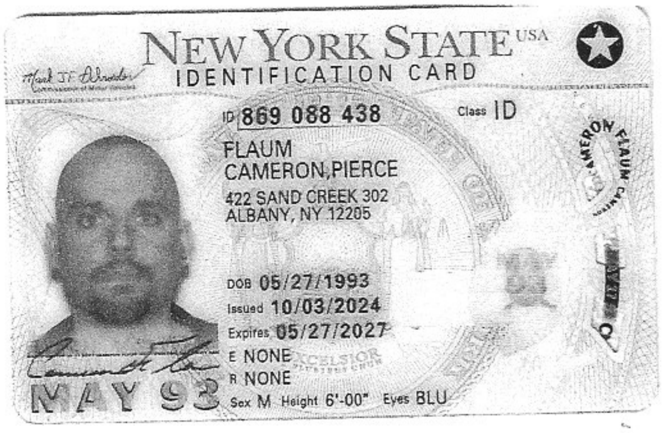

NEW YORK STATE USA
IDENTIFICATION CARD
ID 869 088 438
Class ID
FLAUM
CAMERON,PIERCE
422 SAND CREEK 302
ALBANY, NY 12205
DOB 05/27/1993
Issued 10/03/2024
Expires 05/27/2027
E NONE
R NONE
Sex M Height 6'-00" Eyes BLU
MAY 93
EXCELSIOR
CAMERON FLAUM

RCIL
RESOURCE CENTER FOR INDEPENDENT LIVING

Fiscal Intermediary: Fiscal Accounting and Reporting for Self-Direction Budget

Monthly Expenditure Report

How Dollars Were Spent for Month/Year: 5/1/2025 12:00:00AM

Self Direction Participant's Name: **Flaum, Cameron** Contact Phone: **(917) 318-5051**

Self Direction Participant's CIN: **HD63408V** Submitted by:

FI Agency Name: **Resource Center for Independent Living**

Budget : May 2025

Items Of Expense Code	Item(s)/Service Description	InvoiceDate	Date Paid	Paid To	Amount paid
SDS-Housing Subsidy	Housing Expenses	05/01/2025	05/07/2025	TOWERS OF COLONIE	$803.00
SDS-Housing Subsidy	Housing Expenses	06/01/2025	05/21/2025	TOWERS OF COLONIE	$803.00
SDS-Individual Directed Goods & Services	Transportation	03/03/2025	05/14/2025	Stuart Flaum	$9.99
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$9.89
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$9.92
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$9.94
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$9.94
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$9.95
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$9.95
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$9.97
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$19.41
SDS-Other Than Personal Service Items	Personal Use Transportation	05/08/2025	05/14/2025	Stuart Flaum	$19.80
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		05/31/2025	GRIMES, SAKIMA	$250.41
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		05/31/2025	GRIMES, SAKIMA	$274.80
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		05/31/2025	GRIMES, SAKIMA	$496.97
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		05/31/2025	GRIMES, SAKIMA	$510.76
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		05/31/2025	GRIMES, SAKIMA	$560.45
SDS-Support Brokerage	Brokerage Expenses	05/31/2025	06/04/2025	Thesilka Forde (use w9 address)	$131.55
				Total	**$3949.70**

FI Fees:	Admin Fees: **$ 120.00**	State Adjustment: **$-545.00**

Budget : May 2024

Items Of Expense Code	Item(s)/Service Description	InvoiceDate	Date Paid	Paid To	Amount paid
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		04/30/2025	GRIMES, SAKIMA	$296.68
				Total	**$296.68**

FI Fees:	Admin Fees: **$ 120.00**	State Adjustment: **$-545.00**

Activity Log

ActivityDate	ActivityType	Comments
05/08/2025	Housing	Confirmed address via email with Stuart on 5/8/25

Description :

Approver

Electronically signed by
Gloria Ollerenshaw (Cert. # 20952)
Associate Vice President of Self-Direction Finance

