135 CLARKSON AVENUE

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 **135 CLARKSON AVENUE**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Chen	Ashley	Brooke	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
4/30/1988	(917) 849-9599 Mobile	Mobile	ashleybchen@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
416 E 83rd St	New York

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	10028	6/1/2025	current	$0.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
Self	(917) 849-9599

PREVIOUS ADDRESS

STREET ADDRESS	CITY
628 E 20th St.	New York

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	10009	10/1/2013	9/15/2024	$1,800.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
Stuy Town	(855) 591-2915

EMPLOYMENT INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Project Manager	Tek Systems	$114,400.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Abha Trivedi			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
375 Hudson St	New York	NY	10014

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?

NO

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

NO

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

NO

AGREEMENT

☒ Bronstein Properties, LLC Anti-Discrimination Notice and Acknowledgement

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

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
Streeteasy.com

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

APARTMENT APPLYING FOR
C4

PET DESCRIPTION

NAME		AGE	WEIGHT
Theo		9	18 lbs
SEX	**TYPE**	**COLOR**	**BREED**
male	dog	white/gold	bischon/shitzu

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 **135 CLARKSON AVENUE** 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 **135 CLARKSON AVENUE** 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 **135 CLARKSON AVENUE**, 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 **135 CLARKSON AVENUE** 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 **135 CLARKSON AVENUE**, 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 ASHLEY BROOKE CHEN SUBMITTED ONLINE on August 29, 2025

Signed by Ashley Brooke Chen
Fri Aug 29 2025 01:58:00 PM EDT
Key: 6513D792; IP Address: 10.33.14.4

Ashley Brooke Chen *(Applicant)* *Date*

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

Application Fee for Ashley Brooke Chen - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Peter Jurado	XXXXXXXXXXXX2527	16127791	$23.00
Transaction	**Transaction Date**		**Charged**
T2508291357_EU3XT4	8/29/2025 10:57 AM PDT	*Includes $3.00 convenience fee:*	$23.00

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

As of <u>January 1, 2025</u>, 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 Ashley Brooke Chen
Fri Aug 29 2025 01:58:00 PM EDT
Key: 6513D792; IP Address: 10.33.14.4

Ashley Brooke Chen *(Tenant)* *Date*

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Ashley Brooke Chen

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 8/29/2025**.

Score for Ashley Brooke Chen: 857

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$114,400.00
Total combined annual income to rent ratio	97.57 (based on rent of $2,300.00)
Total number of accounts	8
Accounts with no late payments	8 (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	$246,029.00 ($0.00 past due)
Outstanding revolving debt	$7,402.00 (3% of limit) ($0.00 past due)
Outstanding loan balance	$238,627.00 ($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:	Ashley Brooke Chen	ASHLEY CHEN
SSN:	***-**-****	***-**-****
Birth Date:	4/**/1988	4/**/1988

Addresses	From Application	From Equifax
	416 E 83rd St New York, NY 10028 - US	75 W END AVE. R21E NEW YORK, NY 10023 (Applicant) Reported 8/2025 416 E 83RD ST. 2A NEW YORK, NY 10028 (Applicant) Reported 8/2025 628 E 20TH ST. 2G NEW YORK, NY 10009 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	Project Manager Tek Systems $114,400.00/Yr. Total annual Income: $114,400.00	

Restricted Person Search		
Requested For Ashley Brooke Chen	**Requested** 8/29/2025	**Returned** 8/29/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	857	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)	806	The balances on your accounts are too high compared to loan amounts Total of all balances on bankcard or revolving accounts is too high Balances on bankcard or revolving accounts too high compared to credit limits Your largest credit limit on open bankcard or revolving accounts is too low

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
CENLAR FEDERAL SAVIN (Applicant)	12/2019	7/2025					$238,627.00

Monthly Payment	High Credit	Type	Comments
$1,221.00	$272,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	11/2020	7/2025					$5,142.00

Monthly Payment	High Credit	Type	Comments
$103.00	$8,288.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	1/2014	7/2025					$1,300.00

Monthly Payment	High Credit	Type	Comments
$41.00	$4,015.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	8/2022	7/2025					$800.00

Monthly Payment	High Credit	Type	Comments
$40.00	$3,973.00	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
CITICARDS CBNA (Joint)	5/2015	4/2025					$160.00

Monthly Payment	High Credit	Type	Comments
$41.00	$2,131.00	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
AMERICAN EXPRESS (Joint)	11/2010						$0.00

Monthly Payment	High Credit	Type	Comments
	$4,569.00	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
MACYS/CITIBANK NA (Applicant)	7/2018	4/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$643.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR 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
3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	2/2025						$0.00

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

Payment History

0	0	0	0
6/25		4/25	

Previous Credit Inquiries	
From Equifax	
2/2025	CAPITAL ONE (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.

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

USA

Type/Type/Tipo	Code/Code/Código	Passport No./No. du Passeport/No. de Pasaporte
P	USA	A81562807

Surname/Nom/Apellidos
CHEN

Given names/Prénoms/Nombres
ASHLEY B

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
30 APR 1988

Sex/Sexe/Sexo
F

Place of birth/Lieu de naissance/Lugar de nacimiento
NEW YORK, U.S.A.

Date of issue/Date de délivrance/Fecha de expedición
31 JUL 2025

Date of expiration/Date d'expiration/Fecha de caducidad
30 JUL 2035

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

P<USACHEN<<ASHLEY<B<<<<<<<<<<<<<<<<<<<<<<<<<
A815628073USA8804307F3507304963459230<301188

August 29, 2025

Dear Management/Board Members,

I am writing to express my strong interest in becoming a resident at 135 Clarkson Ave.

For more than a decade, my husband and I lived in Stuyvesant Town, where we consistently made timely payments of $,1900 a month and ultimately left our apartment in excellent condition. That long-term residency reflects the stability, care, and responsibility I bring to every home I occupy. I, myself, have also purchased a small property in which I'm a landlady. Due to a strict no pets policy, we don't call that apartment home but I have a strong understanding of what it means to be a good tenant.

Professionally, my career has steadily progressed over the years. Most recently, I held a role at Publicis Groupe with an annual salary of $130,000 before I chose to temporarily relocate abroad to support my family. While this personal decision impacted my most recent tax return, I was able to fully support myself overseas without financial strain. I've recently employed via a staffing agency at my previous company, Publicis, and it's a contract to full-time offer.

Beyond my financial qualifications, I believe what my husband and I offer as tenants are equally important: we are clean, considerate, and reliable individuals in our late 30s and early 40s, with deep roots in New York City, having grown up in this city, and a large support network of family and friends. Our lifestyle is balanced and grounded, and we take pride in maintaining a respectful, welcoming home.

Thank you for your time and attention. I would be happy to provide any additional information you may need.

Sincerely,

Ashley Chen

Notice and Acknowledgment of Pay Rate and Payday
Notice for Employees for Hourly Rate Employees

Employee Name: Ashley B Chen

Employee Identification Number:

Please advise the Company if you require alternate Notice in any of the following languages. If your primary language is not listed herein, please complete the attached Notice in English. If you require any assistance, or have any questions regarding the Notice please contact your Customer Support Associate (CSA).

1. Notice given: At Hiring

2. Employee's Rate of Pay: $55.00 per hour

3. The Company does not claim allowances as a part of the minimum wage.

4. Regular payday is **Thursday.**

5. Pay is **weekly.**

6. Overtime Pay Rate: $82.50 per hour

7. On this day I have been notified of my pay rate, overtime rate (if eligible), allowances, and designated payday on the date given below. I told my employer what my primary language is.

☑ I have been given this pay notice in English because it is my primary language.

☐ My primary language is_________________ . I have been given this pay notice in English only, because the Department of Labor does not yet offer a pay notice form in my primary language.

TEKsystems, Inc. ("TEKsystems") conditionally offers to employ you Ashley B Chen in the capacity of Project Coordinator - DWS commencing on 09/08/2025 at its client, LION RE:SOURCES INC ("Client") for services with the latter for a temporary period, to perform such duties and for such hours of work as may be assigned to you during the term of service (the " Assignment").

1. Ratification – You understand and acknowledge that this offer of temporary employment with TEKsystems is subject to final approval by the Client and that you shall not be entitled to any wages or employment unless actually hired by TEKsystems to work the specific Assignment for the Client pursuant to this agreement and attached Appendix (collectively the "Agreement"). You also understand that this Agreement does not go into effect until you actually work on said specific Assignment. You acknowledge and understand that your employment with TEKsystems is "at will", with no certain term being offered or promised, and that you or TEKsystems may terminate your employment, with or without cause, at any time. You agree that by reporting or remaining at work after signing this Agreement that you have ratified same. In addition, you represent and warrant to TEKsystems that your employment with TEKsystems will not violate the terms or conditions of any other agreement to which you are a party.

2. Scope of Employment with TEKsystems – You understand that your employment with TEKsystems will be co-extensive with the Assignment. In other words, your employment with TEKsystems begins when you first begin work for the Client on the Assignment, and ends if and when the Assignment is ended by the Client or otherwise. Following the end of the Assignment, while you may remain eligible for future assignments with other TEKsystems clients, you will not be employed with TEKsystems unless and until you are re-hired and assigned to another client. You further understand that following the ending of the Assignment, while you may remain eligible for new assignments with other TEKsystems clients, TEKsystems has no obligation to find you additional assignments and has no ability to compel any client to hire you.

3. Reporting of Hours - You agree to submit to TEKsystems by 10:00 a.m. on Monday of each week completed time records, approved and verified by a Client supervisor, indicating the number of hours worked. Failure to submit approved hours by 10:00 a.m. on Monday could result in a delay of the accurate amount of wages being paid. You acknowledge that TEKsystems needs completed time records to obtain payment from the Client, and therefore you will accurately complete, sign and assist TEKsystems in gaining Client's approval and verification of your time records each week. You understand and agree that in the absence of complete and accurate time records, TEKsystems cannot accurately determine the number of hours worked and your corresponding wages. You acknowledge TEKsystems' policy and practice of mandating recordation of all hours worked including recording compensable hours worked for time spent traveling. TEKsystems does not permit "off the clock" work or any similar practice of not recording hours worked. Any requests by the Client or other third party not to record all hours worked must be reported in writing by you to TEKsystems.

4. Compensation - In consideration of your services, TEKsystems agrees to pay you weekly at the following rates:

> (a) $55.00 per hour for all hours worked (as reflected on time card records) up to forty (40) per week effective on the day you report to work at the Client and ending on the day of termination, or discharge of employment, regardless of cause or reason for discharge or termination.
>
> (b) $82.50 per hour for hours worked in excess of forty (40) per week (or as otherwise required by applicable law). Client-observed holidays, shutdowns, and regularly scheduled days off shall not be considered as time worked for purposes of qualifying for premium rate compensation.

Unless stated otherwise in Appendix A, Employee agrees that he/she shall be paid $13.50 per hour for taking any company required training, including Information Security (the "Training Rate"). Your electronic acknowledgment that you successfully completed this training shall also constitute your agreement that this is the pay rate due for this training. The time taken for this training shall be counted toward hours worked in a particular work week, and in the event this training occurs such that it constitutes overtime hours, you will be compensated for that overtime at the applicable overtime rate required by law.

Except as specifically set forth in this Agreement or any properly executed Addendum to this Agreement, you acknowledge and agree that you are not entitled to any other compensation or benefits (including, but not limited to, vacation, holidays or personal leave) from TEKsystems.

