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	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Flaum	Stuart	Martin	***-**-****	
BIRTH DATE	**PHONE #1**	**ALTERNATE PHONE**	**EMAIL**	
5/22/1955	(917) 318-5051 Mobile	Mobile	stuartflaum@gmail.com	

CURRENT ADDRESS

STREET ADDRESS			CITY	
440 East 56th St			New York	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
NY	10022	10/14/2024	current	$2,200.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Self			(212) 308-1861	

PREVIOUS ADDRESS

STREET ADDRESS			CITY	
365 Bridge St			Brooklyn	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
NY	11201	1/1/2014	8/31/2024	$2,188.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Self			(718) 797-4960	

EMPLOYMENT INFORMATION

OCCUPATION	EMPLOYER/COMPANY		SALARY
Financial Advisor	Self-Employed		$190,000.00/Yr.
SUPERVISOR	**SUPERVISOR PHONE**	**START DATE**	**END DATE**
Self			current
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
440 E 56th St	New York	NY	10022

OTHER INCOME INFORMATION

OTHER INCOME DESCRIPTION	MONTHLY INCOME
Social security Retirement	$42,306.00/Yr.

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?

NO

Have you ever willfully or intentionally refused to pay rent when due?

NO

Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.

NO

AGREEMENT

☒ Bronstein Properties, LLC Anti-Discrimination Notice and Acknowledgement

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

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?

Streeteasy.com

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

I am returning to NYC to work for my father. His company is launching a direct marketing site to enable people and seniors with disabilities to live independently in the community. I will work in marketing. I am a recipient for 10 years, a stipend of $127,000 annually for independent living and $11,000 for housing subsidy. This is not section 8. My guarantor will pay the rent directly to the landlord. I will include the backup for this incredible benefit. I also get $1649 monthly from SSA. All my income is non-taxable.

APARTMENT APPLYING FOR

2A

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/fcraDisclosuresConsent.pdf.

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

APPLICATION FOR STUART MARTIN FLAUM (GUARANTOR) SUBMITTED ONLINE on August 12, 2025

Signed by Stuart Martin Flaum
Tue Aug 12 2025 09:33:37 PM EDT
Key: B4EC639F; IP Address: 10.33.14.4

Stuart Martin Flaum *(Guarantor)* *Date*

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

Application Fee for Stuart Martin Flaum (Guarantor) - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Stuart Martin Flaum	XXXXXXXXXXXX4012	16084879	$23.00
Transaction	**Transaction Date**		**Charged**
T2508122133_TE9YM3	8/12/2025 6:33 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	TO conduct a criminal background check
At this time, the housing provider can either finalize the offer or revoke it for a lawful, non-discriminatory purpose that is unrelated to conviction history.	It is illegal for the housing provider to seek or review your conviction history before you have a conditional offer.

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

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 Stuart Martin Flaum
Tue Aug 12 2025 09:33:37 PM EDT
Key: B4EC639F; IP Address: 10.33.14.4

Stuart Martin Flaum *(Guarantor)* *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 Stuart Martin Flaum (Guarantor)

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 Stuart Martin Flaum (Guarantor): 797

	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)	$232,306.00
Total combined annual income to rent ratio	109.32 (based on rent of $2,125.00)
Total number of accounts	11
Accounts with no late payments	11 (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	$377,451.00 ($0.00 past due)
Outstanding revolving debt	$10,522.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$366,929.00 ($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:	Stuart Martin Flaum (Guarantor)	STUART M. FLAUM
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1955	5/**/1955

Addresses	From Application	From Equifax
	440 East 56th St New York, NY 10022 - US	440 E 56TH ST. 8C NEW YORK, NY 10022 (Applicant) Reported 8/2025 365 BRIDGE ST. 8J BROOKLYN, NY 11201 (Applicant) Reported 8/2025 100 UNITED NATIONS PLZ. 15A NEW YORK, NY 10017 (Applicant) Reported 9/2014 1054 SPRINGFIELD AVE. IRVINGTON, NJ 07111 (Applicant) Reported 1/2011 13731 SW 282ND ST. HOMESTEAD, FL 33033 (Applicant) Reported 1/2011

Employment	From Application	From Equifax
Applicant:	Financial Advisor Self-Employed $190,000.00/Yr. Total annual Income: $232,306.00	PRESIDENT KANDY RUTH CORP MAXELL COMPUTER

Restricted Person Search		
Requested For Stuart Martin Flaum	**Requested** 8/14/2025	**Returned** 8/14/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	797	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

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

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	804	Open real estate account balances are too high compared to their loan amounts Total of all balances on bankcard or revolving accounts is too high Lack of sufficient credit history on bankcard or revolving accounts You have either very few loans or too many loans with recent delinquencies

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WFBNA HOME LENDING (Applicant)	10/2024	6/2025					$366,929.00

Monthly Payment	High Credit	Type	Comments
$2,188.00	$370,000.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	3/2017	7/2025					$10,522.00

Monthly Payment	High Credit	Type	Comments
	$18,404.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WFBNA HOME LENDING (Applicant)	1/2014	8/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$275,000.00	MORTGAGE	FANNIE MAE ACCOUNT Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Applicant)	9/2014	7/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$4,559.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
USAA FEDERAL SAVINGS (Applicant)	8/2016	1/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,882.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	11/2020	10/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,072.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	4/2014	5/2015					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WEBBANK/DFS (Applicant)	6/2019	6/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,424.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BRAND SOURCE/CITI CB (Applicant)	10/2017						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCBPAYPALSMART (Applicant)	11/2007						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIBANK NA (Applicant)	8/1988	4/2007					$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	OVERDRAFT RESERVE	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Previous Credit Inquiries	
From Equifax	
6/2024	EMS-WELLS (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

Mark J.F. Schroeder
Commissioner of Motor Vehicles

NEW YORK STATE USA
DRIVER LICENSE

ID 409 070 853

Class D

FLAUM
STUART,M
440 E 56TH ST APT 8C
NEW YORK, NY 10022

DOB 05/22/1955
Issued 12/07/2024
Expires 05/22/2026
E NONE
R B
Sex M Height 5'-06" Eyes BRO

MAY 55

EXCELSIOR

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

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning ______, 2024, ending ______, 20 ___ See separate instructions.

Your first name and middle initial	Last name	Your social security number
STUART	FLAUM	[redacted]8860
If joint return, spouse's first name and middle initial	**Last name**	**Spouse's social security number**
CANDIA	HERMAN FLAUM	[redacted]7343

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
440 EAST 56TH STREET APT 8C	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
NEW YORK	NY	10022

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

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

Filing Status
Check only one box.
☐ Single
☒ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:
☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

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

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

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

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

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

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)		1a	
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	

Attach Sch. B if required.