06/24/2025 06:36 AM

RCIL
RESOURCE CENTER FOR INDEPENDENT LIVING

Fiscal Intermediary: Fiscal Accounting and Reporting for Self-Direction Budget

Monthly Expenditure Report

How Dollars Were Spent for Month/Year: 4/1/2025 12:00:00AM

Self Direction Participant's Name: **Flaum, Cameron**
Contact Phone: **(917) 318-5051**
Self Direction Participant's CIN: **HD63408V**
Submitted by:
FI Agency Name: **Resource Center for Independent Living**

Budget : May 2024

Items Of Expense Code	Item(s)/Service Description	InvoiceDate	Date Paid	Paid To	Amount paid
SDS-Individual Directed Goods & Services	Community Classes & Publicly Available Training/Coaching	02/24/2025	04/23/2025	Stuart Flaum	$300.00
SDS-Individual Directed Goods & Services	Community Classes & Publicly Available Training/Coaching	03/28/2025	04/23/2025	Stuart Flaum	$300.00
SDS-Individual Directed Goods & Services	Community Classes & Publicly Available Training/Coaching	03/13/2025	04/23/2025	Stuart Flaum	$340.00
SDS-Individual Directed Goods & Services	Community Classes & Publicly Available Training/Coaching	03/28/2025	04/23/2025	Stuart Flaum	$340.00
SDS-Other Than Personal Service Items	Internet	04/17/2025	04/23/2025	Stuart Flaum	$74.99
SDS-Other Than Personal Service Items	Utilities	04/17/2025	04/23/2025	Stuart Flaum	$91.84
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		04/30/2025	GRIMES, SAKIMA	$389.65
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		04/30/2025	GRIMES, SAKIMA	$451.03
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		04/30/2025	GRIMES, SAKIMA	$462.87
SDS-Self-Hired Community Habilitation	Com Hab Staff Pay		04/30/2025	GRIMES, SAKIMA	$659.85
SDS-Support Brokerage	Brokerage Expenses	04/30/2025	05/07/2025	Thesilka Forde (use w9 address)	$219.25
				Total	**$3629.48**

FI Fees:	Admin Fees:	State Adjustment: **$-545.00**

Activity Log

ActivityDate	ActivityType	Comments
04/07/2025	Housing	Confirmed address via email with Stuart on 4/7/25

Description :

Approver

Electronically signed by
Gloria Ollerenshaw (Cert. # 20952)
Associate Vice President of Self-Direction Finance

05/29/2025 11:09 AM

For more information about PA ABLE (the "Member Plan"), call (855) 529-ABLE(2253), or visit www.PAABLE.gov to obtain Plan Disclosure Booklet, which include investment objectives, risks, charges, expenses, and other important information about the Member Plan. Please read and consider the Plan Disclosure Documents carefully before investing.

Before investing in any ABLE program, you should consider whether your home state offers an ABLE program that provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's ABLE program, or any other ABLE program, to learn more about those plans' features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The Member Plan is sponsored by the state of Pennsylvania and administered by PA Treasury. The Member Plan is intended to be a qualified ABLE plan offered through the National ABLE Alliance. Ascensus College Savings Recordkeeping Services, LLC, the Program Manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services. The Member Plan's Investment Options are allocations to mutual funds, ETFs, banking products and/or other investments. Except for the Checking Option, investments in the Member Plan are not insured by the FDIC. Interests in the Member Plan are municipal securities and the value of your Account will vary with market conditions.

Investment returns will vary depending upon the performance of the Investment Options you choose. You could lose all or a portion of your money by investing in the Member Plan depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under federal or state tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Participation in the Member Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses or that an account owner is eligible to participate in the Member Plan.