FOR REHIRES ONLY: TO THE EXTENT PERMITTED BY LAW, IF TEKSYSTEMS PREVIOUSLY EMPLOYED YOU AND TEKSYSTEMS OVERPAID WAGES TO YOU DURING THAT PREVIOUS EMPLOYMENT, YOU AGREE THAT TEKSYSTEMS SHALL HAVE THE RIGHT TO DEDUCT THE AMOUNT OF OVERPAID WAGES FROM WAGES TO BE PAID TO YOU FROM YOUR PAYCHECK(S) YOU RECEIVE PURSUANT TO THIS ASSIGNMENT AS SET FORTH IN THIS EMPLOYMENT AGREEMENT. NO DEDUCTION TAKEN HEREIN WILL RESULT IN YOU RECEIVING LESS THAN THE APPLICABLE FEDERAL, STATE OR LOCAL MINIMUM OR LIVING WAGE.

Category		Applicant Amount
Assets		
Cash in Banks	$	14,130
Investments: Stocks & Bonds	$	49,510
Retirement Funds/IRA/401k	$	57,358
Real Estate Owned	$	400,000
Total Assets	$	520,997
Liabilities		
Real Estate Mortgages	$	238,102
Outstanding Credit Card Loans	$	5,500
Total Liabilities	$	243,602

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
9966518132

Statement Period
Feb 24 - Mar 23, 2025

ASHLEY CHEN
75 W END AVE APT R21E
NEW YORK NY 10023-7889

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF MARCH 23, 2025

Relationship Summary:

Checking	**$6,578.33**
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

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.

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
December 2024	$0 - $14,999	None
January 2025	$0 - $14,999	None
February 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	9966518132	None	None	N/A	No Fee - Qualifying Activity Met
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 ACTIVITY

Regular Checking

9966518132

Beginning Balance: $6,945.31
Ending Balance: $6,578.33

Date	Description	Amount Subtracted	Amount Added	Balance
02/24	Zelle Debit PAY ID:CTIzn05cS3ji ORG ID:CTI NAME:PETER JURADO	50.00		
02/24	ACH Electronic Debit CHASE CREDIT CRD EPAY 8200125048	247.96		
02/24	Transfer to Bankcard 02/23 04:34a #2341 ONLINE Reference # 004729	100.00		6,547.35
02/25	Mobile Purchase Sign Based 02/20 04:18a #2341 PAYPAL *SITIMORRISON 4029357733 CA 25053	29.62		6,517.73
02/28	Zelle Credit PAY ID:TDP01Z3FE8LY ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	7,517.73
03/03	Zelle Credit PAY ID:TDP01Z6IJQ8F ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	
03/03	Zelle Credit PAY ID:TDP01Z4HCAA0 ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	
03/03	ACH Electronic Debit 416 East 83rd St WEB PMTS 4FXK81	897.00		8,620.73
03/07	ACH Electronic Debit CHASE CREDIT CRD EPAY 8230410164	200.00		8,420.73
03/10	ACH Electronic Debit SCHWAB BROKERAGE MONEYLINK 558622422503922	300.00		
03/10	ACH Electronic Debit CENTRAL LOAN ADM LOAN PAYMT	1,221.40		6,899.33
03/18	ACH Electronic Debit SCHWAB BANK TRANSFER 000440026681971	150.00		6,749.33
03/19	ACH Electronic Debit IAT PAYPAL WANNAWEE LEKWONGDERM WANNAWEE LEKWONGDERM	15.57		6,733.76
03/20	ACH Electronic Debit IAT PAYPAL WANNAWEE LEKWONGDERM WANNAWEE LEKWONGDERM	155.43		6,578.33
	Total Subtracted/Added	**3,366.98**	**3,000.00**	

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.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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.

The products reported on this statement have been combined onto one monthly statement at your request. 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.

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 in the Customer Service Information section on 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 fund transfer in accordance with the Electronic Fund 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.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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 Account	$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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
9966518132

Statement Period
Mar 24 - Apr 23, 2025

ASHLEY CHEN
75 W END AVE APT R21E
NEW YORK NY 10023-7889

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF APRIL 23, 2025

Relationship Summary:

Checking	**$3,909.93**
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

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.

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
January 2025	$0 - $14,999	None
February 2025	$0 - $14,999	None
March 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	9966518132	None	None	N/A	No Fee - Qualifying Activity Met
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 ACTIVITY

Regular Checking

9966518132

Beginning Balance: $6,578.33
Ending Balance: $3,909.93

Date	Description	Amount Subtracted	Amount Added	Balance
03/24	ACH Electronic Debit DISCOVER E-PAYMENT 0928	150.00		
03/24	ACH Electronic Debit CHASE CREDIT CRD EPAY 8273810492	500.00		5,928.33
03/31	Zelle Credit PAY ID:TDP01ZYI34GJ ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	
03/31	ACH Electronic Debit CHASE CREDIT CRD EPAY 8291006232	500.00		6,428.33
04/01	Zelle Credit PAY ID:TDP01ZZJ5GJL ORG ID:TDP NAME:LEA STEPAKOF		900.00	7,328.33
04/03	ACH Electronic Debit 416 East 83rd St WEB PMTS H9YSB1	897.00		6,431.33
04/10	ACH Electronic Debit CENTRAL LOAN ADM LOAN PAYMT	1,221.40		5,209.93
04/11	ACH Electronic Debit CHASE CREDIT CRD EPAY 8318045525	100.00		
04/11	ACH Electronic Debit DISCOVER E-PAYMENT 0928	100.00		5,009.93
04/14	ACH Electronic Debit DISCOVER E-PAYMENT 0928	100.00		4,909.93
04/21	ACH Electronic Debit CHASE CREDIT CRD EPAY 8344580648	1,000.00		3,909.93
	Total Subtracted/Added	**4,568.40**	**1,900.00**	

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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.

The products reported on this statement have been combined onto one monthly statement at your request. 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.

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 in the Customer Service Information section on 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 fund transfer in accordance with the Electronic Fund 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.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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 Account	$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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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

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CITIBANK, N. A.
Account
9966518132

ASHLEY CHEN
75 W END AVE APT R21E
NEW YORK NY 10023-7889

Statement Period
Apr 24 - May 26, 2025

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF MAY 26, 2025

Relationship Summary:

Checking	**$2,628.59**
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

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.

SUGGESTIONS AND RECOMMENDATIONS

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.

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
February 2025	$0 - $14,999	None
March 2025	$0 - $14,999	None
April 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	9966518132	None	None	N/A	No Fee - Qualifying Activity Met
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 ACTIVITY

Regular Checking

9966518132

Beginning Balance: $3,909.93
Ending Balance: $2,628.59

Date	Description	Amount Subtracted	Amount Added	Balance
04/24	Transfer to Bankcard 09:28a #2341 ONLINE Reference # 003648	46.40		3,863.53
04/29	ACH Electronic Credit PAYPAL TRANSFER		69.51	
04/29	Zelle Credit PAY ID:TDP0JDR69FEM ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	4,933.04
04/30	Zelle Credit PAY ID:TDP0JDS7Q7Y9 ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	5,933.04
05/01	Zelle Credit PAY ID:TDP0JDT91HOS ORG ID:TDP NAME:LEA STEPAKOF		450.00	
05/01	Transfer to Bankcard 10:20a #2341 ONLINE Reference # 002152	100.00		6,283.04
05/05	ACH Electronic Credit PAYPAL TRANSFER		133.68	
05/05	ACH Electronic Debit DISCOVER E-PAYMENT 0928	341.36		
05/05	ACH Electronic Debit 416 East 83rd St WEB PMTS TJGND1	897.00		5,178.36
05/08	Zelle Credit PAY ID:JPM99b7onb8b ORG ID:JPM NAME:RONNIE Y CHE		2,000.00	7,178.36
05/12	Zelle Debit PAY ID:CTI5kC2V9JHf ORG ID:JPM NAME:CHLOE CHEN	50.00		
05/12	ACH Electronic Debit DISCOVER E-PAYMENT 0928	200.00		
05/12	ACH Electronic Debit SCHWAB BANK TRANSFER 000440026681971	350.00		
05/12	ACH Electronic Debit CHASE CREDIT CRD EPAY 8394071792	500.00		
05/12	ACH Electronic Debit CENTRAL LOAN ADM LOAN PAYMT	1,221.40		4,856.96
05/13	ACH Electronic Credit PAYPAL TRANSFER		98.22	
05/13	ACH Electronic Debit DISCOVER E-PAYMENT 0928	182.65		4,772.53
05/16	ACH Electronic Credit eBay ComEOICZUYK PAYMENTS		56.75	4,829.28
05/19	ACH Electronic Debit CHASE CREDIT CRD EPAY 8353998831	1,000.00		3,829.28
05/21	ACH Electronic Debit CHASE CREDIT CRD EPAY 8420965670	1,452.38		2,376.90
05/22	ACH Electronic Credit eBay ComT6YPIBX0 PAYMENTS		307.01	
05/22	ACH Electronic Debit PAYPAL INST XFER LINKEDIN	21.76		
05/22	ACH Electronic Debit PAYPAL INST XFER AMC THEATRE	33.56		2,628.59
	Total Subtracted/Added	**6,396.51**	**5,115.17**	

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.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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.

The products reported on this statement have been combined onto one monthly statement at your request. 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.

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:

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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.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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 Account	$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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
9966518132

ASHLEY CHEN
75 W END AVE APT R21E
NEW YORK NY 10023-7889

Statement Period
May 27 - Jun 23, 2025

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF JUNE 23, 2025

Relationship Summary:

Checking	**$1,729.28**
Savings	**-----**
Investments (not FDIC Insured)	**-----**
Loans	**-----**

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
March 2025	$0 - $14,999	None
April 2025	$0 - $14,999	None
May 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	9966518132	None	None	N/A	No Fee - Qualifying Activity Met
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 ACTIVITY

Regular Checking
9966518132

Beginning Balance: $2,628.59
Ending Balance: $1,729.28

Date	Description	Amount Subtracted	Amount Added	Balance
05/28	ACH Electronic Credit eBay Com0FX4WMBU PAYMENTS		65.17	2,693.76
05/30	ACH Electronic Debit DISCOVER E-PAYMENT 0928	75.00		

CHECKING ACTIVITY Continued

Date	Description	Amount Subtracted	Amount Added	Balance
05/30	ACH Electronic Debit CHASE CREDIT CRD EPAY 8442702871	904.28		1,714.48
06/02	Zelle Credit PAY ID:TDP0JEPBWU53 ORG ID:TDP NAME:LEA STEPAKOF		560.00	
06/02	Zelle Credit PAY ID:TDP0JEOB5RIW ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	
06/02	Zelle Credit PAY ID:TDP0JENACOWY ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	4,274.48
06/03	ACH Electronic Debit 416 East 83rd St WEB PMTS B9Z3G1	897.00		3,377.48
06/04	ACH Electronic Credit eBay ComXMTLCBO6 PAYMENTS		213.06	3,590.54
06/05	Transfer to Bankcard 01:23p #2341 ONLINE Reference # 002720	209.55		3,380.99
06/06	ACH Electronic Debit DISCOVER E-PAYMENT 0928	150.00		3,230.99
06/10	ACH Electronic Debit CENTRAL LOAN ADM LOAN PAYMT	1,221.40		
06/10	Cash Withdrawal 06/10 03:51p #2341 Teller	100.00		1,909.59
06/11	ACH Electronic Credit eBay ComYYOX0HFM PAYMENTS		148.80	2,058.39
06/16	ACH Electronic Debit DISCOVER E-PAYMENT 0928	471.05		1,587.34
06/18	ACH Electronic Credit eBay ComX2P2HDZU PAYMENTS		219.23	1,806.57
06/23	ACH Electronic Debit PAYPAL INST XFER LINKEDIN	21.76		
06/23	Transfer to Bankcard 02:01p #2341 ONLINE Reference # 004125	55.53		1,729.28
	Total Subtracted/Added	**4,105.57**	**3,206.26**	

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.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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.

