555 WEST 170TH STREET

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 **555 WEST 170TH STREET**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Perez	Francheisko	None	***-**-****	
BIRTH DATE	**PHONE #1**	**ALTERNATE PHONE**	**EMAIL**	
8/14/1979	(347) 659-0018 Mobile	Mobile	Cheskoprez@yahoo.com	

CURRENT ADDRESS

STREET ADDRESS			CITY	
85-74 111 Street			Richmond Hill	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
NY	11418	7/2/2021	current	$3,000.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Francheisko perez			(347) 659-0018	

EMPLOYMENT INFORMATION

OCCUPATION		EMPLOYER/COMPANY		SALARY
Firefighter		City of New York		$180,000.00/Yr.
SUPERVISOR		**SUPERVISOR PHONE**	**START DATE**	**END DATE**
Mayor Adam’s				current
EMPLOYER ADDRESS		**CITY**	**STATE**	**ZIP**
9 metrotech center		Brooklyn	NY	11201

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?

Other

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

APARTMENT APPLYING FOR

52

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 **555 WEST 170TH STREET** 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 **555 WEST 170TH STREET** 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 **555 WEST 170TH STREET**, 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 **555 WEST 170TH STREET** 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 **555 WEST 170TH STREET**, 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 FRANCHEISKO NONE PEREZ SUBMITTED ONLINE on December 13, 2025

Signed by Francheisko None Perez
Sat Dec 13 2025 05:21:52 PM EST
Key: 04E8BD11; IP Address: 10.33.14.4

Francheisko None Perez *(Applicant)* *Date*

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

Application Fee for Francheisko None Perez - Charge Details			
Name on Card francheisko perez	**Account Number** XXXXXXXXXXXX9106	**Reference Number** 16334446	**Authorized** $23.00
Transaction T2512131721_YU3QA9	**Transaction Date** 12/13/2025 2:21 PM PST	*Includes $3.00 convenience fee:*	**Charged** $23.00

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

HOME STARTS HERE

FEE GUIDE FOR
BRONSTEIN PROPERTIES LLC

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

MOVE-IN BASICS

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

ESSENTIALS

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

SITUATIONAL FEES

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

Signed by Francheisko None Perez
Sat Dec 13 2025 05:21:52 PM EST
Key: 04E8BD11; IP Address: 10.33.14.4

Francheisko None Perez *(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 Francheisko None Perez

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

Score for Francheisko None Perez: 707

	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)	$180,000.00
Total combined annual income to rent ratio	83.72 (based on rent of $2,150.00)
Total number of accounts	12
Accounts with no late payments	10 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	1 (0 unpaid past due)
Accounts paid more than 90 days past due	1 (0 unpaid past due)
Total outstanding balance	$403,380.00 ($0.00 past due)
Outstanding revolving debt	$21,718.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$381,662.00 ($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:	Francheisko None Perez	FRAKCHEISKO PEREZ FRANCHEISKO PEREZ
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1979	8/**/1979

Addresses	From Application	From Equifax
	85-74 111 Street Richmond Hill, NY 11418 - US	8574 111TH ST. RICHMOND HILL, NY 11418 (Applicant) Reported 12/2025 1030 E 105TH ST. BROOKLYN, NY 11236 (Applicant) Reported 11/2025 1719 DECATUR STREET 2ND FLOOR RIDGEWOOD, NY 11385 (Applicant) Reported 7/2023 1719 DECATUR ST. RIDGEWOOD, NY 11385 (Applicant) Reported 6/2023 1682 NORMAN ST. 3F RIDGEWOOD, NY 11385 (Applicant) Reported 12/2019 955 WYCKOFF AVE. 1R RIDGEWOOD, NY 11385 (Applicant) Reported 11/2018 35 W 35TH ST RM 401 NEW YORK, NY 10001 (Applicant) Reported 8/2018

Employment	From Application	From Equifax
Applicant:	Firefighter City of New York $180,000.00/Yr. Total annual Income: $180,000.00	FDNY

Restricted Person Search

Requested For	Requested	Returned
Francheisko None Perez	12/22/2025	12/22/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	707	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)	673	The date that you opened your oldest account is too recent You have too many delinquent or derogatory accounts Total of all balances on bankcard or revolving accounts is too high The balance amount paid down on your open installment 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
SHELLPOINT MORTGAGE (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
10/2018	9/2025	0	0	3		$357,278.00

Monthly Payment	High Credit	Type	Comments
$3,047.00	$535,370.00	MORTGAGE	LOAN MODIFIED UNDER A FEDERAL GOVERNMENT PLAN FIXED RATE 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
10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	

Account Name
CAPITAL ONE AUTO FIN (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
6/2023	10/2025					$24,384.00