Privacy Policy | Plan Disclosure Booklet | Security Policy | National ABLE Alliance

RCIL
RESOURCE CENTER FOR INDEPENDENT LIVING

Budget Summary

Individual Information

First Name: **Cameron**
Last Name: **Flaum**
Middle Initial:
Street: **422 Sand Creek Road**
Apt: **Apt. 302**
City: **Albany**
State: **NY** Zip: **12205**
County: **Albany**

Gender: **Male**
Date Of Birth: **05/27/1993**
Marital Status: **Single**
Phone: **((91) 7) -318-5051**
Email: **Stuartflaum@gmail.com**
TABS ID No: **376710**
Medicaid ID No: **HD63408V**
Development Plan Project Number:
Broker Authorization Number: **10852**

Requesting Start-Up Broker Service? **No**

Personal Resource Account

DDP Adaptive: **118.28**
DDP Behavior: **79.33**
DDP Health: **18.00**

Is the individual: 1) less than 22 years old and 2) residing with parents or legal guardian and 3) eligible to receive or receiving services through the school district? Select **"Yes" ONLY if all three criteria are met.**: **NO**

DDRO: **Capital District**
DDRO Contact: **Michele Altenrath**
Initial Plan Or Amendment: **Amended Budget**
PRA Other: **$0.00**
Template Funding Approved: **NO**
Type Of Template Funding:
Regional Office: **Capital District, Taconic & Hudson Valley**
CSS Participant Prior to 10/01/14: **NO**

DDRO Contact Phone: **((84) 5) -947-6236**
DDRO Contact Email: **region.3.self.direction@opwdd.ny.gc**
Both PRA: **$127,506.00**
PRA Residential: **$0.00**

ANNUAL RESOURCES AMOUNT

What type of budget is described in this document? **Both**

Fiscal Intermediary

Contact Name: **Amanda Tuthill**
Address: **PO Box 210**
Contact Email: **sdapprovedbudgets@rcil.com**
Corp Id: **20400**

Agency Name: **Resource Center for Independent Living (RCI**
City/State/Zip: **Utica NY 13503**
Contact Phone: **((31) 5) -797-464; Work**
Ext:

Broker

Broker Name: **Thesilka Forde**

Address: **33 Woodcrest Drive**

City/State/Zip: **Glenville NY 12302**

Contact Email: **thesilka@gmail.com**

Contact Phone: **((51) 8) -882-396 Work**

Agency Affliation: **Independent Broker – Paid**

Ext:

Care Manager

Name: **Melissa McGlynn**

Address: **8 Southwoods Blvd, Suite 110**

City/State/Zip: **Albany NY 12211**

Contact Email: **mmcglynn@caredesignny.org**

Contact Phone: **(518) 235-1888 Work**

Agency Affiliation: **Tri-County Care CCO LLC**

Ext: **7105**

Medicaid Funded Self-Hired Services & IDGS (Employer & Budget Authority)

	Annual Units	Cost Per Unit	Total Annual Amount
community habilitation(1/4 Hour Unit)	0.00	$0.00	$78,179.40
Support Brokerage(1/4 Hour Unit)	240.00	$11.27	$2,704.80
Individual Directed Goods and Services($10 Per Unit)	3,169.90	$10.00	$31,699.00
Live-In Caregiver(Monthly Unit)	12.00	$0.00	$0.00
Total Annual Amount:	0	$ 0.00	$112,583.20

Agency Supported Self-Directed Services (employer authority)

Service/Support	Provider	#Units/Yr	Rate/Unit	Total Annual cost
			Total Annual Amount:	

100% State Funded Self-Directed Services

	Annual Units	CostPer Unit	Total Annual Amount
Housing Subsidy (Monthly Unit)	12.00	$996.00	$11,952.00

HOUSING SUBSIDY

eVero

Family Reimbursed Respite ($10 Unit)			**$0.00**
Other Than Personal Service Items ($10 Unit)	**300.00**	**$10.00**	**$3,000.00**
		Total Annual Amount:	**$14,952.00**

Direct Provider Purchased Services

Service/Support	Provider	#Units/Yr	Rate/Unit	Total Annual Cost
			Total Annual Amount:	

Contracted Services

Service/Support	Provider	#Units/Yr	Rate/Unit	Total Annual Cost
			Total Annual Amount:	

Budget Summary:

Medicaid Funded Self-Directed Services: **$112,583.20**

Agency Supported Self-Directed Services:

100% State Funded Self-Directed Services: **$14,952.00**

Direct Provider Purchased Services:

Contracted Services:

2024 Housing Subsidy Payment Standards and Admin Fee Adjustment: **$-6,540.00**

Total PRA or Authorized Amount:	**$127,506.00**
Total Services:	**$120,995.00**
Difference Amount:	**$6,511.00**

	Monthly Fee	Annual Amount	Level
Fiscal Intermediary Fee	732.74	$8,792.88	Level3

Annual Budget Effective Date: **05/01/2025**

Transmittal Date: **01/30/2025**

Amendment Date:

Author

Electronically signed by
Thesilka Forde (Cert. # 10852)
Broker

07/24/2025 10:16 AM

Approver

Reviewed By

CAMERON FLAUM (TENANT)
RENT LEDGER
422 SAND CREEK RD APT 302
ALBANY, NY 12205

Ledger

Date: Aug 12, 2025 4:00:41 PM

Code	t0082975	**Property**	Towers of Colonie (Bldgs I&II)	**Lease From**	Oct 1, 2024
Name	Cameron Flaum	**Unit**	2-302	**Lease To**	Sep 30, 2025
Address	302	**Status**	Current	**Move In**	Oct 1, 2024
		Rent	1,410.00	**Move Out**	
City	ALBANY, NY 12205	**Phone (H)**	9173185051	**Phone (W)**	9177146555

Date	Charge Code	Description	Charges	Payments	Status	Balance	Control Number
Aug 9, 2024		chk# AmericanExpress RentPayment Ref# 162389942-47 Rcode# t0082975	0.00	1,410.00		(1,410.00)	R-3202663
Oct 1, 2024	security	Security Deposit	1,410.00	0.00	paid	0.00	C-3126830
Oct 1, 2024	rent	Rent for 31 days	1,410.00	0.00	paid	1,410.00	C-3126831
Oct 1, 2024	petfee	Pet Fee (10/2024)	(40.00)	0.00	paid	1,370.00	C-3126835
Oct 1, 2024		chk# AmericanExpress RentPayment Ref# 163316584-47 Rcode# t0082975	0.00	1,410.00		(40.00)	R-3228090
Oct 2, 2024	petfee	Pet Fee (10/2024) 30 days	39.00	0.00	paid	(1.00)	C-3126834
Oct 2, 2024	petfee	incorrect move in date for esa	1.00	0.00	paid	0.00	C-3126836
Nov 1, 2024	petfee	Pet Fee (11/2024)	(40.00)	0.00	paid	(40.00)	C-3134890
Nov 1, 2024	petfee	Pet Fee (11/2024)	40.00	0.00	paid	0.00	C-3134891
Nov 1, 2024	rent	Monthly Rent (11/2024)	1,410.00	0.00	paid	1,410.00	C-3134892
Nov 1, 2024		chk# ACH RentPayment Ref# 164102585-47 Rcode# t0082975	0.00	1,410.00		0.00	R-3249173
Dec 1, 2024	petfee	Pet Fee (12/2024)	(40.00)	0.00	paid	(40.00)	C-3152198
Dec 1, 2024	petfee	Pet Fee (12/2024)	40.00	0.00	paid	0.00	C-3152199
Dec 1, 2024	rent	Monthly Rent (12/2024)	1,410.00	0.00	paid	1,410.00	C-3152200
Dec 1, 2024		chk# ACH RentPayment Ref# 164901407-47 Rcode# t0082975	0.00	1,410.00		0.00	R-3265951
Jan 1, 2025	petfee	Pet Fee (01/2025)	(40.00)	0.00	paid	(40.00)	C-3168807
Jan 1, 2025	petfee	Pet Fee (01/2025)	40.00	0.00	paid	0.00	C-3168808
Jan 1, 2025	rent	Monthly Rent (01/2025)	1,410.00	0.00	paid	1,410.00	C-3168809
Jan 1, 2025		chk# ACH RentPayment Ref# 165601649-47 Rcode# r0058730	0.00	1,410.00		0.00	R-3282462
Feb 1, 2025	petfee	Pet Fee (02/2025)	(40.00)	0.00	paid	(40.00)	C-3185526
Feb 1, 2025	petfee	Pet Fee (02/2025)	40.00	0.00	paid	0.00	C-3185527
Feb 1, 2025	rent	Monthly Rent (02/2025)	1,410.00	0.00	paid	1,410.00	C-3185528