The products reported on this statement have been combined onto one monthly statement at your request. 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.

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 in the Customer Service Information section on 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 fund transfer in accordance with the Electronic Fund 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.

Citibank is an Equal Housing Lender.

EQUAL HOUSING
LENDER

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 Account	$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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
9966518132

Statement Period
Jun 24 - Jul 23, 2025

ASHLEY CHEN
75 W END AVE APT R21E
NEW YORK NY 10023-7889

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF JULY 23, 2025

Relationship Summary:

Checking	**$3,225.39**
Savings	**-----**
Investments (not FDIC Insured)	**-----**
Loans	**-----**

SUGGESTIONS AND RECOMMENDATIONS

Effective September 19th, 2025, the Non-Citi ATM fee waiver for Enhanced Direct Deposit will be removed and the $2.50 Non-Citi ATM fee will be charged for all 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. Please refer to sections 5.1 Introduction and 5.2 Monthly Service Fees and Non-Citi ATM Fees in the Consumer Deposit Account Agreement for more information.

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
April 2025	$0 - $14,999	None
May 2025	$0 - $14,999	None
June 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	9966518132	None	None	N/A	No Fee - Qualifying Activity Met
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 ACTIVITY

Regular Checking

9966518132

Beginning Balance: $1,729.28
Ending Balance: $3,225.39

Date	Description	Amount Subtracted	Amount Added	Balance
06/24	ACH Electronic Debit DRAFTKINGS ICHECK PU#: 075221135	10.00		
06/24	ACH Electronic Debit DRAFTKINGS ICHECK PU#: 075220027	15.00		
06/24	ACH Electronic Debit DRAFTKINGS ICHECK PU#: 075220226	15.00		
06/24	ACH Electronic Debit DRAFTKINGS ICHECK PU#: 075220711	15.00		
06/24	ACH Electronic Debit DRAFTKINGS ICHECK PU#: 075220853	15.00		1,659.28
06/25	ACH Electronic Credit POSHMARK PAYMENT		81.60	
06/25	ACH Electronic Credit eBay ComMURWD5PU PAYMENTS		99.57	1,840.45
06/26	ACH Electronic Debit DRAFTKINGS ICHECK PU#: 075288250	15.00		1,825.45
06/30	Zelle Credit PAY ID:TDP0JFHZ1L4L ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	
06/30	Zelle Credit PAY ID:TDP0JFFXBW77 ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	
06/30	ACH Electronic Debit DISCOVER E-PAYMENT 0928	100.00		
06/30	ACH Electronic Debit CHASE CREDIT CRD EPAY 8517866564	500.00		3,225.45
07/01	Zelle Credit PAY ID:TDP0JFI0BTC6 ORG ID:TDP NAME:LEA STEPAKOF		560.00	
07/01	ACH Electronic Credit IRS TREAS 310 TAX REF		2,758.00	6,543.45
07/02	ACH Electronic Credit eBay ComYHWLNODM PAYMENTS		108.38	6,651.83
07/03	ACH Electronic Credit DRAFTKINGS disburseme		25.00	
07/03	ACH Electronic Debit 416 East 83rd St WEB PMTS Q5GQH1	897.00		5,779.83
07/07	ACH Electronic Debit DRAFTKINGS ICHECK PU#: 075758315	20.00		
07/07	ACH Electronic Debit DISCOVER E-PAYMENT 0928	100.00		
07/07	ACH Electronic Debit AMERICANEXPRESS TRANSFER 000320014137284	1,000.00		4,659.83
07/08	ACH Electronic Credit POSHMARK INC Poshmark		240.00	
07/08	ACH Electronic Credit NY STATE NYSTTAXRFD		1,514.00	
07/08	ACH Electronic Debit DISCOVER E-PAYMENT 0928	100.00		6,313.83
07/09	ACH Electronic Debit DISCOVER E-PAYMENT 0928	300.00		
07/09	ACH Electronic Debit CHASE CREDIT CRD EPAY 8546416236	500.00		5,513.83
07/10	ACH Electronic Debit CENTRAL LOAN ADM LOAN PAYMT	1,221.40		4,292.43
07/14	ACH Electronic Debit PAYPAL INST XFER DRAFTKINGS	10.00		4,282.43
07/16	ACH Electronic Debit CHASE CREDIT CRD EPAY 8564383664	900.00		3,382.43
07/21	Cash Withdrawal 07/19 07:31p #2341 Non Citi ATM PAI ATM NEW YORK NYUS051	23.50		3,358.93
07/22	Zelle Debit PAY ID:CTIi0INzhg27 ORG ID:JPM NAME:DESIREE CORT	15.00		
07/22	ACH Electronic Debit PAYPAL INST XFER LINKEDIN	43.54		3,300.39
07/23	Transfer to Bankcard 03:16p #2341 ONLINE Reference # 005823	75.00		3,225.39
	Total Subtracted/Added	**5,890.44**	**7,386.55**	

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CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:
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IN CASE OF ERRORS

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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.

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Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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 Account	$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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
9966518132

Statement Period
Jul 24 - Aug 24, 2025

ASHLEY CHEN
75 W END AVE APT R21E
NEW YORK NY 10023-7889

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF AUGUST 24, 2025

Relationship Summary:

Checking	**$2,920.99**
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
May 2025	$0 - $14,999	None
June 2025	$0 - $14,999	None
July 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	9966518132	None	None	N/A	No Fee - Qualifying Activity Met
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 ACTIVITY

Regular Checking
9966518132

Beginning Balance: $3,225.39
Ending Balance: $2,920.99

Date	Description	Amount Subtracted	Amount Added	Balance
07/24	ACH Electronic Debit DISCOVER E-PAYMENT 0928	745.00		

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
07/24	Cash Withdrawal 06:39p #2341 Citibank ATM 1781 FIRST AVE, NEW YORK, NY	40.00		2,440.39
07/31	Zelle Credit PAY ID:TDP0JGC22I9U ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	3,440.39
08/01	Zelle Credit PAY ID:TDP0JGD3BCYT ORG ID:TDP NAME:LEA STEPAKOF		1,000.00	
08/01	ACH Electronic Debit DISCOVER E-PAYMENT 0928	750.00		3,690.39
08/04	Zelle Credit PAY ID:TDP0JGE4JAZD ORG ID:TDP NAME:LEA STEPAKOF		560.00	
08/04	ACH Electronic Debit 416 East 83rd St WEB PMTS Z5BBK1	897.00		3,353.39
08/05	ACH Electronic Credit AMERICAN EXPRESS TRANSFER CHEN,ASHLEY		3,750.00	
08/05	ACH Electronic Debit SCHWAB BROKERAGE MONEYLINK 558622422503922	500.00		
08/05	ACH Electronic Debit CHASE CREDIT CRD EPAY 8615444443	1,000.00		5,603.39
08/07	Zelle Credit PAY ID:CTIW1GDlykKj ORG ID:CTI NAME:PETER JURADO		455.00	
08/07	Transfer to Bankcard 06:24p #2341 ONLINE Reference # 004977	127.00		
08/07	Cash Withdrawal 03:30p #2341 Citibank ATM 1781 FIRST AVE, NEW YORK, NY	80.00		5,851.39
08/08	ACH Electronic Debit DISCOVER E-PAYMENT 0928	750.00		5,101.39
08/11	Zelle Credit PAY ID:CTIcgi14GIlf ORG ID:CTI NAME:PETER JURADO		50.00	
08/11	ACH Electronic Debit CENTRAL LOAN ADM LOAN PAYMT	1,221.40		
08/11	Cash Withdrawal 08/09 10:58a #2341 Citibank ATM 164 CANAL STREET, NY, NY	260.00		3,669.99
08/14	ACH Electronic Debit DISCOVER E-PAYMENT 0928	99.00		3,570.99
08/19	ACH Electronic Debit CHASE CREDIT CRD EPAY 8652852259	500.00		3,070.99
08/20	Transfer to Bankcard 10:43a #2341 ONLINE Reference # 007538	50.00		3,020.99
08/22	Transfer to Bankcard 10:33a #2341 ONLINE Reference # 001442	100.00		2,920.99
	Total Subtracted/Added	**7,119.40**	**6,815.00**	

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.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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.

The products reported on this statement have been combined onto one monthly statement at your request. 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.

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 in the Customer Service Information section on 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 fund transfer in accordance with the Electronic Fund 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.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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 Account	$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.

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
ASHLEY	CHEN	068 76 7762
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
		547 99 3623

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
416 E 83RD ST.	2A

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
NEW YORK	NY	10028
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
- ☐ Head of household (HOH)
- ☐ Married filing jointly (even if only one had income)
- ☒ Married filing separately (MFS)
- ☐ Qualifying surviving spouse (QSS)

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

☐ 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	(4) 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.

Attach Sch. B if required.

Standard Deduction for—
- Single or Married filing separately, $14,600
- Married filing jointly or Qualifying surviving spouse, $29,200
- Head of household, $21,900
- If you checked any box under *Standard Deduction*, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	25,813.
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	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	25,813.
2a	Tax-exempt interest	2a	146.	2b	b Taxable interest 1,442.
3a	Qualified dividends	3a	475.	3b	b Ordinary dividends 670.
4a	IRA distributions	4a		4b	b Taxable amount
5a	Pensions and annuities	5a		5b	b Taxable amount
6a	Social security benefits	6a		6b	b Taxable amount
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	483.
8	Additional income from Schedule 1, line 10			8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	28,408.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	28,408.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	15,719.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	6.
14	Add lines 12 and 13			14	15,725.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	12,683.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	1,187.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	1,187.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	172.
21	Add lines 19 and 20			21	172.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	1,015.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	0.
24	Add lines 22 and 23. This is your **total tax**			24	1,015.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	3,773.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	3,773.
26	2024 estimated tax payments and amount applied from 2023 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	3,773.

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

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	2,758.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	2,758.
b	Routing number 0 2 1 0 0 0 0 8 9 — c Type: ☒ Checking ☐ Savings				
d	Account number 9 9 6 6 5 1 8 1 3 2				
36	Amount of line 34 you want **applied to your 2025 estimated tax**	36			

Direct deposit? See instructions.