2a	Tax-exempt interest		2b	Taxable interest	671
3a	Qualified dividends	2,167	3b	Ordinary dividends	2,167
4a	IRA distributions		4b	Taxable amount	
5a	Pensions and annuities	100,989	5b	Taxable amount	25,276
6a	Social security benefits	78,486	6b	Taxable amount	66,713

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.

c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	-3,000
8	Additional income from Schedule 1, line 10	8	225,669
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	317,496
10	Adjustments to income from Schedule 1, line 26	10	79,179
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	238,317
12	**Standard deduction or itemized deductions** (from Schedule A)	12	32,300
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	29,298
14	Add lines 12 and 13	14	61,598
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	176,719

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ ______	16	28,832
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	28,832
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	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	28,832
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	31,388
24	Add lines 22 and 23. This is your **total tax**	24	60,220

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a			
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	
26	2024 estimated tax payments and amount applied from 2023 return			26	30,000
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	30,000

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	
b	Routing number ______ c Type: ☐ Checking ☐ Savings		
d	Account number ______		
36	Amount of line 34 you want **applied to your 2025 estimated tax**	36	

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	31,610
38	Estimated tax penalty (see instructions)	38	1,390

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 MICHAEL S LICITRA CPA Phone no. 718-227-4272 Personal identification number (PIN) 12345

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.

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

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

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

Phone no. 917-318-5051 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
MICHAEL S LICITRA CPA	MICHAEL S LICITRA CPA		P00496906	☐ Self-employed

Firm's name MICHAEL S LICITRA CPA PC Phone no. 718-227-4272

Firm's address 516 INDUSTRIAL LOOP UNIT 2B STATEN ISLAND NY 10309 Firm's EIN 26-2452386

April 1 - April 30, 2025
Citi Priority Account 4990143331

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

CANDIA HERMAN FLAUM
MR STUART M FLAUM
440 E 56th St Apt 8C
New York NY 10022-4595

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	150,816.52	91,707.02
Citi Priority Relationship Total	**$150,816.52**	**$91,707.02**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citi Priority Relationship Total	**$0.00**	**$0.00**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

Citibank Global Transfers (CGTs) between the US and the UK will be discontinued on July 19, 2025. You may use our wire transfer service to send funds to these destinations (fees may apply). When using our wire transfer service, please delete the existing payee, confirm wire instructions with your payee and add the recipient as a new payee for wire transfers. Please refer to your deposit account agreement for wire fees and other terms.

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-275-2484(TTY: We accept 711 or other Relay Service).

You are Citi Priority for April 2025

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
February 2025	$110,000 - $179,999	Citigold
March 2025	$110,000 - $179,999	Citi Priority
April 2025	$110,000 - $179,999	Citi Priority

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non- Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	4990143331	None	None	N/A	No Fee - Citi Priority Waiver
Total		None	None		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
04/01/25	Opening Balance			150,816.52
04/01/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		200.43	151,016.95
04/01/25	ACH Electronic Debit NGRID36 NGRID36WEB 6851281319	216.34		150,800.61
04/01/25	ACH Electronic Debit WF HOME MTG AUTO PAY	2,188.69		148,611.92
04/02/25	ACH Electronic Debit CAPITAL ONE CRCARDPMT 4339UKBZG8C5LZV	185.33		148,426.59
04/02/25	ACH Electronic Debit VENMO PAYMENT 1041269662367	266.00		148,160.59
04/02/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W2440 1	9,548.98		138,611.61
04/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR CANDIA R HERMAN FLAUM		3,443.00	142,054.61
04/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR STUART M FLAUM		3,503.00	145,557.61
04/03/25	ACH Electronic Debit WF Credit Card AUTO PAY	529.71		145,027.90
04/04/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		29.12	145,057.02
04/04/25	ACH Electronic Credit EQUITABLE DISTRI DIR DEP		59.27	145,116.29
04/04/25	ACH Electronic Debit VENMO PAYMENT 1041316414830	150.00		144,966.29
04/07/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		876.46	145,842.75
04/07/25	ACH Electronic Credit LSF8860		1,050.00	146,892.75
04/07/25	ACH Electronic Credit S FLAUM CONSULTI TRANSFER		4,900.00	151,792.75
04/07/25	ACH Electronic Debit MASSACHUSETTS MU PREM COLL	499.07		151,293.68
04/07/25	ACH Electronic Debit Towers - Buildin WEB PMTS VWC06Q	607.00		150,686.68
04/07/25	ACH Electronic Debit CITI AUTOPAY PAYMENT 1	2,715.29		147,971.39
04/07/25	ACH Electronic Debit Sutton Manor Apa WEB PMTS 85Z4C1	3,543.80		144,427.59
04/08/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		1.68	144,429.27
04/08/25	ACH Electronic Credit AVANTAX INVEST COMMISSION		30.12	144,459.39
04/10/25	ACH Electronic Credit PRINCIPAL PRINCIPAL		125.63	144,585.02
04/11/25	ACH Electronic Debit VENMO PAYMENT 1041469932731	150.00		144,435.02
04/15/25	ACH Electronic Debit VENMO PAYMENT 1041561932259	90.00		144,345.02
04/15/25	ACH Electronic Debit MASSMUTUAL LIFE MASSMUTUAL	606.14		143,738.88
04/15/25	Check # 399	20,300.00		123,438.88
04/15/25	Check # 398	20,900.00		102,538.88
04/16/25	ACH Electronic Credit HEALTHPASS INSUR CONS PAY		694.57	103,233.45
04/16/25	ACH Electronic Debit NYS DTF PIT Tax Paymnt	1,405.00		101,828.45
04/17/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		62.73	101,891.18
04/17/25	ACH Electronic Credit EQUITABLE DISTRI DIR DEP		79.02	101,970.20

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
04/17/25	Zelle Credit PAY ID:CTI65xFquvvg ORG ID:CTI NAME:LEE TAWIL		1,500.00	103,470.20
04/17/25	ACH Electronic Debit IRS USATAXPYMT	15,000.00		88,470.20
04/18/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		11.18	88,481.38
04/21/25	ACH Electronic Credit TRN*1*000025000001463\		7.50	88,488.88
04/21/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		1,152.49	89,641.37
04/21/25	Zelle Credit PAY ID:JPM99b5f8rqp ORG ID:JPM NAME:CHARLES ANDR		2,500.00	92,141.37
04/23/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		959.14	93,100.51
04/23/25	ACH Electronic Credit AVANTAX ADVISORY COMMISSION		3,540.58	96,641.09
04/25/25	ACH Electronic Credit RESOURCE CENTER Vendor Pym		1,446.83	98,087.92
04/25/25	ACH Electronic Debit VENMO PAYMENT 1041756574739	150.00		97,937.92
04/28/25	ACH Electronic Credit Compass Inc. PAYMENTS		7,425.00	105,362.92
04/28/25	ACH Electronic Debit SHP VI DAT- 1256 CONS COLL	2,500.00		102,862.92
04/28/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W8834 1	16,987.41		85,875.51
04/29/25	ACH Electronic Debit PROTECTIVE LIFE PREMIUM	0.00		85,875.51
04/30/25	ACH Electronic Credit The Standard Lif EDI PYMNTS		42.72	85,918.23
04/30/25	Mobile Deposit		5,788.79	91,707.02
	Total Subtracted/Added	98,538.76	39,429.26	
04/30/25	Closing Balance			91,707.02

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:
Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

APY and Interest Rate:
For current interest rates and annual percentage yields, please visit Citi.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:
If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:
Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003.** For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.
You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

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If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.
Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility					
	Account Fees		**Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply**		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

February 1 - February 28, 2025
Citigold Account 4990143331

CITIGOLD SERVICES
PO Box 6201
Sioux Falls, SD 57117-6201

Citigold Dedicated Servicing: 888-248-4465
For banking, call your Relationship Manager:
Ana Rocha, 305-420-4416*
For investments, call your Financial Advisor: 877-357-3399*
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

CANDIA HERMAN FLAUM
MR STUART M FLAUM
440 E 56th St Apt 8C
New York NY 10022-4595

Effective April 30, 2025, Emergency Cash is no longer available.
Effective April 21, 2025, Citibank Retail branches will not accept bearer bond coupons for redemption.