Date	Charge Code	Description	Charges	Payments	Status	Balance	Control Number
Feb 1, 2025		chk# ACH RentPayment Ref# 166403070-47 Rcode# r0058730	0.00	1,410.00		0.00	R-3300098
Mar 1, 2025	petfee	Pet Fee (03/2025)	(40.00)	0.00	paid	(40.00)	C-3201979
Mar 1, 2025	petfee	Pet Fee (03/2025)	40.00	0.00	paid	0.00	C-3201980
Mar 1, 2025	rent	Monthly Rent (03/2025)	1,410.00	0.00	paid	1,410.00	C-3201981
Mar 4, 2025		chk# ACH RentPayment Ref# 167150280-47 Rcode# t0082975	0.00	1,410.00		0.00	R-3318403
Mar 25, 2025		housing agency payment housing agency payment	0.00	803.00		(803.00)	R-3321381
Apr 1, 2025	petfee	Pet Fee (04/2025)	(40.00)	0.00	paid	(843.00)	C-3218655
Apr 1, 2025	petfee	Pet Fee (04/2025)	40.00	0.00	paid	(803.00)	C-3218656
Apr 1, 2025	rent	Monthly Rent (04/2025)	1,410.00	0.00	paid	607.00	C-3218657
Apr 4, 2025		chk# ACH RentPayment Ref# 167833768-47 Rcode# r0058730	0.00	607.00		0.00	R-3334488
May 1, 2025	petfee	Pet Fee (05/2025)	(40.00)	0.00	paid	(40.00)	C-3235130
May 1, 2025	petfee	Pet Fee (05/2025)	40.00	0.00	paid	0.00	C-3235131
May 1, 2025	rent	Monthly Rent (05/2025)	1,410.00	0.00	paid	1,410.00	C-3235132
May 5, 2025		chk# ACH RentPayment Ref# 168534500-47 Rcode# r0058730	0.00	607.00		803.00	R-3351105
May 6, 2025	late	Late Fee May 2025, 5% of $803.00	40.15	0.00	paid	843.15	C-3244922
May 7, 2025		RCIL inc housing assistance RCIL inc housing assistance	0.00	803.00		40.15	R-3352335
May 8, 2025	late	late fee waived housing payment delayed	(40.15)	0.00	paid	0.00	C-3245866
May 21, 2025		ach housing payment ach housing payment	0.00	803.00		(803.00)	R-3358396
Jun 1, 2025	petfee	Pet Fee (06/2025)	(40.00)	0.00	paid	(843.00)	C-3252014
Jun 1, 2025	petfee	Pet Fee (06/2025)	40.00	0.00	paid	(803.00)	C-3252015
Jun 1, 2025	rent	Monthly Rent (06/2025)	1,410.00	0.00	paid	607.00	C-3252016
Jun 4, 2025		chk# ACH RentPayment Ref# 169199724-47 Rcode# r0058730	0.00	607.00		0.00	R-3368286
Jun 25, 2025		Resource center housing payment Resource center housing payment	0.00	803.00		(803.00)	R-3375552
Jul 1, 2025	petfee	Pet Fee (07/2025)	(40.00)	0.00	paid	(843.00)	C-3269054
Jul 1, 2025	petfee	Pet Fee (07/2025)	40.00	0.00	paid	(803.00)	C-3269055
Jul 1, 2025	rent	Monthly Rent (07/2025)	1,410.00	0.00	paid	607.00	C-3269056
Jul 4, 2025		chk# ACH RentPayment Ref# 169857192-47 Rcode# t0082975	0.00	607.00		0.00	R-3385218
Jul 23, 2025		housing payment housing payment	0.00	803.00		(803.00)	R-3388112
Aug 1, 2025	petfee	Pet Fee (08/2025)	(40.00)	0.00	paid	(843.00)	C-3286337
Aug 1, 2025	petfee	Pet Fee (08/2025)	40.00	0.00	paid	(803.00)	C-3286338
Aug 1, 2025	rent	Monthly Rent (08/2025)	1,410.00	0.00	paid	607.00	C-3286339