Monthly Payment	High Credit	Type	Comments
$745.00	$38,486.00	INSTALLMENT	FIXED RATE 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
11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	


NEW YORK STATE USA
DRIVER LICENSE
NOT FOR FEDERAL PURPOSES
ID 955 741 655
Class E
PEREZ
FRANCHEISKO
8574 111TH ST # PD
RICHMOND HILL, NY 11418
AUG 79
DOB 08/14/1979
Issued 06/20/2023
Expires 08/14/2031
E NONE
R NONE
EXCELSIOR
AUG 79
Sex M Height 6'-00" Eyes BRO

Citywide Administrative Services

The City of New York
Employment Verification Letter

December 8, 2025

To Whom It May Concern:

RE: **FRANCHEISKO PEREZ**
xxx-xx-4611

This is in response to your request for verification of employment.

FRANCHEISKO PEREZ has been employed by the City of New York since **02/02/2003** , and has been working at the **FIRE DEPARTMENT** since **05/25/2004**.

He/She is currently employed in the title of **FIREFIGHTER.**

FRANCHEISKO PEREZ's current gross salary plus differentials is **$126,869.00** Annually. The payments for the period **12/01/2024** through **11/30/2025** are **$186,157.55**.

Citywide Administrative Services

The City of New York
Employment and Earnings Verification for Fannie Mae and Other Lenders

Name and Address of Employee:
PEREZ, FRANCHEISKO
8574 111 STREET
RICHMOND HILL, NY 11418

Social Security Number:
xxx-xx-4611

Employment Information:
City Start Date: 02/02/2003
Occupation: FIREFIGHTER.

Agency Start Date: 05/25/2004
Agency: FIRE DEPARTMENT

Current/Last Rate of Pay: $126,869.00 per Year since 08/01/2024

Earnings Information (Current year is YTD):

	2025	2024	2023
REGULAR & RECUR GROSS	$121,655.01	$148,985.52	$106,374.47
OVERTIME	$50,361.57	$73,123.42	$43,340.11
HOLIDAY PREMIUM	$5,551.00	$6,231.34	$4,652.08
PAY DIFFERENTIAL	$2,610.76	$2,327.80	$1,863.73
MEAL ALLOWANCE	$0.00	$0.00	$0.00
OTHER	$0.00	-$1,711.57	$450.00
Totals:	**$180,178.34**	**$228,956.51**	**$156,680.39**

2:48 5G

a127-ess.nyc.gov

Home Sign Out

NYC EStubs

Name: FRANCHEISKO PEREZ Employee ID: 0586993 Payroll Num: 57 (FIRE DEPT) Job Seq Num (JSN): 1 Help

Pay Statement Summary
Pay Statement Details

Pay Stub

Printer friendly page

Pay Date: 11/07/2025 | Pay Period: From 10/19/2025 to 11/01/2025

Net Pay Current	2,896.89
Net Pay YTD	61,171.88

Click on Pay Description link to see Details

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OT NIGHT-FIRE DEPT ONLY (COMPANION CODE)		3.58		5.83
PAID OT WASH UP NIGHT TIME (COMPANION CODE)		3.98		7.96
PAID OVERTIME AT PREMIUM RATE (FIRE DEPT ONLY)			2:33	220.93
PAID OVERTIME AT PREMIUM NIGHT RATE (FIRE DEPT ONLY)	0:27	38.99	0:44	63.53
ORDERED OVERTIME - DAY TOUR			18:00	1,559.50
PAID OVERTIME WASH UP DAY TIME			0:30	43.32
PAID OVERTIME WASH UP NIGHT TIME	0:30	43.32	1:00	86.64
PAID OVERTIME AWAITING RELIEF DAY TIME	0:45	64.98		
PAID OVERTIME OTHER DAY TOUR	4:30	389.88		
CHAUFFEUR/TILLERMAN DIFFERENTIAL		52.21		52.21
PENSIONABLE LONGEVITY INCREMENT				23.01
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				378.96
RECURRING NIGHT SHIFT DIFFERENTIAL				240.38
UNIFORMED SERVICE DIFFERENTIAL (PENS) > 5YR NO SA/CDS				29.53
Gross Pay Current		7,503.06		
Gross Pay YTD		165,916.92		

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	10,282.80	465.02
MEDICARE-EMPLOYEE SHARE	2,404.85	108.76
FEDERAL WITHHOLDING TAX	24,643.15	1,127.38
STATE WITHHOLDING TAX	9,524.92	430.67
NEW YORK CITY WITHHOLDING TAX	6,259.56	283.88
FICA REFUND	-50.80	