Your Citigold simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	126,667.37	143,578.45
Citigold Relationship Total	**$126,667.37**	**$143,578.45**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citigold Relationship Total	**$0.00**	**$0.00**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citigold

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4465(TTY: We accept 711 or other Relay Service).

You are Citigold for February 2025

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
December 2024	$110,000 - $179,999	Citigold
January 2025	$110,000 - $179,999	Citigold
February 2025	$110,000 - $179,999	Citigold

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking	4990143331	None	None	N/A	No Fee - Citigold Waiver
Total		None	None		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
02/01/25	Opening Balance			126,667.37
02/03/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		250.54	126,917.91
02/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR CANDIA R HERMAN FLAUM		3,443.00	130,360.91
02/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR STUART M FLAUM		3,503.00	133,863.91

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
02/03/25	ACH Electronic Debit CAPITAL ONE CRCARDPMT 42QTKPCMHVHX7RV	121.54		133,742.37
02/03/25	ACH Electronic Debit VENMO PAYMENT 1040032790747	418.00		133,324.37
02/03/25	ACH Electronic Debit WF HOME MTG AUTO PAY	2,188.69		131,135.68
02/04/25	ACH Electronic Debit Towers - Buildin WEB PMTS W1KKVP	1,410.00		129,725.68
02/04/25	Cash Withdrawal 01:05p #2614 Citibank ATM 717 AVENUE AMERICAS, NY, NY	300.00		129,425.68
02/06/25	ACH Electronic Debit MASSACHUSETTS MU PREM COLL	499.07		128,926.61
02/07/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		41.86	128,968.47
02/07/25	ACH Electronic Credit PAYPAL TRANSFER		1,940.20	130,908.67
02/07/25	ACH Electronic Debit VENMO PAYMENT 1040117295167	30.00		130,878.67
02/07/25	ACH Electronic Debit VENMO PAYMENT 1040117238963	65.00		130,813.67
02/07/25	ACH Electronic Debit CITI AUTOPAY PAYMENT 1	1,690.07		129,123.60
02/10/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		87.29	129,210.89
02/10/25	ACH Electronic Credit UNUM LIFE INS CO COMM PAYMT		176.26	129,387.15
02/10/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		960.04	130,347.19
02/10/25	ACH Electronic Credit AVANTAX ADVISORY COMMISSION		6,526.51	136,873.70
02/10/25	ACH Electronic Credit Compass Inc. PAYMENTS		9,450.00	146,323.70
02/10/25	ACH Electronic Debit VENMO PAYMENT 1040174931039	150.00		146,173.70
02/11/25	ACH Electronic Credit PRINCIPAL PRINCIPAL		234.20	146,407.90
02/11/25	Zelle Credit PAY ID:CTIcuxx71IPO ORG ID:CTI NAME:DAVID SMITH		3,500.00	149,907.90
02/11/25	ACH Electronic Debit USAA.COM PAYMNT CREDIT CRD 993851193126900	180.26		149,727.64
02/11/25	ACH Electronic Debit VENMO PAYMENT 1040199557583	784.00		148,943.64
02/11/25	ACH Electronic Debit Sutton Manor Apa WEB PMTS TVZ171	3,542.42		145,401.22
02/11/25	Cash Withdrawal 01:15p #2614 Citibank ATM 717 AVENUE AMERICAS, NY, NY	300.00		145,101.22
02/18/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		58.88	145,160.10
02/18/25	ACH Electronic Credit HEALTHPASS INSUR CONS PAY		997.04	146,157.14
02/18/25	ACH Electronic Debit MASSMUTUAL LIFE MASSMUTUAL	606.14		145,551.00
02/19/25	ACH Electronic Debit VENMO PAYMENT 1040364281825	80.00		145,471.00
02/20/25	Deposit 09:52a #2614 Teller		9,227.33	154,698.33
02/21/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		22.07	154,720.40
02/21/25	ACH Electronic Credit EQUITABLE DISTRI DIR DEP		79.84	154,800.24
02/21/25	ACH Electronic Credit RESOURCE CENTER Vendor Pym		260.81	155,061.05

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
02/24/25	ACH Electronic Credit TRN*1*000021830000763\		7.50	155,068.55
02/24/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		1,724.14	156,792.69
02/25/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		1,135.22	157,927.91
02/25/25	ACH Electronic Debit VENMO PAYMENT 1040484419728	45.00		157,882.91
02/25/25	Cash Withdrawal 01:29p #2641 Citibank ATM 974 THIRD AVE, NY, NY	300.00		157,582.91
02/27/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W7954 1	9,969.30		147,613.61
02/28/25	ACH Electronic Credit RESOURCE CENTER Vendor Pym		803.00	148,416.61
02/28/25	ACH Electronic Debit VENMO PAYMENT 1040547845399	530.00		147,886.61
02/28/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W7256	4,308.16		143,578.45
	Total Subtracted/Added	27,517.65	44,428.73	
02/28/25	Closing Balance			143,578.45

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

APY and Interest Rate:

For current interest rates and annual percentage yields, please visit Citi.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

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Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003.** For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.

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- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.
Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility					
	Account Fees		**Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply**		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

July 1 - July 31, 2025
Citi Priority Account 4990143331

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

CANDIA HERMAN FLAUM
MR STUART M FLAUM
440 E 56th St Apt 8C
New York NY 10022-4595

New deposit accounts opened between 6/26/25-7/16/25 may have received an incorrect effective date in the Consumer Deposit Account Agreement (CMA) Amendment Section 5: Products. The correct effective date for the amendment is 9/19/25. Please refer to amended sections 5.1 and 5.2 in the CMA.

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	84,261.30	94,394.06
Citi Priority Relationship Total	**$84,261.30**	**$94,394.06**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citi Priority Relationship Total	**$0.00**	**$0.00**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

Effective 9/19/25, Non-Citi ATM fee waiver for Enhanced Direct Deposit will be removed and the $2.50 Non-Citi ATM fee will be charged for Regular Checking accounts. New Savings and Checking accounts will be charged a Monthly Service Fee and Non-Citi ATM fee after the first full calendar month after account opening unless eligible for fee waivers. Citi Priority, Citigold and Citigold Private Client Relationship Tier fee waivers still apply. Refer to sections 5.1 & 5.2 in the Client Manual Agreement.