Date	Charge Code	Description	Charges	Payments	Status	Balance	Control Number
Aug 1, 2025		chk# ACH RentPayment Ref# 170319513-47 Rcode# t0082975	0.00	607.00		0.00	R-3398683

KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

RTM1X T0219 0000 R 58 T1
CAMERON P FLAUM
422 SAND CREEK RD APT# 302
ALBANY NY 12205-2723

Key Smart Checking®

Account number ending: 8611

April 24, 2025 to May 27, 2025

Account Summary

Beginning Balance on April 24, 2025	$17.05
Deposits (Money In)	
Deposits	$1,974.00
Withdrawals (Money Out)	
Withdrawals	-$1,640.40
Ending Balance on May 27, 2025	**$350.65**

Make sure you read the **Account Updates** section on page 2 of this statement to find out important information about your account.

Bank securely, 24/7, wherever life takes you.

Scan the code below to enroll in Online Banking.

Monitor balances, make transfers, pay bills, opt out of paper statements, and more.

Customer Service:
1-800-KEY2YOU® (1-800-539-2968)

Dial 711 for TTY/TRS

Sign On or Enroll in Online and Mobile Banking:
key.com

000328622158611-03290

Deposits

Date	Description	Amount
04/30	SSA TREAS 310 XXSOC SEC	$1,649.00
05/08	DEPOSIT BRANCH 0219 NEW YORK	$145.00
05/16	DEPOSIT BRANCH 0219 NEW YORK	$180.00
Total Deposits		**$1,974.00**

Withdrawals

Date	Description	Amount
04/28	POKE N RAMEN ALBANY NY	$1.00
04/30	WITHDRAWAL BRANCH 0219 NEW YORK	$580.00
04/30	POS MAC SPEEDWAY 156 COLONIE NY	$1.44
04/30	POS MAC HANNAFORD #836 COLONIE NY	$10.16
05/01	DUNKIN #340272 COLONIE NY	$12.55
05/01	SQ *PAUL MITCHELL SALO ALBANY NY	$31.00
05/09	POS MAC OPS*TOC B 420 ALBANY NY	$10.00
05/13	AMAZON.COMSEATTLEWA US	$971.99
05/20	POS MAC TRADER JO TRAD COLONIE NY	$1.00
05/20	POS MAC HANNAFORD #836 COLONIE NY	$1.27
05/27	POS MAC OPS*TOC B 420 ALBANY NY	$10.00
05/27	POS MAC HANNAFORD #836 COLONIE NY	$9.99
Total Withdrawals		**-$1,640.40**

Account Updates

Read this section to discover any changes that may affect your account now, or in the future.

Questions? Call the number on this statement, visit your local branch or contact your banker.

INFORMATION ABOUT YOUR CHECKING ACCOUNT

Consumer Account Disclosures

The following disclosures apply only to accounts covered by the Federal Truth-in-Savings Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

If you think your statement or receipt is wrong or need more information about a transfer listed, please call the phone number on the first page of this statement, or write us at ***KeyBank Customer Disputes, NY-31-55-0228, 555 Patroon Creek Blvd., Albany, NY 12206*** as soon as you can. When you contact us, make sure you:

- Give us your name and account number
- Describe the error or transfer in question, and explain why you believe it is an error or why you need more information
- Tell us the dollar amount

We must hear from you no later than 60 days after we sent the first statement where the problem or error appeared. We will investigate your complaint and correct any error promptly. If we take more than 10 business days, we will credit your Account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation.