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	
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes.** Complete below. ☐ **No**

Designee's name Cecilia Beltran Phone no. (714)522-2567 Personal identification number (PIN) 9 2 8 0 1

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		MARKETING	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address ashleybchen@gmail.com		

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

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
Cecilia Beltran	Cecilia Beltran	06/18/2025	P01818298	☐ Self-employed

Firm's name PASCUAL, SHIN & ASSOCIATES — Phone no. (714)522-2567

Firm's address 4 CENTERPOINTE DR, SUITE 340 LA PALMA CA 90623 — Firm's EIN 45-2193013

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
EAC	099527	000810	112	0000110485	1

Cost Center 112A010102

Earnings Statement

ADP

PUBLICIS USA PRODUCTION SOLUTIONS INC
C/O RE:SOURCES USA - PAYROLL DEPT
375 HUDSON STREET 15TH FLOOR
NEW YORK, NY 10014

Period Beginning: 03/01/2024
Period Ending: 03/15/2024
Pay Date: 03/15/2024

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

ASHLEY B CHEN
628 E 20TH ST
APT 2G
NEW YORK NY 10009

[redacted]

Earnings

Earnings	rate	hours	this period	year to date
Regular	5416.67	86.67	5,416.67	27,083.35
Gross Pay			**$5,416.67**	27,083.35

Your federal taxable wages this period are $4,828.99

Deductions

Statutory	this period	year to date
Federal Income Tax	-723.07	3,615.35
Social Security Tax	-319.55	1,597.74
Medicare Tax	-74.73	373.66
NY State Income Tax	-253.27	1,266.35
New York Cit Income Tax	-183.30	916.50
NY SDI Tax	-1.30	6.50
NY Paid Family Leave Ins	-20.20	101.00
Other		
Dental	-14.93*	74.65
Flex-Health	-65.63*	328.15
Medical	-167.02*	835.10
T R I P Transit	-17.50*	87.50
Vision	-4.13*	20.65
401K Plan	-325.00*	1,625.00
Net Pay	**$3,247.04**	
Checking Accnt1	-3,247.04	16,235.20
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Other Benefits and Information

Other Benefits and Information	this period	total to date
Basic Life	6.53	32.65
Ee Sick Leave	96.00	
Totl Hrs Worked	86.67	
Ytd 401-K		1,625.00

Important Notes

"YOUR COMPANY'S PHONE NUMBER IS" 718 340-1193

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

PUBLICIS USA PRODUCTION SOLUTIONS INC
C/O RE:SOURCES USA - PAYROLL DEPT
375 HUDSON STREET 15TH FLOOR
NEW YORK, NY 10014

Advice number: **00000110485**
Pay date: 03/15/2024

Deposited to the account of	account number	transit ABA	amount
ASHLEY B CHEN	xxxxxx8132	xxxx xxxx	$3,247.04

VOID AFTER 180 DAYS

NON-NEGOTIABLE

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen
Statement Period: February 16, 2025 - March 15, 2025
Number of Days in Statement Period: 28

00003239 TAMXDS031625012353 08 000000000 003
ashley chen
75 W END AVE
APT R21E
NEW YORK NY 10023-7889

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx7284	$ 13,465.29
Total		$ 13,465.29

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284

Account Summary

Date	Transactions	Amount
02/16/2025	**Balance Last Statement**	**$ 13,427.64**
	Total Debits This Period	**$ 0.00**
	Total Credits This Period	**$ 37.65**
03/15/2025	**Ending Balance**	**$ 13,465.29**
	Interest Credited This Period	**$ 37.65**
	Interest Credited Year-to-Date	**$ 122.43**
	Interest Earned 2/16/2025 to 3/15/2025	**28 Days**
	Annual Interest Rate*	**3.63337%**
	Annual Percentage Yield (APY)*	**3.70%**
	Annual Percentage Yield Earned This Period	**3.72%**

* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.

00003239 0079707 0001 0003 TAMXDS031625012353

In Case of Errors or Questions About Your Electronic Transfers (EFTs).

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, please contact us as soon as you can.

Direct Inquiries To:
Customer Care Telephone Number:
1-800-446-6307
Written Inquiries:
P.O. Box 30384, Sandy, UT 84130-0384

We must hear from you no later than 60 calendar days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you notify us orally, we may require that you send us your complaint or question in writing within 10 business days.

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

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
02/16/2025	**Beginning Balance**			**$13,427.64**
03/15/2025	Interest Payment		$37.65	$13,465.29
03/15/2025	**Ending Balance**			**$13,465.29**

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen
Statement Period: March 16, 2025 - April 15, 2025
Number of Days in Statement Period: 31

00003199 TAMXDS041625012758 08 000000000 003
ashley chen
75 W END AVE
APT R21E
NEW YORK NY 10023-7889

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx7284	$13,506.90
Total		$13,506.90

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284

Account Summary

Date	Transactions	Amount
03/16/2025	Balance Last Statement	$13,465.29
	Total Debits This Period	$0.00
	Total Credits This Period	$41.61
04/15/2025	Ending Balance	$13,506.90
	Interest Credited This Period	$41.61
	Interest Credited Year-to-Date	$164.04
	Interest Earned 3/16/2025 to 4/15/2025	31 Days
	Annual Interest Rate*	3.63337%
	Annual Percentage Yield (APY)*	3.70%
	Annual Percentage Yield Earned This Period	3.70%

* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.

00003199 0079609 0001 0003 TAMXDS041625012758

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

In Case of Errors or Questions About Your Electronic Transfers (EFTs).

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, please contact us as soon as you can.

Direct Inquiries To:
Customer Care Telephone Number:
1-800-446-6307
Written Inquiries:
P.O. Box 30384, Sandy, UT 84130-0384

We must hear from you no later than 60 calendar days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you notify us orally, we may require that you send us your complaint or question in writing within 10 business days.

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

00003199 0079610 0002 0003 TAMXDS041625012758

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
03/16/2025	**Beginning Balance**			**$ 13,465.29**
04/15/2025	Interest Payment		$ 41.61	$ 13,506.90
04/15/2025	**Ending Balance**			**$ 13,506.90**

00003199 0079611 0003 0003 TAMXDS041625012758

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen
Statement Period: April 16, 2025 - May 15, 2025
Number of Days in Statement Period: 30

00003083 TAMXDS051625013952 08 000000000 003
ashley chen
75 W END AVE
APT R21E
NEW YORK NY 10023-7889

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx7284	$ 13,547.01
Total		$ 13,547.01

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284

Account Summary

Date	Transactions	Amount
04/16/2025	Balance Last Statement	$ 13,506.90
	Total Debits This Period	$ 0.00
	Total Credits This Period	$ 40.11
05/15/2025	Ending Balance	$ 13,547.01
	Interest Credited This Period	$ 40.11
	Interest Credited Year-to-Date	$ 204.15
	Interest Earned 4/16/2025 to 5/15/2025	30 Days
	Annual Interest Rate*	3.53689%
	Annual Percentage Yield (APY)*	3.60%
	Annual Percentage Yield Earned This Period	3.67%

* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.

00003083 0079249 0001 0003 TAMXDS051625013952

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1-800-446-6307
Written Inquiries:
P.O. Box 30384, Sandy, UT 84130-0384

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Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
04/16/2025	**Beginning Balance**			**$ 13,506.90**
05/15/2025	Interest Payment		$ 40.11	$ 13,547.01
05/15/2025	**Ending Balance**			**$ 13,547.01**

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen
Statement Period: May 16, 2025 - June 15, 2025
Number of Days in Statement Period: 31

00003050 TAMXDS061625012617 08 000000000 003
ashley chen
75 W END AVE
APT R21E
NEW YORK NY 10023-7889

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx7284	$ 13,587.76
Total		$ 13,587.76

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284

Account Summary

Date	Transactions	Amount
05/16/2025	**Balance Last Statement**	**$ 13,547.01**
	Total Debits This Period	**$ 0.00**
	Total Credits This Period	**$ 40.75**
06/15/2025	**Ending Balance**	**$ 13,587.76**
	Interest Credited This Period	**$ 40.75**
	Interest Credited Year-to-Date	**$ 244.90**
	Interest Earned 5/16/2025 to 6/15/2025	**31 Days**
	Annual Interest Rate*	**3.53689%**
	Annual Percentage Yield (APY)*	**3.60%**
	Annual Percentage Yield Earned This Period	**3.60%**

* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.

In Case of Errors or Questions About Your Electronic Transfers (EFTs).

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1-800-446-6307
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Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
05/16/2025	**Beginning Balance**			**$ 13,547.01**
06/15/2025	Interest Payment		$ 40.75	$ 13,587.76
06/15/2025	**Ending Balance**			**$ 13,587.76**

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen
Statement Period: June 16, 2025 - July 15, 2025
Number of Days in Statement Period: 30

00002965 TAMXDS071625012316 08 000000000 003
ashley chen
75 W END AVE
APT R21E
NEW YORK NY 10023-7889

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx7284	$ 14,628.58
Total		$ 14,628.58

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284

Account Summary

Date	Transactions	Amount
06/16/2025	**Balance Last Statement**	**$ 13,587.76**
	Total Debits This Period	**$ 0.00**
	Total Credits This Period	**$ 1,040.82**
07/15/2025	**Ending Balance**	**$ 14,628.58**
	Interest Credited This Period	**$ 40.82**
	Interest Credited Year-to-Date	**$ 285.72**
	Interest Earned 6/16/2025 to 7/15/2025	**30 Days**
	Annual Interest Rate*	**3.53689%**
	Annual Percentage Yield (APY)*	**3.60%**
	Annual Percentage Yield Earned This Period	**3.60%**

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American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

In Case of Errors or Questions About Your Electronic Transfers (EFTs).

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1-800-446-6307
Written Inquiries:
P.O. Box 30384, Sandy, UT 84130-0384

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Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): ashley chen

High Yield Savings Account: xxxxxxxx7284 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
06/16/2025	**Beginning Balance**			**$ 13,587.76**
07/03/2025	External ACH Deposit Internet transfer from CITIBANK NA DDA account XXXXXX8132		$ 1,000.00	$ 14,587.76
07/15/2025	Interest Payment		$ 40.82	$ 14,628.58
07/15/2025	**Ending Balance**			**$ 14,628.58**

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen
Statement Period: July 16, 2025 - August 15, 2025
Number of Days in Statement Period: 31

00002902 TAMXDS081625012834 08 000000000 003
ashley chen
75 W END AVE
APT R21E
NEW YORK NY 10023-7889

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx7284	$10,917.41
Total		$10,917.41

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284

Account Summary

Date	Transactions	Amount
07/16/2025	Balance Last Statement	$14,628.58
	Total Debits This Period	$3,750.00
	Total Credits This Period	$38.83
08/15/2025	Ending Balance	$10,917.41
	Interest Credited This Period	$38.83
	Interest Credited Year-to-Date	$324.55
	Interest Earned 7/16/2025 to 8/15/2025	31 Days
	Annual Interest Rate*	3.44030%
	Annual Percentage Yield (APY)*	3.50%
	Annual Percentage Yield Earned This Period	3.53%

* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

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1-800-446-6307
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P.O. Box 30384, Sandy, UT 84130-0384

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Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
ashley chen

Account Owner(s): ashley chen
High Yield Savings Account: xxxxxxxx7284 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
07/16/2025	**Beginning Balance**			**$ 14,628.58**
08/04/2025	External ACH Withdrawal Internet transfer to CITIBANK NA DDA account XXXXXX8132 ashley chen	$ 3,750.00		$ 10,878.58
08/15/2025	Interest Payment		$ 38.83	$ 10,917.41
08/15/2025	**Ending Balance**			**$ 10,917.41**

135 CLARKSON AVENUE

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 **135 CLARKSON AVENUE**.