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-275-2484(TTY: We accept 711 or other Relay Service).

You are Citi Priority for July 2025

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
May 2025	$110,000 - $179,999	Citi Priority
June 2025	$30,000 - $109,999	Citi Priority
July 2025	$30,000 - $109,999	Citi Priority

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non- Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	4990143331	None	None	N/A	No Fee - Citi Priority Waiver
Total		None	None		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
07/01/25	Opening Balance			84,261.30
07/01/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		200.43	84,461.73
07/01/25	ACH Electronic Debit VENMO PAYMENT 1043212560061	304.00		84,157.73
07/01/25	ACH Electronic Debit WF HOME MTG AUTO PAY	2,188.69		81,969.04
07/02/25	ACH Electronic Debit CAPITAL ONE CRCARDPMT 43MH784M30YS0BF	132.92		81,836.12
07/02/25	Cash Withdrawal 10:46a #2641 Non Citi ATM SANTANDER Cedar Grove NJUS051	103.50		81,732.62
07/02/25	Cash Withdrawal 02:42p #2614 Citibank ATM 734 LEXINGTON AVE, NEW YORK, NY	300.00		81,432.62
07/02/25	Check # 337	50.00		81,382.62
07/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR CANDIA R HERMAN FLAUM		3,443.00	84,825.62
07/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR STUART M FLAUM		3,503.00	88,328.62
07/03/25	ACH Electronic Debit WF Credit Card AUTO PAY	372.65		87,955.97
07/07/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		52.90	88,008.87
07/07/25	ACH Electronic Credit RESOURCE CENTER Vendor Pym		449.98	88,458.85
07/07/25	Mobile Deposit		2,215.83	90,674.68
07/07/25	ACH Electronic Debit VENMO PAYMENT 1043283935611	150.00		90,524.68
07/07/25	ACH Electronic Debit MASSACHUSETTS MU PREM COLL	499.07		90,025.61
07/07/25	ACH Electronic Debit CITI AUTOPAY PAYMENT 1	3,675.39		86,350.22
07/08/25	ACH Electronic Credit Compass Inc. PAYMENTS		19,800.00	106,150.22
07/08/25	ACH Electronic Debit Towers - Buildin WEB PMTS G9Q8PQ	607.00		105,543.22
07/09/25	ACH Electronic Credit AVANTAX INVEST COMMISSION		31.90	105,575.12
07/09/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		40.43	105,615.55
07/10/25	ACH Electronic Credit PRINCIPAL PRINCIPAL		131.20	105,746.75
07/11/25	ACH Electronic Debit VENMO PAYMENT 1043429616594	150.00		105,596.75
07/11/25	ACH Electronic Debit IRS USATAXPYMT 240559283270897	9,454.49		96,142.26
07/14/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		1,988.94	98,131.20
07/14/25	ACH Electronic Debit VENMO PAYMENT 1043448865373	20.00		98,111.20
07/14/25	ACH Electronic Debit VENMO PAYMENT 1043470122626	40.00		98,071.20
07/14/25	ACH Electronic Debit VENMO PAYMENT 1043470086819	65.00		98,006.20
07/14/25	ACH Electronic Debit VENMO PAYMENT 1043470107627	80.00		97,926.20
07/15/25	ACH Electronic Credit UHIC SEC HOZ UHIC		45.00	97,971.20
07/15/25	ACH Electronic Credit The Standard Lif EDI PYMNTS		98.58	98,069.78
07/15/25	ACH Electronic Debit MASSMUTUAL LIFE MASSMUTUAL	606.14		97,463.64

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
07/15/25	Cash Withdrawal 12:03p #2641 Citibank ATM 734 LEXINGTON AVE, NEW YORK, NY	300.00		97,163.64
07/16/25	ACH Electronic Credit HEALTHPASS INSUR CONS PAY		1,569.94	98,733.58
07/16/25	ACH Electronic Debit WELLS FARGO CARD CCPYMT 90154600075196	404.65		98,328.93
07/18/25	ACH Electronic Credit CETERA ADVISOR N CANPRENOTE		0.00	98,328.93
07/18/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		8.22	98,337.15
07/18/25	ACH Electronic Debit VENMO PAYMENT 1043578604752	150.00		98,187.15
07/21/25	ACH Electronic Credit TRN*1*000030260008131\		3.75	98,190.90
07/21/25	Check # 338	50.00		98,140.90
07/22/25	ACH Electronic Credit PRINCIPAL PRINCIPAL		241.43	98,382.33
07/23/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		959.14	99,341.47
07/23/25	ACH Electronic Credit AVANTAX ADVISORY COMMISSION		3,246.92	102,588.39
07/25/25	ACH Electronic Debit VENMO PAYMENT 1043722584160	150.00		102,438.39
07/28/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		94.39	102,532.78
07/28/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W9940 1	7,537.25		94,995.53
07/29/25	ACH Electronic Credit PAYPAL TRANSFER		2,374.76	97,370.29
07/29/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W0124 1	2,488.23		94,882.06
07/29/25	Cash Withdrawal 01:04p #2641 Citibank ATM 399 PARK AVENUE, NY, NY	300.00		94,582.06
07/30/25	ACH Electronic Debit VENMO PAYMENT 1043829227424	608.00		93,974.06
07/31/25	Zelle Credit PAY ID:JPM99bhpdet4 ORG ID:JPM NAME:SIENNA C FAR		420.00	94,394.06
	Total Subtracted/Added	30,786.98	40,919.74	
07/31/25	Closing Balance			94,394.06

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS
The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT
FDIC Insurance:
Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.
APY and Interest Rate:
For current interest rates and annual percentage yields, please visit Citi.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT
Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS
In Case of Errors or Questions about Your Electronic Fund Transfers:
If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.
Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.
The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:
Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES
Checking Plus Line of Credit - Fixed Rate and Variable Rate
Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 71051, Philadelphia, PA 19176-1051.** For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.
Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.
Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.
You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.
Billing Rights Summary - *What To Do If You Think You Find A Mistake On Your Statement.*
If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.
Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility

	Account Fees		**Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply**		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

June 1 - June 30, 2025
Citi Priority Account 4990143331

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

CANDIA HERMAN FLAUM
MR STUART M FLAUM
440 E 56th St Apt 8C
New York NY 10022-4595

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	111,426.81	84,261.30
Citi Priority Relationship Total	**$111,426.81**	**$84,261.30**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citi Priority Relationship Total	**$0.00**	**$0.00**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-275-2484(TTY: We accept 711 or other Relay Service).