For general questions about your account, call us at:
1-800-KEY2YOU® (1-800-539-2968)
Dial 711 for TTY/TRS

PAABLE

My Account Log Off

Welcome, Cameron Flaum [redacted]

Overview

Make a contribution

Manage recurring contributions

View and invite savings with Ugift

Rollover from another ABLE plan

Make a withdrawal

Manage systematic withdrawals

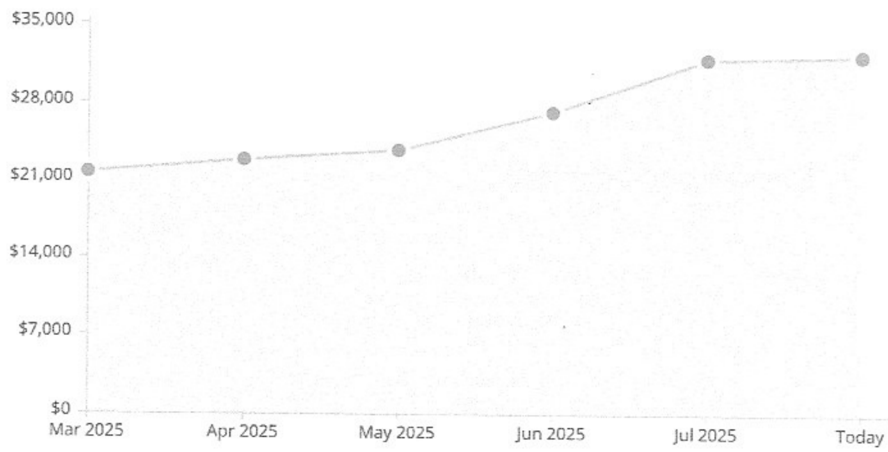
Change investment options

View profile and documents

Balance: $32,188.75

as of 08/08/2025

Mar 2025 To Today



Note: The balance shown for each month is as of that month's last business day and is not adjusted in the event of subsequent transaction reversals.

Your annual contribution limit is: $19,000.00

If you work and earn income, you may be eligible for an increased annual contribution limit. Learn more about self-certifying.

Investments

Make a Contribution Make a Withdrawal

Current balance as of 08/08/2025

Fund	Units	Price	Current Value
Moderately Aggressive Option	1,581.7816	$20.30	$32,110.17
		Total Fund Assets	$32,110.17

Checking Account Number	Accrual	Yield rate	Balance

Checking Account Number	Accrual	Yield rate	Balance
XXXXXX2419	$0.00		$78.58

Total Account Balance	$32,188.75
Principal *	$28,915.42
Earnings *	$3,194.75

* There is a pending transaction that may affect your account values.

Historical Balance as of

Date 08/11/2025

Data not available. The account balance cannot be calculated for a date that occurs after the previous business day or a date that occurs before the account was established and funded.

Year-To-Date Contributions

Contribution Year	Total Amount
2024	$18,000.00
2025	$19,000.00

Transactions

Most Recent | Download Transactions

Processed	Traded	Type	Units	Price	Value
07/21/2025	07/21/2025	Quarterly Account Fee Moderately Aggressive Option	-0.3840	$20.13	-$7.73
07/21/2025	07/21/2025	Quarterly Account Fee Checking Account Option XXXXXX2419			-$0.02
07/11/2025	07/11/2025	Contribution EBT Moderately Aggressive Option Contribution Year: 2025	180.2099	$20.01	$3,606.00
07/02/2025	07/02/2025	Contribution EBT Moderately Aggressive Option Contribution Year: 2025	49.9500	$20.02	$1,000.00
06/24/2025	06/24/2025	Contribution EBT Moderately Aggressive Option Contribution Year: 2025	20.4764	$19.73	$404.00
06/13/2025	06/13/2025	Contribution EBT Moderately Aggressive Option Contribution Year: 2025	61.1511	$19.46	$1,190.00
06/02/2025	06/02/2025	Contribution EBT Moderately Aggressive Option Contribution Year: 2025	51.6796	$19.35	$1,000.00

