIC) rate 30% (.30)	11 .30
12 Tentative NYS EIC (multiply line 10 by line 11; see instructions)	12 164 .00

Complete **Worksheet B** on page 2 before continuing.

13 Enter the amount from Worksheet B , line 5, on page 2 of this form	13 97 .00
14 New York State household credit (from Form IT-201, line 40, or Form IT-203, line 39)	14 45 .00
15 Enter the smaller of line 13 or line 14	15 45 .00
16 Allowable New York State earned income credit (subtract line 15 from line 12; see instructions)	16 119 .00
17 Complete only if you filed your federal return as Married filing joint , but are required to file your New York State return as Married filing separate return (see instructions)	17 .00
Joint federal adjusted gross income	.00

NO HANDWRITTEN ENTRIES ON THIS FORM.

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Part-year New York State resident earned income credit

Lines 18 through 26 apply only to part-year New York State residents claiming the New York State earned income credit.

18	Enter your New York State earned income credit (from line 16 or line 17)	18	.00
19	Enter the amount from Form IT-203, line 42	19	.00
- If line 19 is equal to or more than line 18, stop.			
20	Subtract line 19 from line 18	20	.00
21	Enter the amount from Form IT-203-ATT, line 31 (If you do not have to file Form IT-203-ATT, leave blank and continue on line 22 below.)	21	.00
- If Form IT-215, line 21, is equal to or more than Form IT-215, line 20, stop. Do not continue with this calculation. Enter the amount from line 20 above on Form IT-203-ATT, line 32.			
- If Form IT-215, line 21, is less than Form IT-215, line 20, enter the amount from line 20 above on Form IT-203-ATT, line 32, and continue on line 22 below.			
22	Subtract line 21 from line 20	22	.00
23	Amount from line 19, Column D, of Part-year resident income allocation worksheet, in Form IT-203-I (see instructions)	23	.00
24	Enter the amount from Form IT-203, line 19, Federal amount column	24	.00
25	Divide line 23 by line 24 (round the result to the fourth decimal place). This amount cannot exceed 100% (1.0000) (see instr.)	25	
26	Multiply line 22 by line 25. Enter the result here and on Form IT-203-ATT, line 10	26	.00

New York City earned income credit (full-year and part-year New York City residents)

27	Enter the amount from Worksheet C, here and on Form IT-201, line 70, or Form IT-203-ATT, line 11	27	137 .00
Part-year New York City residents must also complete line 28 below.			
28	Part-year New York City adjusted gross income		
Enter the amounts from Worksheet C, lines 6 and 7		28A	.00
		28B	.00

Worksheet B

1	New York State tax (from Form IT-201, line 39, or Form IT-203, line 38)	1	97 .00
2	Resident credit (see instructions)	2	.00
3	Accumulation distribution credit (see instructions)	3	.00
4	Add lines 2 and 3	4	.00
5	Subtract line 4 from line 1 (if line 4 is more than line 1, enter 0). Enter here and on line 13 on page 1 of this form	5	97 .00

NO HANDWRITTEN ENTRIES ON THIS FORM.


**New York
Worksheet**

New York City school tax credit (NYC residents only)

2024

(Keep for your records)

Name(s) as shown on return
APATRA SMALLING

Your social security number
102 96 3911

**Table 1 - Full-year New York City residents:
New York City school tax credit table**

Filing status:	If your income (see below) is:	Your credit* is:
— Single, filing status (1), or — Married filing separate return, filing status (3), or — Head of household, filing status (4)	\$250,000 or less	\$ 63
— Married filing joint return, filing status (2) — Qualifying surviving spouse filing status (5)	\$250,000 or less	\$ 125

* The statutory credit amounts have been rounded.

**Table 2 - Part-year New York City residents:
New York City school tax credit proration chart**

Resident period (number of months)	If your income (see below) is \$250,000 or less, and	
	Your filing status is (1), (3) or (4), your credit* is:	Your filing status is (2) or (5), your credit* is:
1	\$ 5	\$ 10
2	10	21
3	16	31
4	21	42
5	26	52
6	31	63
7	36	73
8	42	83
9	47	94
10	52	104
11	57	115
12	63	125

* The statutory credit amounts have been rounded.

Income, for purposes of determining your New York City school tax credit, means your federal adjusted gross income from Form IT-201, line 19, (or IT-203, line 19, Federal amount column), minus distributions from an individual retirement account and an individual retirement annuity, from Form IT-201, line 9, if they were included in your federal adjusted gross income.