You are Citi Priority for June 2025

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
April 2025	$110,000 - $179,999	Citi Priority
May 2025	$110,000 - $179,999	Citi Priority
June 2025	$30,000 - $109,999	Citi Priority

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non- Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	4990143331	None	None	N/A	No Fee - Citi Priority Waiver
Total		None	None		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
06/01/25	Opening Balance			111,426.81
06/02/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		200.43	111,627.24
06/02/25	ACH Electronic Credit UNUM LIFE INS CO COMM PAYMT		355.22	111,982.46
06/02/25	ACH Electronic Debit WF HOME MTG AUTO PAY	2,188.69		109,793.77

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
06/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR CANDIA R HERMAN FLAUM		3,443.00	113,236.77
06/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR STUART M FLAUM		3,503.00	116,739.77
06/03/25	ACH Electronic Debit WF Credit Card AUTO PAY	101.08		116,638.69
06/03/25	ACH Electronic Debit CAPITAL ONE CRCARDPMT 43G57JG6AUGTC4B	312.20		116,326.49
06/03/25	Check # 336	300.00		116,026.49
06/05/25	ACH Electronic Debit VENMO PAYMENT 1042655022819	190.00		115,836.49
06/05/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W6944 1	7,383.69		108,452.80
06/05/25	Cash Withdrawal 11:40a #2614 Citibank ATM 399 PARK AVENUE, NY, NY	300.00		108,152.80
06/05/25	Check # 335	50.00		108,102.80
06/06/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		55.45	108,158.25
06/06/25	ACH Electronic Debit MASSACHUSETTS MU PREM COLL	499.07		107,659.18
06/06/25	ACH Electronic Debit Towers - Buildin WEB PMTS 5NK5JQ	607.00		107,052.18
06/06/25	ACH Electronic Debit IRS USATAXPYMT 240555781280093	7,500.00		99,552.18
06/09/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		96.93	99,649.11
06/09/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		863.12	100,512.23
06/09/25	ACH Electronic Debit Sutton Manor Apa WEB PMTS MDFJG1	3,486.67		97,025.56
06/09/25	ACH Electronic Debit CITI AUTOPAY PAYMENT 1	23,060.23		73,965.33
06/10/25	ACH Electronic Credit PRINCIPAL PRINCIPAL		129.88	74,095.21
06/10/25	ACH Electronic Credit PAYPAL TRANSFER		2,424.76	76,519.97
06/10/25	ACH Electronic Debit VENMO PAYMENT 1042757152080	30.00		76,489.97
06/10/25	ACH Electronic Debit VENMO PAYMENT 1042757201514	30.00		76,459.97
06/10/25	ACH Electronic Debit VENMO PAYMENT 1042759559126	45.00		76,414.97
06/10/25	Cash Withdrawal 09:22a #2614 Citibank ATM 399 PARK AVENUE, NY, NY	200.00		76,214.97
06/13/25	ACH Electronic Credit Compass Inc. PAYMENTS		14,250.00	90,464.97
06/13/25	ACH Electronic Debit VENMO PAYMENT 1042831176694	45.00		90,419.97
06/16/25	ACH Electronic Debit MASSMUTUAL LIFE MASSMUTUAL	606.14		89,813.83
06/17/25	ACH Electronic Credit UHIC SEC HOZ UHIC		45.00	89,858.83
06/17/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		53.23	89,912.06
06/17/25	ACH Electronic Credit Compass Inc. PAYMENTS		4,050.00	93,962.06
06/17/25	Check # 355	50.00		93,912.06
06/18/25	Cash Withdrawal 02:49p #2641 Non Citi ATM BANK OF GREENE ALBANY NYUS051	43.50		93,868.56

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
06/20/25	ACH Electronic Credit EQUITABLE DISTRI DIR DEP		60.56	93,929.12
06/20/25	ACH Electronic Debit VENMO PAYMENT 1042961063438	150.00		93,779.12
06/23/25	ACH Electronic Credit TRN*1*000028420008035\		4.04	93,783.16
06/23/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		8.22	93,791.38
06/23/25	Zelle Credit PAY ID:JPM99bd4mn1x ORG ID:JPM NAME:SIENNA C FAR		420.00	94,211.38
06/23/25	ACH Electronic Credit RESOURCE CENTER Vendor Pym		640.00	94,851.38
06/23/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		1,022.60	95,873.98
06/23/25	Zelle Debit PAY ID:CTIBhwqdGHIA ORG ID:WFC NAME:JADE BLAIR	111.00		95,762.98
06/24/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		2,709.04	98,472.02
06/24/25	Mobile Deposit		3,067.52	101,539.54
06/24/25	Cash Withdrawal 03:34p #2641 Citibank ATM 734 LEXINGTON AVE, NEW YORK, NY	300.00		101,239.54
06/27/25	ACH Electronic Credit RESOURCE CENTER Vendor Pym		340.00	101,579.54
06/27/25	ACH Electronic Debit VENMO PAYMENT 1043113273112	150.00		101,429.54
06/27/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W4240 1	16,187.08		85,242.46
06/30/25	ACH Electronic Credit UNUM LIFE INS CO COMM PAYMT		177.61	85,420.07
06/30/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W8842 1	1,158.77		84,261.30
	Total Subtracted/Added	65,085.12	37,919.61	
06/30/25	Closing Balance			84,261.30

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

APY and Interest Rate:

For current interest rates and annual percentage yields, please visit Citi.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 71051, Philadelphia, PA 19176-1051.** For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.
You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Billing Rights Summary - *What To Do If You Think You Find A Mistake On Your Statement.*
If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility

	Account Fees		**Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply**		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

March 1 - March 31, 2025
Citi Priority Account 4990143331

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

CANDIA HERMAN FLAUM
MR STUART M FLAUM
440 E 56th St Apt 8C
New York NY 10022-4595

Effective September 16, 2024, Checking accounts and Savings accounts owned as Uniform Transfers to Minors Accounts (UTMA) are no longer charged a Monthly Service Fee or Non-Citi ATM Fee when the beneficiary is younger than 18 years of age.

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	143,578.45	150,816.52
Citi Priority Relationship Total	**$143,578.45**	**$150,816.52**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citi Priority Relationship Total	**$0.00**	**$0.00**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

Effective 2/20/2025- For clarification of existing practices, you agree your "Residential Address" is where you physically reside. We can use your Residential Address to manage your account. Your "Mailing Address" is where you would like to receive notices and Account Statements. Changing your Residential Address or Mailing Address will not change the Governing Law or Rate Region of any of your existing accounts. We reserve the right, at our discretion, to mail certain correspondence to your Residential Address.

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-275-2484(TTY: We accept 711 or other Relay Service).