APPLICANT INFORMATION				
LAST NAME Jurado	FIRST NAME Peter	M.I. Misa	SSN ***-**-****	DRIVER'S LICENSE #
BIRTH DATE 6/15/1984	PHONE #1 (714) 588-0410 Mobile	ALTERNATE PHONE Mobile	EMAIL peterjaysound@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 245 E 93rd St. Apt 20C			CITY New York	
STATE NY	ZIP 10128	DATE IN 6/1/2025	DATE OUT current	MONTHLY RENT $0.00 / Mo.
LANDLORD NAME Temporarily taying with family while apt searching			LANDLORD PHONE (714) 588-0410	
PREVIOUS ADDRESS				
STREET ADDRESS 628 E 20th St			CITY New York	
STATE NY	ZIP 10009	DATE IN 10/1/2013	DATE OUT 9/15/2024	MONTHLY RENT $1,800.00 / Mo.
LANDLORD NAME Stuy Town			LANDLORD PHONE (855) 591-2915	
EMPLOYMENT INFORMATION				
OCCUPATION Apparel Designer		EMPLOYER/COMPANY 2BOND LLC		SALARY $110,000.00/Yr.
SUPERVISOR Sweetu Patel		SUPERVISOR PHONE 	START DATE 	END DATE current
EMPLOYER ADDRESS 2 Bond St		CITY New York	STATE NY	ZIP 10012
BACKGROUND INFORMATION				
Have you ever filed for bankruptcy? NO				
Have you ever willfully or intentionally refused to pay rent when due? NO				
Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name. NO				

AGREEMENT

☒ Bronstein Properties, LLC Anti-Discrimination Notice and Acknowledgement

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

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION
HOW DID YOU HEAR ABOUT THIS PROPERTY? Streeteasy.com
PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
APARTMENT APPLYING FOR C4

PET DESCRIPTION			
NAME Theo		**AGE** 9	**WEIGHT** 18 lbs
SEX male	**TYPE** dog	**COLOR** white/gold	**BREED** bischon/shitzu

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 **135 CLARKSON AVENUE** 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 **135 CLARKSON AVENUE** 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 **135 CLARKSON AVENUE**, 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 **135 CLARKSON AVENUE** 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 **135 CLARKSON AVENUE**, 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 PETER MISA JURADO SUBMITTED ONLINE on August 29, 2025

Signed by Peter Misa Jurado
Fri Aug 29 2025 01:57:59 PM EDT
Key: DE9A1979; IP Address: 10.33.14.4

Peter Misa Jurado *(Applicant)* *Date*

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

Application Fee for Peter Misa Jurado - Charge Details			
Name on Card Peter Jurado	**Account Number** XXXXXXXXXXXX2527	**Reference Number** 16127790	**Authorized** $23.00
Transaction T2508291357_FJ4TG9	**Transaction Date** 8/29/2025 10:57 AM PDT	*Includes $3.00 convenience fee:*	**Charged** $23.00

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

As of <u>January 1, 2025</u>, 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 Peter Misa Jurado
Fri Aug 29 2025 01:57:59 PM EDT
Key: DE9A1979; IP Address: 10.33.14.4

Peter Misa Jurado *(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 Peter Misa Jurado

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 8/29/2025**.

Score for Peter Misa Jurado: 829

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$110,000.00
Total combined annual income to rent ratio	97.57 (based on rent of $2,300.00)
Total number of accounts	8
Accounts with no late payments	8 (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	$9,039.00 ($0.00 past due)
Outstanding revolving debt	$9,039.00 (21% 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:	Peter Misa Jurado	PETER M. JURADO
SSN:	***-**-****	***-**-****
Birth Date:	6/**/1984	6/**/1984

Addresses	From Application	From Equifax
	245 E 93rd St. Apt 20C New York, NY 10128 - US	447 BROADWAY FL 2 NEW YORK, NY 10013 (Applicant) Reported 8/2025 245 E 93RD ST. 20C NEW YORK, NY 10128 (Applicant) Reported 8/2025 628 E 20TH ST. 2G NEW YORK, NY 10009 (Applicant) Reported 11/2024 234 MESEROLE ST FL 3 BROOKLYN, NY 11206 (Applicant) Reported 3/2014 3 MESEROLE ST. BROOKLYN, NY 11206 (Applicant) Reported 9/2011 51 MACDONOUGH ST. 2 BROOKLYN, NY 11216 (Applicant) Reported 9/2011 2383 23RD ST. 2R ASTORIA, NY 11105 (Applicant) Reported 4/2010 220 N LEMON ST. A FULLERTON, CA 92832 (Applicant) Reported 4/2010 2452 W LEVEL AVE. ANAHEIM, CA 92804 (Applicant) Reported 4/2010 2752 W STOCKTON AVE. ANAHEIM, CA 92801 (Applicant) Reported 4/2010

Employment	From Application	From Equifax
Applicant:	Apparel Designer 2BOND LLC $110,000.00/Yr. Total annual Income: $110,000.00	

Restricted Person Search		
Requested For Peter Misa Jurado	**Requested** 8/29/2025	**Returned** 8/29/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	829	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)	780	Balances on bankcard or revolving accounts too high compared to credit limits Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have too many inquiries on your credit report.
	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)	4/2024	7/2025					$8,889.00
	Monthly Payment $295.00	**High Credit** $11,347.00	**Type** REVOLVING	**Comments** 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
8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Joint)	8/2022	7/2025					$143.00
	Monthly Payment $40.00	**High Credit** $1,089.00	**Type** REVOLVING	**Comments** 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
CITICARDS CBNA (Joint)	9/2020	7/2025					$7.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$7.00	$7,499.00	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
SCHOOLSFIRST FEDERAL (Applicant)	4/2004	1/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,603.00	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
JPMCB CARD SERVICES (Applicant)	5/2015	7/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$8,257.00	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
BARCLAYS BANK DELAWA (Applicant)	8/2009	8/2012					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,109.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	6/2013	10/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,576.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	2/2021	7/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,050.00	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	

Previous Credit Inquiries

From Equifax

4/2025	CBNA (Applicant)
4/2024	CAPITAL ONE BANK USA (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:

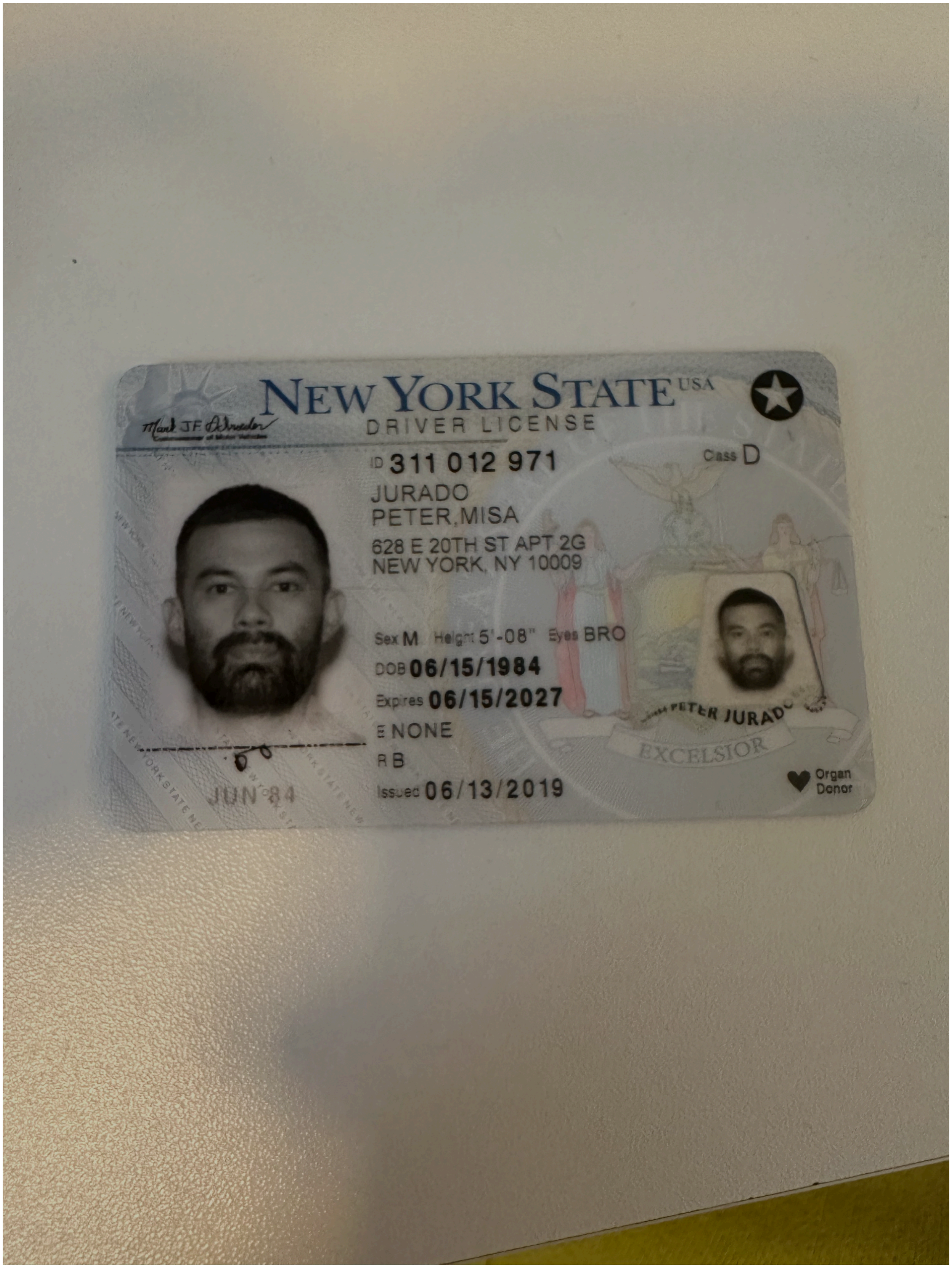
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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


NEW YORK STATE USA
DRIVER LICENSE
ID 311 012 971
Class D
JURADO
PETER,MISA
628 E 20TH ST APT 2G
NEW YORK, NY 10009
Sex M Height 5'-08" Eyes BRO
DOB 06/15/1984
Expires 06/15/2027
E NONE
R B
Issued 06/13/2019
JUN 84
PETER JURADO
EXCELSIOR
Organ Donor

Your 2024 forms W-2 are enclosed

Happy new year! Gusto's here to make sure you have what you need for the upcoming tax season. Attached are your 2024 W-2 forms.

What you should do with Forms W-2

This package includes three copies of the W-2. Here's how to use each of them:

Copy B: File this copy with your federal tax return by April 15th, 2025.
Copy 2: File this copy with your state tax return by April 15th, 2025.
Copy C: Keep this copy safe for your personal records.

How to read Form W-2

The W-2 can be a bit confusing. Here's some information to help clarify:

Box a: Please ensure that your employee's SSN is accurate.
Box 1: Shows total wages that are subject to federal income tax. This amount does not include contributions to Medical, Dental, and Vision insurance under Section 125 plans, or contributions to retirement plans such as 401(k).
Box 3: Shows total wages subject to Social Security. It has a maximum of $168,600 in 2024. This amount does not include contributions to Medical, Dental, and Vision insurance under Section 125 plans.
Box 5: Shows total wages subject to Medicare. This amount does not include contributions to Medical, Dental, and Vision insurance under Section 125 plans.