New York City school tax credit worksheet

- | | | |
|--|---|-------------------|
| 1. Full-year resident's credit from Table 1 above | 1 | <u>63.</u> |
| 2. Part-year resident's allowable credit from Table 2 above | 2 | <u> </u> |
| 3. Add lines 1 and 2. This is your New York City school tax credit. Enter here and on Form IT-201, line 69 | 3 | <u>63.</u> |

**New York
Worksheet**

Worksheets A and C - Form IT-215

2024

(Keep for your records)

Name(s) as shown on return

APATRA SMALLING

Your social security number

102 96 3911

Worksheet A - Wages, salaries, tips, etc.

- 1 Enter the amount from federal Form 1040, line 1z;
or .

if you are a member of the clergy or a church employee who checked the Yes box in step 5, line 1,
of the federal Form 1040 instructions for line 27, enter the amount from step 5, line 1, of the
federal Form 1040 instructions

1 11420.

- 2 Enter the amount of your nontaxable combat pay, if any, from federal 1040, line 1i

2

- 3 Add lines 1 and 2. Enter here and on Form IT-215, line 6

3 11420.

Worksheet C - New York City earned income credit

- 1 Enter the amount from Form IT-215, line 10

1 548.

- 2 Enter the decimal from line 6 of the NYC EIC rate Worksheet

2 0.2500

- 3 Allowable NYC EIC (multiply line 1 by line 2)

3 137.

Enter the line 3 amount on Form IT-215, line 27; and on Form IT-201, line 70.

- If your New York City filing status is *Married filing separate return*, also complete line 4.
- Part-year New York City residents must also complete lines 5 through 9.

- 4 If your New York City filing status is *Married filing separate return*, the NYC EIC credit on
line 3 above can be divided between spouses in any manner you wish.

Enter on line 4 the amount of credit you are claiming

4

- Part-year New York City residents must also complete lines 5 through 9.
- All others enter the line 4 amount on Form IT-215, line 27, and on Form IT-201, line 70.

Part-year New York City residents only: If your filing status is *Married filing joint return* and you and your
spouse had different New York City periods of residency, and you each filed a separate Form IT-360.1.
Change of City Resident Status, enter both of your combined amounts on line 6 and line 7.

- 5 NYC EIC (from line 3 or line 4)

5

- 6 Enter the amount from Form IT-360.1, line 20, Column B; also

enter this amount on Form IT-215, line 28B

6

- 7 Enter the amount from Form IT-360.1, line 20, Column A; also

enter this amount on Form IT-215, line 28A

7

- 8 Divide line 6 by line 7 (round the result to four decimal places; cannot exceed 1.000)

8

- 9 Part-year NYC resident EIC (multiply line 5 by line 8). Enter this amount on

Form IT-215, line 27; and on Form IT-201, line 70, or on Form IT-203-ATT, line 11
Also complete line 28 on Form IT-215.

9

New York City Worksheet

Earned Income Credit Worksheet

2024

(Keep for your records)

Name(s) as shown on return

APATRA SMALLING

Your social security number

102 96 3911

- 1 Enter the amount from Form IT-201, line 33 or Form IT-203, line 32, *New York adjusted gross income* 1 11420.
- 2 Enter the appropriate dollar amount from the NYC EIC rate table below for your NYAGI (if applicable) 2 _____
- 3 Subtract line 2 from line 1 3 _____
- 4 Multiply line 3 by .00002 (*round the result to four decimal places*) 4 _____
- 5 Enter the decimal from the NYC EIC rate table 5 _____
- 6 Subtract line 4 from line 5 or enter the decimal from the NYC EIC rate table. Also enter on Worksheet C, line 2 6 0.2500

Note: Lines 2-5 may be blank for certain income ranges.

NYC EIC rate table

NYC EIC rate table

If your NYAGI is (IT-201 filers line 33/IT-203 filers line 32)		Line 2 amount	Line 5 amount	Line 6 amount
Equal to or over	But under			
	\$5,000	Skip lines 2-5		.30
\$5,000	\$7,500	\$4,999	.30	
\$7,500	\$15,000	Skip lines 2-5		.25
\$15,000	\$17,500	\$14,999	.25	
\$17,500	\$20,000	Skip lines 2-5		.20
\$20,000	\$22,500	\$19,999	.20	
\$22,500	\$40,000	Skip lines 2-5		.15
\$40,000	\$42,500	\$39,999	.15	
\$42,500		Skip lines 2-5		.10

**New York
Worksheet**

NYC School Tax Credit (Rate Reduction Amount) Worksheet:

- Must be a NYC Full or Part Year Resident.
- Taxable income must not be more than \$500,000