You are Citi Priority for March 2025

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	**Combined Average Monthly Balance Range**[2]	**Relationship Tier**[3]
January 2025	$110,000 - $179,999	Citigold
February 2025	$110,000 - $179,999	Citigold
March 2025	$110,000 - $179,999	Citi Priority

Account Fees and Charges[4]

Account Type	**Account**	**Monthly Service Fee**	**Non- Citi ATM Fee**	**Average Monthly Balance**	**Waiver Applied**
Regular Checking	4990143331	None	None	N/A	No Fee - Citi Priority Waiver
Total		None	None		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
03/01/25	Opening Balance			143,578.45
03/03/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		250.54	143,828.99
03/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR CANDIA R HERMAN FLAUM		3,443.00	147,271.99
03/03/25	Mobile Deposit		3,500.00	150,771.99
03/03/25	ACH Electronic Credit XXSOCIAL SECURITY FOR STUART M FLAUM		3,503.00	154,274.99
03/03/25	Zelle Debit PAY ID:CTI5fXgavhhS ORG ID:JPM NAME:MONICA ZADAN	50.00		154,224.99
03/03/25	ACH Electronic Debit WF Credit Card AUTO PAY	213.41		154,011.58
03/03/25	ACH Electronic Debit CAPITAL ONE CRCARDPMT 42WQAOJORQCP57F	282.15		153,729.43
03/03/25	ACH Electronic Debit NGRID36 NGRID36WEB 6851281319	300.55		153,428.88
03/03/25	ACH Electronic Debit WF HOME MTG AUTO PAY	2,188.69		151,240.19
03/03/25	Cash Withdrawal 03/02 05:45p #2641 Citibank ATM 399 PARK AVENUE, NY, NY	500.00		150,740.19
03/06/25	ACH Electronic Credit ELEVANCE 05B MISCPYMT		33.28	150,773.47
03/06/25	ACH Electronic Debit MASSACHUSETTS MU PREM COLL	499.07		150,274.40
03/06/25	ACH Electronic Debit Towers - Buildin WEB PMTS Y9001Q	1,410.00		148,864.40
03/07/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		55.47	148,919.87
03/07/25	ACH Electronic Debit CITI AUTOPAY PAYMENT 1	1,741.54		147,178.33
03/10/25	ACH Electronic Credit AVANTAX INVEST COMMISSION		33.07	147,211.40
03/10/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		87.29	147,298.69
03/10/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		248.44	147,547.13
03/10/25	ACH Electronic Debit Sutton Manor Apa WEB PMTS BXT691	3,616.58		143,930.55
03/11/25	ACH Electronic Credit PRINCIPAL PRINCIPAL		215.19	144,145.74
03/12/25	Zelle Credit PAY ID:JPM99b12knua ORG ID:JPM NAME:BETH GREENBE		1,500.00	145,645.74
03/14/25	ACH Electronic Credit The Standard Lif EDI PYMNTS		128.16	145,773.90
03/14/25	ACH Electronic Debit VENMO PAYMENT 1040859989646	150.00		145,623.90
03/14/25	Zelle Debit PAY ID:CTISadcfssXv ORG ID:COF NAME:Jean Santiag	220.00		145,403.90
03/17/25	ACH Electronic Credit HEALTHPASS INSUR CONS PAY		694.57	146,098.47
03/17/25	Mobile Deposit		8,030.00	154,128.47
03/17/25	Zelle Debit PAY ID:CTI78m4H3bw3 ORG ID:COF NAME:Jean Santiag	120.00		154,008.47
03/17/25	ACH Electronic Debit MASSMUTUAL LIFE MASSMUTUAL	606.14		153,402.33
03/17/25	Check # 332	8,030.00		145,372.33
03/18/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		66.57	145,438.90
03/18/25	Zelle Debit PAY ID:CTI0mqdDeEBv ORG ID:JPM NAME:WILLIAM T BA	50.00		145,388.90

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
03/19/25	Mobile Deposit		11,951.05	157,339.95
03/20/25	ACH Electronic Debit VENMO PAYMENT 1040997761385	30.00		157,309.95
03/20/25	ACH Electronic Debit VENMO PAYMENT 1040997776095	30.00		157,279.95
03/20/25	ACH Electronic Debit VENMO PAYMENT 1040997744054	35.00		157,244.95
03/20/25	ACH Electronic Debit VENMO PAYMENT 1040997788316	45.00		157,199.95
03/20/25	ACH Electronic Debit VENMO PAYMENT 1040997727597	65.00		157,134.95
03/20/25	Cash Withdrawal 03/20 12:51p #2614 Teller	200.00		156,934.95
03/20/25	Cash Withdrawal 02:59p #2641 Non Citi ATM PAI ISO LATHAM NYUS051	83.00		156,851.95
03/21/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		12.30	156,864.25
03/21/25	ACH Electronic Debit VENMO PAYMENT 1041007176133	150.00		156,714.25
03/24/25	ACH Electronic Credit TRN*1*000023410002481\		7.50	156,721.75
03/24/25	ACH Electronic Credit UNUM LIFE INS CO COMM PAYMT		177.62	156,899.37
03/24/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		1,354.11	158,253.48
03/24/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		1,905.14	160,158.62
03/24/25	ACH Electronic Credit MIDLAND TRUST CO AVIDPAY		2,216.18	162,374.80
03/24/25	Mobile Deposit		5,000.00	167,374.80
03/24/25	Zelle Debit PAY ID:CTIdM1zNkjje ORG ID:JPM NAME:WILLIAM T BA	50.00		167,324.80
03/24/25	Mobile deposit debit adj	5,000.00		162,324.80
03/25/25	ACH Electronic Debit AVIDPAYDIRECTFEE AVIDPAY	27.59		162,297.21
03/26/25	Zelle Debit PAY ID:CTIlnBikohvi ORG ID:JPM NAME:MONICA ZADAN	50.00		162,247.21
03/26/25	Cash Withdrawal 11:35a #2614 Citibank ATM 717 AVENUE AMERICAS, NY, NY	300.00		161,947.21
03/27/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W0160 1	11,173.41		150,773.80
03/31/25	ACH Electronic Credit The Standard Lif EDI PYMNTS		42.72	150,816.52
	Total Subtracted/Added	37,217.13	44,455.20	
03/31/25	Closing Balance			150,816.52

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS
The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT
FDIC Insurance:
Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.
APY and Interest Rate:
For current interest rates and annual percentage yields, please visitCiti.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT
Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS
In Case of Errors or Questions about Your Electronic Fund Transfers:
If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.
Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.
The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:
Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES
Checking Plus Line of Credit - Fixed Rate and Variable Rate
Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003.** For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.
Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.
Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.
You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.
Billing Rights Summary - *What To Do If You Think You Find A Mistake On Your Statement.*
If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

Citibank, N.A. Member FDIC

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility					
	Account Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

May 1 - May 31, 2025
Citi Priority Account 4990143331

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

CANDIA HERMAN FLAUM
MR STUART M FLAUM
440 E 56th St Apt 8C
New York NY 10022-4595

Effective July 12, 2025, Safe Deposit Box fee waiver and reduced fee will be removed for customers in the Citi Priority Relationship Tier, and all standard fees will apply. Please refer to the Safe Deposit Box Fee Chart within Appendix 1 Fee Schedule in the Consumer Deposit Account Agreement for more information.

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	91,707.02	111,426.81
Citi Priority Relationship Total	**$91,707.02**	**$111,426.81**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Citi Priority Relationship Total	**$0.00**	**$0.00**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

Effective May 6, 2025, Citi is changing the dollar amounts with respect to the funds availability schedule. Specifically: the first $275 (previously $225) of your total check deposits on a business day will be available next business day; amounts of $6,725 (previously $5,525) or less will be available on the second business day; and amounts above $6,725 (previously $5,525) available on the third business day.