We hope this helps make tax season easier. If you have any questions about your W-2, please reach out to your employer.

	a Employee's social security number 547-99-3623	OMB No. 1545-0008	Safe, accurate, FAST! Use IRS e-file	Visit the IRS website at www.irs.gov/efile.

b Employer identification number (EIN) 47-1358440	1 Wages, tips, other compensation 10000.02	2 Federal income tax withheld 961.98
c Employer's name, address, and ZIP code HOUSE OF PAA LLC 970 N Broadway, #103 Los Angeles CA 90012	3 Social security wages 10000.02	4 Social security tax withheld 620.00
	5 Medicare wages and tips 10000.02	6 Medicare tax withheld 145.00
	7 Social security tips	8 Allocated tips
d Control number	9	10 Dependent care benefits
e Employee's first name and initial / Last name / Suff. Peter M Jurado 628 East 20th St. Apt 2G New York NY 10009 f Employee's address and ZIP code	11 Nonqualified plans	12a See instructions for box 12 Code
	13 Statutory employee / Retirement plan / Third-party sick pay	12b Code
	14 Other NY SDI: 7.80	12c Code
		12d Code

15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	471358440	10000.02	407.10	10000.02	299.52	New York City

Form **W-2** **Wage and Tax Statement** 2024

Department of the Treasury—Internal Revenue Service

Copy B—To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

August 30, 2025

To Whom It May Concern:

I, Ronnie Chen, am writing to affirm that my nephew, Peter Jurado, has been staying at my residence at 245 E 93rd St Apt 20C, New York, 10128 and has been contributing $1,200 in cash monthly to maintenance and utilies.

Please feel free to reach out to me at 917-945-5455 if you have any questions.

Sincerely,

Ronnie Chen

gusto **Payment Statement**

2BND LLC
497 Greenwich St
Apt 6c
New York, NY 10013
610-888-4112

Paid to

Peter Jurado
XXX-XX-3623
245 East 93rd Street
Apt 20C
New York, NY 10128

Payment

Date: **Aug 29, 2025**
Method: Direct Deposit

Invoice: August 2025

Payment Details

Description		Total
Amount		$9,000.00
Total Payment		$9,000.00

gusto Payment Statement

2BND LLC
497 Greenwich St
Apt 6c
New York, NY 10013
610-888-4112

Paid to

Peter Jurado
XXX-XX-3623
245 East 93rd Street
Apt 20C
New York, NY 10128

Payment

Date: **Jul 31, 2025**
Method: Direct Deposit
Account: XXXX0977

Memo: Milano Unica Fabric Sourcing Trip
Invoice: July 2025

Payment Details

Description		Total
Amount		$9,000.00
Reimbursements		$709.38
Total Payment		$9,709.38

gusto **Payment Statement**

2BND LLC
497 Greenwich St
Apt 6c
New York, NY 10013
610-888-4112

Paid to

Peter Jurado
XXX-XX-3623
245 East 93rd Street
Apt 20C
New York, NY 10128

Payment

Date: **Jun 30, 2025**
Method: Direct Deposit
Account: XXXX0977

Invoice: June 2025

Payment Details

Description		**Total**
Amount		$4,500.00
Total Payment		$4,500.00

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
12026360977

Statement Period
Mar 11 - Apr 10, 2025

PETER JURADO
628 E 20TH ST APT 2G
NEW YORK NY 10009-1533

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF APRIL 10, 2025

Relationship Summary:

Checking	**$568.93**
Savings	**$906.36**
Investments (not FDIC Insured)	-----
Loans	-----

Checking	**Balance**
Regular Checking	$568.93
Savings	**Balance**
Citi® Savings	$906.36
Total Checking and Savings at Citibank	**$1,475.29**

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
January 2025	$0 - $14,999	None
February 2025	$0 - $14,999	None
March 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	12026360977	$15.00	None	N/A	None
Citi® Savings	12026683194	None	None	N/A	No Fee - Qualifying Activity Met
Total		$15.00	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 ACTIVITY

Regular Checking

12026360977

Beginning Balance: $1,068.93
Ending Balance: $568.93

Date	Description	Amount Subtracted	Amount Added	Balance
04/07	ACH Electronic Debit Coinbase.com RW9C8C2L RW9C8C2Lc980	100.00		
04/07	Transfer to Bankcard 05:32p #9825 ONLINE Reference # 009306	100.00		868.93
04/08	ACH Electronic Debit CAPITAL ONE ONLINE PMT 434KK056H8J54VK	300.00		568.93
	Total Subtracted/Added	**500.00**	**0.00**	

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

SAVINGS ACTIVITY

Citi® Savings

12026683194

Beginning Balance: $906.34
Ending Balance: $906.36

Date	Description	Amount Subtracted	Amount Added	Balance
04/10	Interest paid for 31 days, Annual Percentage Yield Earned 0.03%		0.02	906.36

APY and Interest Rate. Annual percentage yields (APY) and interest rates on variable rate accounts may change. At our discretion, we may change the Interest Rate on your variable rate account at any time. The Interest Rate is determined by t he Relationship Tier that is applicable to your variable rate account. Please see your Client Manual Agreement for more information. We may assign the same interest rate to more than one balance range, but Citi reserves the right to apply an interest rate based on your account balance. Please see your Client Manual Agreement for Account balance ranges.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Savings / Money Market	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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.

The products reported on this statement have been combined onto one monthly statement at your request. 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.

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 in the Customer Service Information section on 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 fund transfer in accordance with the Electronic Fund 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.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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 Account	$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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

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CITIBANK, N. A.
Account
12026360977

PETER JURADO
245 E 93rd St Apt 20C
New York NY 10128-3958

Statement Period
Jul 11 - Aug 10, 2025

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF AUGUST 10, 2025

Relationship Summary:

Checking	**$5,814.91**
Savings	**$0.01**
Investments (not FDIC Insured)	**-----**
Loans	**-----**

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.

Checking	**Balance**
Regular Checking	$5,814.91
Savings	**Balance**
Citi® Savings	$0.01
Total Checking and Savings at Citibank	**$5,814.92**

Your Citibank Statement

Calendar Month [1]	Combined Average Monthly Balance Range [2]	Relationship Tier [3]
May 2025	$0 - $14,999	None
June 2025	$0 - $14,999	None
July 2025	$0 - $14,999	None

Account Fees and Charges [4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	12026360977	None	None	N/A	No Fee - Qualifying Activity Met
Citi® Savings	12026683194	None	None	N/A	No Fee - Qualifying Activity Met
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 ACTIVITY

Regular Checking

12026360977 **Beginning Balance:** $1,793.49
Ending Balance: $5,814.91

Date	Description	Amount Subtracted	Amount Added	Balance
07/14	Zelle Credit PAY ID:BACilxfgddx6 ORG ID:BAC NAME:HOUSE OF PAA		125.00	
07/14	ACH Electronic Debit VENMO PAYMENT 1043470518144	20.00		1,898.49
07/21	ACH Electronic Credit eBay ComJZLAXPVP PAYMENTS		246.07	
07/21	Cash Withdrawal 07/19 08:29p #9825 Non Citi ATM GOTH THIRD WD MP NEW YORK NYUS051	43.50		2,101.06
07/28	ACH Electronic Debit VENMO PAYMENT 1043789663370	25.00		
07/28	ACH Electronic Debit VENMO PAYMENT 1043773921570	50.00		
07/28	Cash Withdrawal 07/26 12:17p #9825 Citibank ATM 1781 FIRST AVE, NEW YORK, NY	1,000.00		1,026.06
07/31	ACH Electronic Credit GUSTO PAYROLL CON 701973		9,709.38	
07/31	ACH Electronic Debit Coinbase.com Z3HMJEK6 Z3HMJEK6c980	100.00		10,635.44
08/01	Transfer to Bankcard 04:37p #9825 ONLINE Reference # 002881	638.60		9,996.84
08/04	ACH Electronic Credit VENMO CASHOUT		33.00	
08/04	ACH Electronic Debit VENMO PAYMENT 1043930471811	10.00		
08/04	ACH Electronic Debit VENMO PAYMENT 1043922251983	50.00		
08/04	ACH Electronic Debit CHASE CREDIT CRD EPAY 8609503157	609.93		9,359.91
08/05	ACH Electronic Debit VENMO PAYMENT 1043971611700	90.00		
08/05	ACH Electronic Debit CAPITAL ONE ONLINE PMT CA07E6B0DF1738E	3,000.00		6,269.91
08/07	Zelle Debit PAY ID:CTIW1GDlykKj ORG ID:CTI NAME:ASHLEY CHEN	455.00		5,814.91
	Total Subtracted/Added	**6,092.03**	**10,113.45**	

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.

SAVINGS ACTIVITY

Citi® Savings

12026683194 **Beginning Balance:** $0.01
Ending Balance: $0.01

APY and Interest Rate. Annual percentage yields (APY) and interest rates on variable rate accounts may change. At our discretion, we may change the Interest Rate on your variable rate account at any time. The Interest Rate is determined by t he Relationship Tier that is applicable to your variable rate account. Please see your Client Manual Agreement for more information. We may assign the same interest rate to more than one balance range, but Citi reserves the right to apply an interest rate based on your account balance. Please see your Client Manual Agreement for Account balance ranges.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Savings / Money Market	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

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Important Disclosures

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The products reported on this statement have been combined onto one monthly statement at your request. 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.

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IN CASE OF ERRORS

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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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EQUAL HOUSING LENDER

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   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 Account	$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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

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CITIBANK, N. A.
Account
12026360977

PETER JURADO
245 E 93rd St Apt 20C
New York NY 10128-3958

Statement Period
Jun 11 - Jul 10, 2025

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF JULY 10, 2025

Relationship Summary:

Checking	**$1,793.49**
Savings	**$0.01**
Investments (not FDIC Insured)	-----
Loans	-----

Checking	**Balance**
Regular Checking	$1,793.49
Savings	**Balance**
Citi® Savings	$0.01
Total Checking and Savings at Citibank	**$1,793.50**

SUGGESTIONS AND RECOMMENDATIONS

Effective September 19th, 2025, the Non-Citi ATM fee waiver for Enhanced Direct Deposit will be removed and the $2.50 Non-Citi ATM fee will be charged for all 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. Please refer to sections 5.1 Introduction and 5.2 Monthly Service Fees and Non-Citi ATM Fees in the Consumer Deposit Account Agreement for more information.