2024

Name(s) as shown on return

APATRA SMALLING

Your social security number

102 96 3911

**Calculation of NYC school tax credit
(rate reduction amount) for married filing jointly
and qualifying surviving spouse**

If city taxable income is:		The credit is:
over	but not over	
\$ 0	\$ 21,600	.171% of taxable income
21,600	500,000	\$ 37 plus .228% of the excess over \$21,600

**Calculation of NYC school tax credit
(rate reduction amount) for single and
married filing separately**

If city taxable income is:		The credit is:
over	but not over	
\$ 0	\$ 12,000	.171% of taxable income
12,000	500,000	\$ 21 plus .228% of the excess over \$12,000

**Calculation of NYC school tax credit
(rate reduction amount) for head of household**

If city taxable income is:		The credit is:
over	but not over	
\$ 0	\$ 14,400	.171% of taxable income
14,400	500,000	\$ 25 plus .228% of the excess over \$14,400

- 1 NYC Taxable Income, from IT-201, Line 47 (NYC full year resident),
or from IT-360.1 Line 47 (Part year NYC residents), or from NYC-1127, line 1 (NYC
full year employment) 1 2420.
- 2 If only one spouse was a full-year resident of NYC:
NYC Taxable Income of the full-year NYC resident spouse 2
- 3 Add lines 1 and 2 3 2420.
- 4 NYC School Tax Credit, rate reduction amount, include on Form IT-201, Line 69a
(Or Form IT-203, Line 60a), or NYC-1127, Schedule B, line A1 4 4.

NYNOTES	Notes about the return	2024 PAGE 1
Name(s) as shown on return APATRA SMALLING		SSN/FEIN 102-96-3911
010 NY - E-mail notifications of refund Online Services Sign up with the NYS Tax Department to receive an email notification when your New York State income tax refund is issued. The New York State Tax Department provides email notifications to taxpayers about their personal tax accounts. Visit Online Services at the NYS Tax Department website: www.tax.ny.gov. 111 Account Holder Type Verify data entry on NY screen NYEF (from the NY "EE Info" tab) The balance owed is being paid via the Electronic Funds Withdrawal method -OR- the refund is being issued via direct deposit AND the "Account holder type" field is blank. As a result the program will default this field to "2" (personal account). Note: This only applies to NY returns or extensions that are being e-filed. 143 NY - Filing your return on paper is not recommended. If it is necessary to file a paper return, do not write on the return. Only signatures are allowed. Other handwritten information will not be used in tax computation or for processing your return. 145 NY - Printing of 2D Barcode forms On the following Forms IT-201, IT-201-X, IT-203, IT-203-X, and IT-214, these fields are captured on a valid driver license and non-driver ID for both the primary taxpayer and spouse: - Valid driver license/non-driver ID - State code - Expiration date - Issued date - Document (PIN) Number (NY State only), and - Check box to verify that the Primary taxpayer or spouse has never been issued a valid driver license or non-driver ID		



Department of Taxation and Finance

Summary of W-2 Statements

New York State • New York City • Yonkers

IT-2

Do not detach or separate the W-2 Records below. File Form IT-2 as an entire page with your return. See instructions.

W-2 Record 1

Box a Employee's Social Security number for this W-2 Record

102 96 3911

Box b Employer identification number (EIN)

84 3647752

Box c Employer's information

Employer's name

828850 MADISON AVENUE MEMBERS

Employer's address (number and street)

15 EAST 69TH STREET

City

NEW YORK

State

NY

ZIP code

10021

Country

Box 1 Wages, tips, other compensation

11420.00

Box 8 Allocated tips

.00

Box 10 Dependent care benefits

.00

Box 11 Nonqualified plans

.00

Box 12a Amount

.00

Code

1

Box 12b Amount

.00

Code

1

Box 12c Amount

.00

Code

1

Box 12d Amount

.00

Code

1

Box 14a Amount

5.00

Description

NYSDI

Box 14b Amount

43.00

Description

NYPFL

Box 14c Amount

.00

Description

Box 14d Amount

.00

Description

Box 13 Statutory employee

☐

Retirement plan

☒

Third-party sick pay

☐

Corrected (W-2c)

☐

NY State information:

Box 15a

NY State

NY

Box 16a NYS wages, tips, etc.

11420.00

Box 17a NYS income tax withheld

521.00

Other state information:

Box 15b

other state

1

Box 16b Other state wages, tips, etc.

.00

Box 17b Other state income tax withheld

.00

NYC and Yonkers information (see instr.):

Box 18 Local wages, tips, etc.

Locality a

11420.00

Locality b

.00

Box 19 Local income tax withheld

Locality a

395.00

Locality b

.00

Box 20 Locality name

Locality a

NYC

Locality b

Do not detach.