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 Flaum	**FIRST NAME** Cameron	**M.I.** Pierce	**SSN** ***-**-****	**DRIVER'S LICENSE #**
BIRTH DATE 5/27/1993	**PHONE #1** (917) 714-6555 Mobile	**ALTERNATE PHONE** Mobile	**EMAIL** camflaum2@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 422 Sand Creek Road			**CITY** Albany	
STATE NY	**ZIP** 12205	**DATE IN** 9/1/2024	**DATE OUT** current	**MONTHLY RENT** $1,410.00 / Mo.
LANDLORD NAME Towers of Colonie			**LANDLORD PHONE** (518) 459-7417	
PREVIOUS ADDRESS				
STREET ADDRESS 65 Van Buren Street			**CITY** Ballston Spa	
STATE NY	**ZIP** 12020	**DATE IN** 12/31/2023	**DATE OUT** 8/30/2024	**MONTHLY RENT** $1,250.00 / Mo.
LANDLORD NAME Veno Properties			**LANDLORD PHONE** (518) 400-0706	
PREVIOUS ADDRESS				
STREET ADDRESS 484 East 84th St			**CITY** Brooklyn	
STATE NY	**ZIP** 11209	**DATE IN** 1/1/2023	**DATE OUT** 12/31/2023	**MONTHLY RENT** $1,800.00 / Mo.
LANDLORD NAME Ahmad Daoud			**LANDLORD PHONE** (347) 612-9992	

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 CAMERON PIERCE FLAUM (OCCUPANT) SUBMITTED ONLINE on August 12, 2025

Signed by Cameron Pierce Flaum
Tue Aug 12 2025 09:33:38 PM EDT
Key: 36E40142; IP Address: 10.33.14.4

Cameron Pierce Flaum *(Applicant)* *Date*

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

Application Fee for Cameron Pierce Flaum (Occupant) - Charge Details			
Name on Card Stuart Martin Flaum	**Account Number** XXXXXXXXXXXX4012	**Reference Number** 16084880	**Authorized** $23.00
Transaction T2508122133_DM9JU0	**Transaction Date** 8/12/2025 6:33 PM PDT	*Includes $3.00 convenience fee:*	**Charged** $23.00

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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 Cameron Pierce Flaum
Tue Aug 12 2025 09:33:38 PM EDT
Key: 36E40142; IP Address: 10.33.14.4

Cameron Pierce Flaum *(Tenant)* *Date*

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

Standard Security Deposit subject to change based on screening results.
Resident may be responsible for maintaining insurance pursuant to the Lease.
Some fees may not apply to apartment homes subject to an affordable program.

Resident is responsible for damages that exceed ordinary wear and tear.
Some items may be taxed under applicable law.
This form does not modify the Lease.

Date of Issuance: 6/11/2025

FARE M.N.S REAL ESTATE NYC

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 Cameron Pierce Flaum (Occupant)

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Cameron Pierce Flaum (Occupant): 801

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total combined annual income to rent ratio	0.0 (based on rent of $2,125.00)
Total number of accounts	1
Accounts with no late payments	1 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$184.00 ($0.00 past due)
Outstanding revolving debt	$184.00 (13% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Cameron Pierce Flaum (Occupant)	CAMERON P. FLAUM
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1993	5/**/1993

Addresses	From Application	From Equifax
	422 Sand Creek Road Albany, NY 12205 - US	440 E 56TH ST. 8C NEW YORK, NY 10022 (Applicant) Reported 8/2025 365 BRIDGE ST. 8J BROOKLYN, NY 11201 (Applicant) Reported 9/2024 2701 OCEAN AVE #3K APT 3D BROOKLYN, NY 11229 (Applicant) Reported 11/2022

Employment	From Application	From Equifax
Applicant:	Total annual Income:	

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

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 801	**Score Factors** Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	753	You have too few credit accounts The date that you opened your oldest account is too recent Too few of your bankcard or other revolving accounts have high limits You have either very few loans or too many loans with 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
CAPITAL ONE BANK USA (Applicant)	1/2023	7/2025					$184.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$1,460.00	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	

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.