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
April 2025	$0 - $14,999	None
May 2025	$0 - $14,999	None
June 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	12026360977	None	None	N/A	No Fee - Qualifying Activity Met
Citi® Savings	12026683194	None	None	N/A	No Fee - Qualifying Activity Met

Account Fees and Charges[4] Continued

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
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 ACTIVITY

Regular Checking

12026360977

Beginning Balance: $24.60
Ending Balance: $1,793.49

Date	Description	Amount Subtracted	Amount Added	Balance
06/12	Mobile Deposit		1,102.00	1,126.60
06/13	ACH Electronic Credit GUSTO ACCTVERIFY		0.01	
06/13	Zelle Credit PAY ID:BACx7o5bttvv ORG ID:BAC NAME:JESSIE JURAD		200.00	1,326.61
06/16	ACH Electronic Debit VENMO PAYMENT 1042877879348	5.00		
06/16	ACH Electronic Debit VENMO PAYMENT 1042885801357	5.00		
06/16	ACH Electronic Debit VENMO PAYMENT 1042837404252	5.00		
06/16	ACH Electronic Debit VENMO PAYMENT 1042843434084	5.00		
06/16	ACH Electronic Debit DRAFTKINGS INTERNET AH76F04SM6W1ANM	5.00		
06/16	ACH Electronic Debit DRAFTKINGS INTERNET AH76F04SY96HQON	5.00		
06/16	ACH Electronic Debit DRAFTKINGS INTERNET AH76F04QHD4CTHR	10.00		1,286.61
06/17	ACH Electronic Debit VENMO PAYMENT 1042904946200	5.00		
06/17	ACH Electronic Debit VENMO PAYMENT 1042905240957	5.00		1,276.61
06/20	ACH Electronic Debit VENMO PAYMENT 1042969026575	10.00		1,266.61
06/23	ACH Electronic Debit VENMO PAYMENT 1043036871045	10.00		1,256.61
06/27	ACH Electronic Debit VENMO PAYMENT 1043114061322	5.00		
06/27	ACH Electronic Debit VENMO PAYMENT 1043114285067	5.00		
06/27	ACH Electronic Debit VENMO PAYMENT 1043114439322	5.00		1,241.61
06/30	ACH Electronic Credit VENMO CASHOUT		25.00	
06/30	ACH Electronic Credit GUSTO PAYROLL CON 519318		4,500.00	5,766.61
07/01	Mobile Deposit		395.00	
07/01	Transfer to Bankcard 06:14p #9825 ONLINE Reference # 008428	150.00		6,011.61
07/02	ACH Electronic Debit VENMO PAYMENT 1043221664726	10.00		
07/02	ACH Electronic Debit CHASE CREDIT CRD EPAY 8529246218	100.00		
07/02	ACH Electronic Debit CAPITAL ONE MOBILE PMT CA09AD3C01951CA	4,000.00		1,901.61
07/03	ACH Electronic Debit VENMO PAYMENT 1043254185730	5.00		
07/03	ACH Electronic Debit VENMO PAYMENT 1043248868747	5.00		1,891.61
07/07	ACH Electronic Debit DRAFTKINGS INTERNET AH76F1MFA0C1LJG	5.00		
07/07	ACH Electronic Debit DRAFTKINGS INTERNET AH76F1MDKVI3P0Y	10.00		
07/07	ACH Electronic Debit DRAFTKINGS INTERNET AH76F1ME5UV96XT	10.00		
07/07	ACH Electronic Debit DRAFTKINGS INTERNET AH76F1MBOJ32D9P	10.00		
07/07	ACH Electronic Debit VENMO PAYMENT 1043340087272	10.00		
07/07	Cash Withdrawal 12:50p #9825 Non Citi ATM INTESASPAO91408 MILANO IT051	53.12		1,793.49
	Total Subtracted/Added	**4,453.12**	**6,222.01**	

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

SAVINGS ACTIVITY

Citi® Savings

12026683194	**Beginning Balance:**	$0.01
	Ending Balance:	$0.01

APY and Interest Rate. Annual percentage yields (APY) and interest rates on variable rate accounts may change. At our discretion, we may change the Interest Rate on your variable rate account at any time. The Interest Rate is determined by the Relationship Tier that is applicable to your variable rate account. Please see your Client Manual Agreement for more information. We may assign the same interest rate to more than one balance range, but Citi reserves the right to apply an interest rate based on your account balance. Please see your Client Manual Agreement for Account balance ranges.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Savings / Money Market	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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.

The products reported on this statement have been combined onto one monthly statement at your request. 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.

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 in the Customer Service Information section on 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 fund transfer in accordance with the Electronic Fund 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.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

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 Account	$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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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
12026360977

Statement Period
May 12 - Jun 10, 2025

PETER JURADO
245 E 93rd St Apt 20C
New York NY 10128-3958

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF JUNE 10, 2025

Relationship Summary:

Checking	**$24.60**
Savings	**$0.01**
Investments (not FDIC Insured)	**-----**
Loans	**-----**

Checking	**Balance**
Regular Checking	$24.60
Savings	**Balance**
Citi® Savings	$0.01
Total Checking and Savings at Citibank	**$24.61**

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
March 2025	$0 - $14,999	None
April 2025	$0 - $14,999	None
May 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	12026360977	None	None	N/A	No Fee - Qualifying Activity Met
Citi® Savings	12026683194	None	None	N/A	No Fee - Qualifying Activity Met
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 ACTIVITY

Regular Checking

12026360977

Beginning Balance: $397.29
Ending Balance: $24.60

Date	Description	Amount Subtracted	Amount Added	Balance
05/12	Monthly Service Fee	15.00		
05/12	Zelle Debit PAY ID:CTIkDvClaVzp ORG ID:JPM NAME:ELIJAH ANDER	40.00		
05/12	Transfer to Bankcard 07:49p #9825 ONLINE Reference # 000417	59.00		283.29
05/13	ACH Electronic Credit eBay ComXWPJBVHR PAYMENTS		282.70	565.99
05/15	ACH Electronic Debit CHASE CREDIT CRD EPAY 8406745378	40.00		525.99
05/20	ACH Electronic Credit eBay ComEGRVQIQA PAYMENTS		183.88	709.87
05/29	ACH Electronic Credit NYS DOL UI DD UI DD		0.00	
05/29	ACH Electronic Debit VENMO PAYMENT 1042504813989	10.00		
05/29	ACH Electronic Debit VENMO PAYMENT 1042490030515	20.00		679.87
05/30	ACH Electronic Debit VENMO PAYMENT 1042506259047	10.00		669.87
06/02	ACH Electronic Credit PAYPAL TRANSFER		154.61	
06/02	ACH Electronic Debit VENMO PAYMENT 1042578278806	10.00		
06/02	ACH Electronic Debit CHASE CREDIT CRD EPAY 8450664493	100.00		
06/02	ACH Electronic Debit Coinbase.com NVRF29Y2 NVRF29Y2c980	299.88		414.60
06/03	ACH Electronic Debit CAPITAL ONE MOBILE PMT 43G5VYSYY37346O	500.00		85.40-
06/04	Returned Insufficient Funds - ACH Txn		500.00	
06/04	ACH Electronic Debit VENMO PAYMENT 1042625039607	10.00		404.60
06/06	ACH Electronic Debit VENMO PAYMENT 1042670971190	10.00		394.60
06/09	ACH Electronic Debit VENMO PAYMENT 1042731034782	10.00		
06/09	ACH Electronic Debit VENMO PAYMENT 1042739749261	10.00		
06/09	ACH Electronic Debit CAPITAL ONE MOBILE PMT 43HFRKCWTWMWF74	350.00		24.60
	Total Subtracted/Added	**1,493.88**	**1,121.19**	

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.

SAVINGS ACTIVITY

Citi® Savings

12026683194

Beginning Balance: $0.01
Ending Balance: $0.01

APY and Interest Rate. Annual percentage yields (APY) and interest rates on variable rate accounts may change. At our discretion, we may change the Interest Rate on your variable rate account at any time. The Interest Rate is determined by t he Relationship Tier that is applicable to your variable rate account. Please see your Client Manual Agreement for more information. We may assign the same interest rate to more than one balance range, but Citi reserves the right to apply an interest rate based on your account balance. Please see your Client Manual Agreement for Account balance ranges.

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CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:
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APY and Interest Rate:
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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.

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EQUAL HOUSING LENDER

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   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 Account	$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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
12026360977

Statement Period
Feb 11 - Mar 10, 2025

PETER JURADO
628 E 20TH ST APT 2G
NEW YORK NY 10009-1533

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF MARCH 10, 2025

Relationship Summary:

Checking	**$1,068.93**
Savings	**$906.34**
Investments (not FDIC Insured)	-----
Loans	-----

Effective April 21, 2025, Citibank Retail branches will not accept bearer bond coupons for redemption.

Checking	**Balance**
Regular Checking	$1,068.93
Savings	**Balance**
Citi® Savings	$906.34
Total Checking and Savings at Citibank	**$1,975.27**

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.

Your Citibank Statement

Calendar Month [1]	Combined Average Monthly Balance Range [2]	Relationship Tier [3]
December 2024	$0 - $14,999	None
January 2025	$0 - $14,999	None
February 2025	$0 - $14,999	None

Account Fees and Charges [4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	12026360977	None	None	N/A	No Fee - Qualifying Activity Met
Citi® Savings	12026683194	None	None	N/A	No Fee - Qualifying Activity Met

Account Fees and Charges[4]

Continued

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
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 ACTIVITY

Regular Checking

12026360977

Beginning Balance: $1,868.93
Ending Balance: $1,068.93

Date	Description	Amount Subtracted	Amount Added	Balance
02/18	ACH Electronic Debit CAPITAL ONE ONLINE PMT 42TKA6LR056PZOW	900.00		968.93
02/24	Zelle Credit PAY ID:CTIzn05cS3ji ORG ID:CTI NAME:ASHLEY CHEN		50.00	
02/24	Zelle Credit PAY ID:JPM99az81lpq ORG ID:JPM NAME:CJB Services		150.00	1,168.93
03/10	Transfer to Bankcard 03/08 08:11a #9825 ONLINE Reference # 002050	100.00		1,068.93
	Total Subtracted/Added	**1,000.00**	**200.00**	

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.

SAVINGS ACTIVITY

Citi® Savings

12026683194

Beginning Balance: $906.32
Ending Balance: $906.34

Date	Description	Amount Subtracted	Amount Added	Balance
03/10	Interest paid for 28 days, Annual Percentage Yield Earned 0.03%		0.02	906.34

APY and Interest Rate. Annual percentage yields (APY) and interest rates on variable rate accounts may change. At our discretion, we may change the Interest Rate on your variable rate account at any time. The Interest Rate is determined by t he Relationship Tier that is applicable to your variable rate account. Please see your Client Manual Agreement for more information. We may assign the same interest rate to more than one balance range, but Citi reserves the right to apply an interest rate based on your account balance. Please see your Client Manual Agreement for Account balance ranges.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Savings / Money Market	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

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.

The products reported on this statement have been combined onto one monthly statement at your request. 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.

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 in the Customer Service Information section on 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 fund transfer in accordance with the Electronic Fund 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.

Citibank is an Equal Housing Lender.

EQUAL HOUSING
LENDER

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 Account	$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.

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
12026360977

Statement Period
Apr 11 - May 11, 2025

PETER JURADO
245 E 93rd St Apt 20C
New York NY 10128-3958

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF MAY 11, 2025

Relationship Summary:	
Checking	**$397.29**
Savings	**$0.01**
Investments (not FDIC Insured)	**-----**
Loans	**-----**

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.

Checking	**Balance**
Regular Checking	$397.29
Savings	**Balance**
Citi® Savings	$0.01
Total Checking and Savings at Citibank	**$397.30**

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.

SUGGESTIONS AND RECOMMENDATIONS

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.