W-2 Record 2

Box a Employee's Social Security number for this W-2 Record

Box b Employer identification number (EIN)

Box c Employer's information

Employer's name

Employer's address (number and street)

City

State

ZIP code

Country

Box 1 Wages, tips, other compensation

.00

Box 8 Allocated tips

.00

Box 10 Dependent care benefits

.00

Box 11 Nonqualified plans

.00

Box 12a Amount

.00

Code

1

Box 12b Amount

.00

Code

1

Box 12c Amount

.00

Code

1

Box 12d Amount

.00

Code

1

Box 14a Amount

.00

Description

Box 14b Amount

.00

Description

Box 14c Amount

.00

Description

Box 14d Amount

.00

Description

Box 13 Statutory employee

☐

Retirement plan

☐

Third-party sick pay

☐

Corrected (W-2c)

☐

NY State information:

Box 15a

NY State

NY

Box 16a NYS wages, tips, etc.

.00

Box 17a NYS income tax withheld

.00

Other state information:

Box 15b

other state

1

Box 16b Other state wages, tips, etc.

.00

Box 17b Other state income tax withheld

.00

NYC and Yonkers information (see instr.):

Box 18 Local wages, tips, etc.

Locality a

.00

Locality b

.00

Box 19 Local income tax withheld

Locality a

.00

Locality b

.00

Box 20 Locality name

Locality a

Locality b

102001241024



NO HANDWRITTEN ENTRIES ON THIS FORM.

NYWK_AGI	For your records only. Adjusted Gross Income Split Worksheet		2024 AGI FD/ST Summary			
Name(s) as shown on state return APATRA SMALLING			Social Security Number 102-96-3911			
Federal 1040 Income and Adjustments			Federal		State	
			Col. A Taxpayer	Col. B Spouse	Col. A Taxpayer	Col. B Spouse
Federal 1040						
1 Wages, salaries, tips, etc.	1	11,420		11,420		
2b Taxable interest	2b					
3b Ordinary dividends	3b					
4b Taxable amount of IRA distributions	4b					
5b Taxable amount of Pensions and annuities	5b					
6b Taxable amount of Social security benefits	6b					
7 Capital gain or (loss)	7					
8 Other income from Schedule 1	8					
9 Total income (Sum of Lines 1-8)	9	11,420		11,420		
10 Adjustments to income from Schedule 1	10					
11 Adjusted Gross Income (line 9 - line 10)	11	11,420		11,420		
Schedule 1 - Additional Income						
1 Taxable refunds, credits, or offsets of state and local income taxes	1					
2a Alimony received	2a					
3 Business income or (loss)	3					
4 Other gains or (losses)	4					
5 Rental real estate, royalties, partnerships, S corporations, trusts, etc.	5					
6 Farm income or (loss)	6					
7 Unemployment compensation	7					
8 Other income.	8					
10 Total Additional Income (Sum of lines 1-8)	10					
Schedule 1 - Adjustments to Income						
11 Educator Expenses	11					
12 Certain business expenses of reservists, performing artists, & fee-basis gov. officials	12					
13 Health savings account deduction	13					
14 Moving expenses	14					
15 Deductible part of self-employment tax	15					
16 Self-employed SEP, SIMPLE, and qualified plans	16					
17 Self-employed health insurance deduction	17					
18 Penalty on early withdrawal of savings	18					
19a Alimony paid	19a					
20 IRA deduction	20					
21 Student loan interest deduction	21					
22 Reserved	22					
23 Archer MSA Deduction	23					
24 Other Deductions (see STWK_ADJ)	24					
26 Total Adjustments to income (Sum of lines 11-24)	26					

NY-COMP	Three-year State Tax Return Comparison			2024
Name(s) as shown on return APATRA SMALLING			Taxpayer ID Number 102-96-3911	
[State] Income Tax Return	2022	2023	2024	Difference 2023-2024
Filing Status			S	
Gross Income			11,420	11,420
Additions				
Subtractions				
Exemptions			1,000	1,000
Standard Deduction			8,000	8,000
Itemized Deduction				
Deductions				
Taxable Income			2,420	2,420
Actual State Income			2,420	2,420
State Income Tax			116	116
Local Taxes			64	64
Use Tax				
Contributions				
Income Tax Withheld			916	916
Estimates and Extension payments				
Underpayment Penalty				
Overpayment Applied to Next Year				
Refund			1,223	1,223
Balance Due				
Marginal tax rate			4.000000	4.000000
Effective tax rate			4.790000	4.790000