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-275-2484(TTY: We accept 711 or other Relay Service).

You are Citi Priority for May 2025

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
March 2025	$110,000 - $179,999	Citi Priority
April 2025	$110,000 - $179,999	Citi Priority
May 2025	$110,000 - $179,999	Citi Priority

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non- Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	4990143331	None	None	N/A	No Fee - Citi Priority Waiver
Total		None	None		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Checking

Checking Activity

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
05/01/25	Opening Balance			91,707.02
05/01/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		200.43	91,907.45
05/01/25	Mobile Deposit		3,107.46	95,014.91
05/01/25	ACH Electronic Debit VENMO PAYMENT 1041885464111	30.00		94,984.91
05/01/25	ACH Electronic Debit VENMO PAYMENT 1041885505489	50.00		94,934.91
05/01/25	ACH Electronic Debit VENMO PAYMENT 1041885430141	50.00		94,884.91
05/01/25	Zelle Debit PAY ID:CTIb7km1Vvdl ORG ID:CTI NAME:WILLIAM HERM	300.00		94,584.91
05/01/25	ACH Electronic Debit VENMO PAYMENT 1041893649163	416.00		94,168.91
05/01/25	ACH Electronic Debit WF HOME MTG AUTO PAY	2,188.69		91,980.22
05/02/25	ACH Electronic Credit HEALTH SERVICE A ACH Paymen		600.00	92,580.22
05/02/25	ACH Electronic Credit XXSOCIAL SECURITY FOR CANDIA R HERMAN FLAUM		3,443.00	96,023.22
05/02/25	ACH Electronic Credit XXSOCIAL SECURITY FOR STUART M FLAUM		3,503.00	99,526.22
05/02/25	ACH Electronic Debit CAPITAL ONE CRCARDPMT 439LOK1B0TCVKPN	277.21		99,249.01
05/02/25	ACH Electronic Debit VENMO PAYMENT 1041916123548	334.50		98,914.51
05/05/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		459.22	99,373.73
05/05/25	Mobile Deposit		23,740.00	123,113.73
05/05/25	ACH Electronic Debit WF Credit Card AUTO PAY	45.90		123,067.83
05/05/25	ACH Electronic Debit Sutton Manor Apa WEB PMTS 2NYQD1	3,534.23		119,533.60
05/05/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W7476 1	3,926.54		115,607.06
05/06/25	ACH Electronic Debit MASSACHUSETTS MU PREM COLL	499.07		115,107.99
05/06/25	ACH Electronic Debit Towers - Buildin WEB PMTS DFZ1CQ	607.00		114,500.99
05/07/25	ACH Electronic Debit CITI AUTOPAY PAYMENT 1	5,846.99		108,654.00
05/08/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		1.25	108,655.25
05/08/25	ACH Electronic Credit AVANTAX INVEST COMMISSION		33.01	108,688.26
05/08/25	ACH Electronic Credit AVANTAX ADVISORY COMMISSION		681.55	109,369.81
05/08/25	ACH Electronic Credit PAYPAL TRANSFER		959.00	110,328.81
05/08/25	Zelle Credit PAY ID:CTIbU3faxBpO ORG ID:CTI NAME:LEE TAWIL		995.00	111,323.81
05/08/25	Zelle Debit PAY ID:CTIsfi6Uow1n ORG ID:JPM NAME:FISCHER FLOO	125.00		111,198.81
05/08/25	Zelle Debit PAY ID:CTIivzxmYiwL ORG ID:BAC NAME:ROADBOSS GEN	250.00		110,948.81
05/09/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		89.57	111,038.38
05/09/25	ACH Electronic Debit VENMO PAYMENT 1042070876844	150.00		110,888.38
05/12/25	ACH Electronic Credit PRINCIPAL PRINCIPAL		264.79	111,153.17

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
05/12/25	ACH Electronic Credit PAYPAL TRANSFER		965.54	112,118.71
05/12/25	Debit Card Purchase 05/08 12:59p #2641 TST*ESS-A-BAGEL GRAMER New York NY 25129 Restaurant/Bar	33.44		112,085.27
05/13/25	ACH Electronic Credit UHIC SEC HOZ UHIC		32.34	112,117.61
05/13/25	Cash Withdrawal 01:25p #2614 Citibank ATM 734 3RD AVENUE, NY, NY	350.00		111,767.61
05/15/25	ACH Electronic Credit The Standard Lif EDI PYMNTS		42.72	111,810.33
05/15/25	ACH Electronic Credit HEALTHPASS INSUR CONS PAY		555.37	112,365.70
05/15/25	Zelle Credit PAY ID:JPM99b8i564l ORG ID:JPM NAME:ELYSE R POLL		2,000.00	114,365.70
05/15/25	ACH Electronic Debit MASSMUTUAL LIFE MASSMUTUAL	606.14		113,759.56
05/16/25	ACH Electronic Credit RESOURCE CENTER Vendor Pym		118.76	113,878.32
05/19/25	ACH Electronic Credit TRN*1*000026580005717\		7.50	113,885.82
05/19/25	ACH Electronic Credit CENTERSTONEI7209 CONS CP		55.04	113,940.86
05/19/25	Zelle Credit PAY ID:JPM99b8rf4dq ORG ID:JPM NAME:ELYSE R POLL		500.00	114,440.86
05/19/25	ACH Electronic Credit UNITED HEALTHCAR COMMISSION		971.83	115,412.69
05/19/25	ACH Electronic Debit VENMO PAYMENT 1042241920167	20.00		115,392.69
05/20/25	ACH Electronic Debit VENMO PAYMENT 1042301648014	210.00		115,182.69
05/20/25	ACH Electronic Debit CAPITAL ONE ONLINE PMT 43DF44OWVGG763F	366.80		114,815.89
05/22/25	ACH Electronic Credit PRINCIPAL PRINCIPAL		127.27	114,943.16
05/22/25	Check # 401	550.00		114,393.16
05/23/25	ACH Electronic Credit AVANTAX INVEST COMMISSION		23.47	114,416.63
05/23/25	ACH Electronic Credit MASSACHUSETTS MU D&C AGT DI		327.41	114,744.04
05/23/25	ACH Electronic Credit AVANTAX INSURANC COMMISSION		957.89	115,701.93
05/27/25	ACH Electronic Credit HEALTH SERVICE A ACH Paymen		480.00	116,181.93
05/27/25	Mobile Deposit		6,257.81	122,439.74
05/27/25	ACH Electronic Debit AMERICAN EXPR ACH PMT W7958 1	9,852.93		112,586.81
05/27/25	Cash Withdrawal 12:31p #2641 Citibank ATM 1330 1ST AVE, NY, NY	500.00		112,086.81
05/28/25	ACH Electronic Debit VENMO PAYMENT 1042467536436	30.00		112,056.81
05/28/25	ACH Electronic Debit VENMO PAYMENT 1042467550650	50.00		112,006.81
05/28/25	ACH Electronic Debit VENMO PAYMENT 1042467521537	60.00		111,946.81
05/28/25	Zelle Debit PAY ID:CTIe8bNoawj1 ORG ID:J1J NAME:Joyce Silver	200.00		111,746.81
05/29/25	Zelle Debit PAY ID:CTIeqmyuZ2ua ORG ID:WFC NAME:ANDRES GAMBO	200.00		111,546.81