Your Citibank Statement

Calendar Month [1]	Combined Average Monthly Balance Range [2]	Relationship Tier [3]
February 2025	$0 - $14,999	None
March 2025	$0 - $14,999	None
April 2025	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	12026360977	$15.00	None	N/A	None
Citi® Savings	12026683194	None	None	N/A	No Fee - Qualifying Activity Met
Total		$15.00	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 ACTIVITY

Regular Checking

12026360977

Beginning Balance: $568.93
Ending Balance: $397.29

Date	Description	Amount Subtracted	Amount Added	Balance
04/11	Monthly Service Fee	15.00		553.93
04/14	ACH Electronic Debit VENMO PAYMENT 1041517485072	23.00		
04/14	ACH Electronic Debit Coinbase.com QEUBRBV9 QEUBRBV9c980	50.00		
04/14	ACH Electronic Debit Coinbase.com PFE325WY PFE325WYc980	50.00		
04/14	ACH Electronic Debit Coinbase.com CZN9J63F CZN9J63Fc980	50.00		380.93
04/15	ACH Electronic Debit Coinbase.com MYBYS6XJ MYBYS6XJc980	20.00		
04/15	ACH Electronic Debit Coinbase.com HQFQ4F4V HQFQ4F4Vc980	20.00		
04/15	ACH Electronic Debit Coinbase.com 9WYH2DLF 9WYH2DLFc980	20.00		320.93
04/16	ACH Electronic Debit Coinbase.com KXLPJG2B KXLPJG2Bc980	10.00		
04/16	ACH Electronic Debit Coinbase.com XXCG9NNT XXCG9NNTc980	10.00		300.93
04/22	ACH Electronic Debit Coinbase.com 2672K588 2672K588c980	10.00		
04/22	ACH Electronic Debit Coinbase.com 6RC5DUHC 6RC5DUHCc980	10.00		280.93
04/24	ACH Electronic Debit Coinbase.com QVX984FS QVX984FSc980	10.00		270.93
04/28	ACH Electronic Debit Coinbase.com 6SXA4DAY 6SXA4DAYc980	10.00		
04/28	ACH Electronic Debit Coinbase.com W7GE2GTZ W7GE2GTZc980	10.00		250.93
04/29	Transfer From Money Market 03:53p #9825 ONLINE Reference # 008883		906.36	1,157.29
04/30	ACH Electronic Debit Coinbase.com GCBSRS4W GCBSRS4Wc980	10.00		
04/30	ACH Electronic Debit CAPITAL ONE MOBILE PMT 4397KCK47K97H0W	700.00		447.29
05/02	ACH Electronic Debit Coinbase.com P3QUR2QD P3QUR2QDc980	10.00		
05/02	ACH Electronic Debit Coinbase.com 32XUQJ2Y 32XUQJ2Yc980	10.00		427.29
05/05	ACH Electronic Debit Coinbase.com GQC5EHFL GQC5EHFLc980	10.00		
05/05	ACH Electronic Debit Coinbase.com SQUA75QS SQUA75QSc980	10.00		
05/05	ACH Electronic Debit Coinbase.com 2RC9PKGN 2RC9PKGNc980	10.00		397.29
	Total Subtracted/Added	**1,078.00**	**906.36**	

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

SAVINGS ACTIVITY

Citi® Savings

12026683194

Beginning Balance: $906.36
Ending Balance: $0.01

Date	Description	Amount Subtracted	Amount Added	Balance
04/29	Transfer to Checking 03:53p #9825 ONLINE Reference # 008883	906.36		0.00
05/09	Interest paid for 31 days, Annual Percentage Yield Earned 0.02%		0.01	0.01
	Total Subtracted/Added	**906.36**	**0.01**	

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

APY and Interest Rate. Annual percentage yields (APY) and interest rates on variable rate accounts may change. At our discretion, we may change the Interest Rate on your variable rate account at any time. The Interest Rate is determined by the Relationship Tier that is applicable to your variable rate account. Please see your Client Manual Agreement for more information. We may assign the same interest rate to more than one balance range, but Citi reserves the right to apply an interest rate based on your account balance. Please see your Client Manual Agreement for Account balance ranges.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Savings / Money Market	888-248-4226 For TTY:We accept 711 or other Relay Service.	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

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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.

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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.

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Citibank is an Equal Housing Lender. EQUAL HOUSING LENDER

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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.

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   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 Account	$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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Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2022** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status Check only one box.
☐ Single ☐ Married filing jointly ☒ 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: ASHLEY CHEN

Your first name and middle initial	Last name	Your social security number
PETER M	JURADO	547-99-3623
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
		068-76-7762

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
628 E 20TH ST		2G
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
NEW YORK	NY	10009
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

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, 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, 1958 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1958 ☐ 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	(4) 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	40,000.
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	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	40,000.
2a	Tax-exempt interest	2a	b Taxable interest	2b	
3a	Qualified dividends	3a	b Ordinary dividends	3b	
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a 10,009.	b Taxable amount ROLLOVER	5b	0.
6a	Social security benefits	6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	
8	Other income from Schedule 1, line 10			8	-75,894.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	-35,894.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	-35,894.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	12,950.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	0.
14	Add lines 12 and 13			14	12,950.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	0.

Attach Sch. B if required.

Standard Deduction for—
- Single or Married filing separately, $12,950
- Married filing jointly or Qualifying surviving spouse, $25,900
- Head of household, $19,400
- If you checked any box under *Standard Deduction*, see instructions.

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to *www.irs.gov/Form1040* for instructions and the latest information.

OMB No. 1545-0074
2022
Attachment Sequence No. 01

Name(s) shown on Form 1040, 1040-SR, or 1040-NR	Your social security number
PETER M JURADO	547-99-3623

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes			1	0.
2a	Alimony received			2a	
b	Date of original divorce or separation agreement (see instructions):				
3	Business income or (loss). Attach Schedule C			3	0.
4	Other gains or (losses). Attach Form 4797			4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E			5	-48,492.
6	Farm income or (loss). Attach Schedule F			6	
7	Unemployment compensation			7	
8	Other income:				
a	Net operating loss	8a	(27,402.)		
b	Gambling	8b			
c	Cancellation of debt	8c			
d	Foreign earned income exclusion from Form 2555	8d	( )		
e	Income from Form 8853	8e			
f	Income from Form 8889	8f			
g	Alaska Permanent Fund dividends	8g			
h	Jury duty pay	8h			
i	Prizes and awards	8i			
j	Activity not engaged in for profit income	8j			
k	Stock options	8k			
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l			
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m			
n	Section 951(a) inclusion (see instructions)	8n			
o	Section 951A(a) inclusion (see instructions)	8o			
p	Section 461(l) excess business loss adjustment	8p			
q	Taxable distributions from an ABLE account (see instructions)	8q			
r	Scholarship and fellowship grants not reported on Form W-2	8r			
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	( )		
t	Pension or annuity from a nonqualifed deferred compensation plan or a nongovernmental section 457 plan	8t			
u	Wages earned while incarcerated	8u			
z	Other income. List type and amount:	8z			
9	Total other income. Add lines 8a through 8z			9	-27,402.
10	Combine lines 1 through 7 and 9. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8			10	-75,894.

June 18, 2025

Jack Fuchs
C'H'C'M'
2 Bond St.
New York, NY 10012

Subject: Employment Verification for Peter Jurado

To Whom It May Concern:

This letter is to confirm that Peter Jurado has been employed full-time as a Designer at C'H'C'M' since June 16, 2025. His annual salary as of June 18, 2025, is $110,000.

If you have any further questions, please feel free to contact me at (610) 888-4112.

Sincerely,
Jack Fuchs
Co-owner

Veterinary Health Certificate for Export of Dogs and Cats from the United States of America to Thailand

Veterinary Authority	Date Of Issue	Certificate Number
UNITED STATES DEPARTMENT OF AGRICULTURE	03 September 2024	4368331106

1. Consignor:
Ashley Chen and Peter Jurado
628 East 20th Street #2G
New York, NY 10009
917-849-9599

2. Consignee:
Ashley Chen and Peter Jurado
123 Loi Kroh Rd
Tambon Chang Moi
Amphoe Mueang CHiang Mai
Chang Wat 50100

3. Country Of Origin: United States of America

4. State Of Origin: New York

5. Country Of Destination: Thailand

6. Zone of Destination: **

7. Place Of Origin:
****
****
****

8. Port of Embarkation / Border Crossing:
****
****
****

9. Estimated Date Of Shipment: 07 September 2024

10. Means Of Transport: Air Travel

11.
****
****

12. CITES Permit Number:
****
****

13. Description Of Commodity: DOG(S) ☑ CAT(S) ☐

14.
****
****

15. Total Quantity: 1

16. Total Number Of Packages/Containers:
****
****

17. Additional Information:
****
****

18. Identification / Seal Numbers:
****
****

19. Commodities Intended Use: Pet (Personal)

20. Type Of Admission:
****
****

21. Identification Of Commodities:

Microchip or Tattoo Number	Species	Breed	Age*	Sex	Color or Distinctive Markings
977200010415756	Canine	Teddy Bear Mix	8 Years	MN	Gold and White

* Pets must be at least 4 months of age at the time of import to be allowed entry into Thailand.

Veterinary Authority	Date Of Issue	Certificate Number
UNITED STATES DEPARTMENT OF AGRICULTURE	03 September 2024	4368331106

Certification Statements:

1. I have verified the presence of the microchips or tattoos listed in box 21.

2. I certify that the animals described in box 21 have been inspected by me on this date, within 10 days of departure, and appear to be free of any infectious or contagious diseases and, to the best of my knowledge, exposure thereto, which would endanger the animals or other animals or would endanger public health.

3. To my knowledge, the animals described in box 21 originated from an area not quarantined for rabies and has/have not been exposed to rabies.

4. For cats, the following vaccines were administered on the listed date, which is at least 21 days before departure, and are still valid:

	Date of Most Recent Vaccine Administration	
Microchip/Tattoo Number	**Rabies**	**Feline Panleukopenia**

5. For dogs, the following vaccines were administered on the listed date, which is at least 21 days before departure, and are still valid:

	Date of Most Recent Vaccine Administration				
Microchip/Tattoo Number	**Rabies**	**Leptospirosis (if not tested as below)**	**Canine Distemper Virus**	**Infectious Canine Hepatitis**	**Canine Parvovirus**
977200010415756	14 September 2023	16 August 2024	16 August 2024	16 August 2024	16 August 2024

6. Dogs were tested* for Leptospirosis with negative results during the 30 days prior to departure on: ______________________
   *** Not required for dogs that have a valid vaccine for Leptospirosis noted in #5 above.**

This certificate is valid for 10 days after issuance.

Name of USDA-Accredited Veterinarian	Name of USDA Veterinarian
MARISSA SUE	**Katelyn Beninati, DVM** **Veterinary Medical Officer**
Signature of Accredited Veterinarian	Signature of USDA Veterinarian
Date 03 September 2024	Date 04 Sep 2024

Updated February 2017

DR. MARISSA SUE
403 EAST 37th STREET
NEW YORK, NY 10016
U.S.D.A. ACCREDITATION # 084389

CERTIFICATE OF VACCINATION

Date of Rabies Vaccination: 09-14-23
Next Rabies Vaccination On: 09-13-26

Certificate No: 0
Previous Rabies Vaccination:

VETERINARY CLINIC
Rivergate Veterinary Clinic, P.C.
403 East 37th St.
New York, NY 10016
(212) 213-9885

OWNER OF ANIMAL
Ashley Chen and Peter Jurado
628 East 20th Street
New York, NY 10009
County:

This is to certify…

THAT I HAVE VACCINATED AGAINST RABIES THE ANIMAL DESCRIBED BELOW.

Patient information...

PATIENT: Theo
SPECIES: Canine
SEX: N
BREED: Teddy Bear Mix
COLOR: Gold and White

TAG NO: 3158
WEIGHT: 17.20
DOB: 04-15-2016
MICROCHIP: 977200010415756

Signed Eve Indiviglio
Eve Indiviglio, DVM **License:** 016315

Vaccinations done...

08-16-24	EI	Nobivac Leptospiros Annual	08-16-25
08-16-24	EI	Nobivac DHPPV	08-16-25
09-14-23	EI	Rabies ZOETIS NOBIVAC	09-13-26
09-13-17		Kennel Cough Inject. Annual	09-13-18

Rabies Vaccine Information...
MFG BY: ZOETIS NOBIVAC **SER.NO:** 643796
LOT EXP: 04JUN24 **ADM:** SQ

Rivergate Veterinary Clinic
403 East 37th Street
New York, NY 10016
212-213-9885