Checking Continued

Checking Activity Continued

Regular Checking 4990143331

Date	Description	Amount Subtracted	Amount Added	Balance
05/30/25	Zelle Debit PAY ID:CTIywgEqYf5T ORG ID:WFC NAME:ANDRES GAMBO	120.00		111,426.81
	Total Subtracted/Added	31,780.44	51,500.23	
05/31/25	Closing Balance			111,426.81

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

APY and Interest Rate:

For current interest rates and annual percentage yields, please visitCiti.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 71051, Philadelphia, PA 19176-1051.** For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Billing Rights Summary - *What To Do If You Think You Find A Mistake On Your Statement.*

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility

	Account Fees		**Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply**		
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tiers**	**Month of account opening and for the first 3 full calendar months after account opening.**
Regular Checking	$15	$2.50	Enhanced Direct Deposit* of $250 or more	Yes	Yes
Access Checking	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	$4.50	$2.50	Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	$0	$0	N/A	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A	N/A

* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least $250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

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ENV# CEBRZWLFBBCFJSZ_BBBBB
AVANTAX INVESTMENT SERVICES
C/O NATIONAL FINANCIAL SERVICES
PO BOX 145459
CINCINNATI, OH 45250-5459

Avantax[SM] Investment Services

NFS/FMTC SEP IRA
FBO STUART FLAUM
440 E 56TH ST APT 8C
NEW YORK NY 10022

STATEMENT FOR THE PERIOD JULY 1, 2025 TO JULY 31, 2025

STUART FLAUM - Premiere Select SEP IRA
Account Number: [redacted]

Separate Acc't Manager: AVANTAX ADVISORY SERVICES, INC.
Investment Discipline: IMS SELECT PORT. (W)

BEGINNING VALUE OF YOUR PORTFOLIO	**$387,807.23**
TOTAL VALUE OF YOUR PORTFOLIO	**$389,657.12**

YOUR FINANCIAL PROFESSIONAL IS
Stuart Flaum
RR#: U90

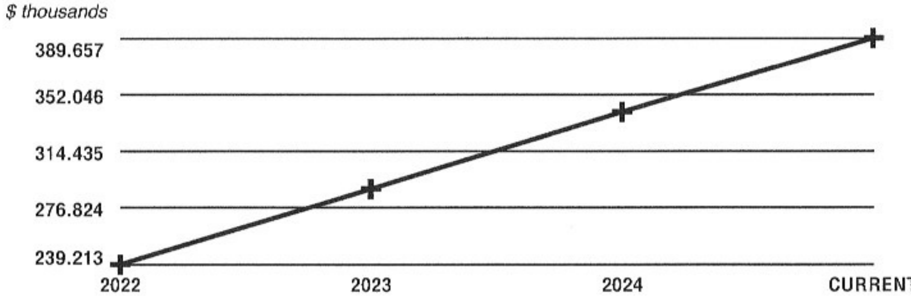
For questions about your accounts:
Local: 917 318 5051
National: 888 438 3781

FOR YOUR INFORMATION

Investments and insurance products are NOT FDIC-INSURED, HAVE NO BANK GUARANTEE and MAY LOSE VALUE. Securities offered through Avantax Investment Services, Member FINRA, SIPC 3200 Olympus Blvd, Suite 100, Dallas, TX, 75019, 972-870-6000. Avantax requests you provide us with any updates to your financial situation or investment objectives.

CHANGE IN VALUE OF YOUR PORTFOLIO

$ thousands



Change In Value Of Your Portfolio *information can be found in Miscellaneous Footnotes at the end of this statement.*

Account carried with National Financial Services LLC, Member NYSE, SIPC, a Fidelity Investments ® Company

Statement for the Period July 1, 2025 to July 31, 2025

STUART FLAUM - Premiere Select SEP IRA
Account Number: [redacted]

Separate Acct Manager: AVANTAX ADVISORY SERVICES, INC.
Investment Discipline: IMS SELECT PORT. (W)

Avantax℠ Investment Services

Account Overview

CHANGE IN ACCOUNT VALUE	*Current Period*	*Year-to-Date*
BEGINNING VALUE	$387,807.23	$340,870.67
Additions and Withdrawals	$0.00	$20,300.00
Misc. & Corporate Actions	$0.00	$0.00
Income	$179.68	$3,678.69
Taxes, Fees and Expenses	$0.00	$0.00
Change in Value	$1,670.21	$24,807.76
ENDING VALUE (AS OF 07/31/25)	$389,657.12	$389,657.12

Refer to Miscellaneous Footnotes for more information on Change in Value.

RETIREMENT CONTRIBUTIONS/DISTRIBUTIONS

CONTRIBUTIONS	*Current Period*	*Year-to-Date*
For Current Year 2025	$0.00	$20,300.00
For Prior Year 2024	$0.00	$0.00

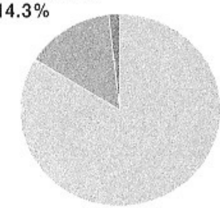
SEP IRA employer contributions are reflected as current year contributions. Per IRS guidelines, NFS does not report the year for which SEP contributions are made.

DISTRIBUTIONS		
For Current Year 2025	$0.00	$0.00

INCOME	*Current Period*	*Year-to-Date*
Dividends	$178.51	$3,671.59
Interest	$1.17	$7.10
TOTAL INCOME	**$179.68**	**$3,678.69**

All income is tax deferred until it is distributed from the account.

ACCOUNT ALLOCATION



	Percent	*Prior Period*	*Current Period*
Bank Deposits	1.8 %	$6,929.91	$6,931.08
Equities	83.9	$325,366.45	$327,179.27
Fixed Income	14.3	$55,510.87	$55,546.77
TOTAL	**100.0 %**	**$387,807.23**	**$389,657.12**

Account Allocation *shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NFS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds and Exchange Traded Products (ETPs) listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.*

MICHAEL S LICITRA, CPA CFP® P.C.
CERTIFIED PUBLIC ACCOUNTANT • CERTIFIED FINANCIAL PLANNER™

August 13, 2025

RE: FLAUM, STUART & CANDIA

To Whom It May Concern,

Please let it be known that I am the accountant for the above referenced individuals. I am writing this letter to confirm that 2024 Gross Income for Stuart Flaum is greater than $210,000 and the combined joint income is greater than $400,000

If you need any additional information, please do not hesitate to contact me.

Sincerely,

Michael Licitra, CPA

Michael S Licitra, CPA

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