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			100.00
UFA FIRE PAC			1.50
LIFE INSURANCE (AGENCY 057)			4.15
UFA LOCAL 94 AFLAC			11.77
GHI CBP/BC SCHED			2.78
GHI CBP/BC SCHED			
NYC GIVES - 1ST			3.00
FIRE PENSION SYSTEM - LOAN # 1	129	63	762.07
FIRE PENS SYS (414H)-STD			562.73
UNIFORMED FIREFIGHTERS ASSN			63.10
IRS VOLUNTARY PYRL DEDUCTION	26,862.00	20,776.00	179.00
457 TAX DEFERRED SAVINGS PLAN	23,500.00	15,826.35	347.02
457 TDA SAVING LOAN # 2	19,934.20	7,360.32	153.34
Total Deductions Current		4,606.17	
Total Deductions YTD		104,745.04	

Leave Balance As Of: 10/25/2025

Leave Balance	Available Hours/Days
VACATION LEAVE (HH:MM)	-2:00
TIME OWED MEMBER BY CITY	-15:00

<< Previous Pay Stub Return to Payment Summary Next Pay Stub >>

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NYC EStubs

Name: FRANCHEISKO PEREZ Employee ID: 0586993 Payroll Num: 57 (FIRE DEPT) Job Seq Num (JSN): 1 Help

Pay Statement Summary

Pay Statement Details

Pay Stub

Printer friendly page

Pay Date: 10/10/2025 | Pay Period: From 09/21/2025 to 10/04/2025

Net Pay Current	4,264.87
Net Pay YTD	55,550.56

Click on Pay Description link to see Details

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OT NIGHT-FIRE DEPT ONLY (COMPANION CODE)		3.18		
PAID OT MIN MANNING NIGHT TOUR D/O (COMPANION CODE)		119.31		238.62
PAID OT WASH UP NIGHT TIME (COMPANION CODE)		3.98		
PAID OVERTIME AT PREMIUM RATE (FIRE DEPT ONLY)	0:24	34.66	0:29	41.88
PAID OVERTIME AT PREMIUM NIGHT RATE (FIRE DEPT ONLY)	0:24	34.66		
ORDERED OVERTIME - DAY TOUR	9:00	779.75		
ORDERED OVERTIME - NIGHT TOUR	15:00	1,299.59	30:00	2,599.18
PAID OVERTIME WASH UP DAY TIME	1:00	86.64	0:30	43.32
PAID OVERTIME WASH UP NIGHT TIME	0:30	43.32		
CHAUFFEUR/TILLERMAN DIFFERENTIAL		52.21		71.19
PENSIONABLE LONGEVITY INCREMENT				23.01
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				378.96
RECURRING NIGHT SHIFT DIFFERENTIAL				240.38
UNIFORMED SERVICE DIFFERENTIAL (PENS) > 5YR NO SA/CDS				29.53
Gross Pay Current				10,317.69
Gross Pay YTD				151,251.41

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	9,373.88	639.52
MEDICARE-EMPLOYEE SHARE	2,192.28	149.57
FEDERAL WITHHOLDING TAX	22,454.24	1,671.52
STATE WITHHOLDING TAX	8,684.69	662.51
NEW YORK CITY WITHHOLDING TAX	5,705.61	397.97
FICA REFUND	-50.80	

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			100.00
UFA FIRE PAC			1.50
LIFE INSURANCE (AGENCY 057)			4.15
UFA LOCAL 94 AFLAC			11.77
GHI CBP/BC SCHED			2.78
GHI CBP/BC SCHED			
NYC GIVES - 1ST			3.00
FIRE PENSION SYSTEM - LOAN # 1	129	65	762.07
FIRE PENS SYS (414H)-STD			773.83
UNIFORMED FIREFIGHTERS ASSN			63.10
IRS VOLUNTARY PYRL DEDUCTION	26,862.00	21,134.00	179.00
457 TAX DEFERRED SAVINGS PLAN	23,500.00	16,504.63	477.19
457 TDA SAVING LOAN # 2	19,934.20	7,667.00	153.34
Total Deductions Current			6,052.82
Total Deductions YTD			95,700.85

Leave Balance As Of: 09/27/2025

Leave Balance	Available Hours/Days
VACATION LEAVE (HH:MM)	-2:00
TIME OWED MEMBER BY CITY	-15:00

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NYC EStubs

Name: FRANCHEISKO PEREZ | Employee ID: 0586993 | Payroll Num: 57 (FIRE DEPT) | Job Seq Num (JSN): 1 | Help

Pay Statement Summary
Pay Statement Details

Pay Stub

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Pay Date: 09/26/2025 | **Pay Period: From 09/07/2025 to 09/20/2025**

Net Pay Current	3,649.20
Net Pay YTD	51,285.69

Click on Pay Description link to see Details

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OT NIGHT-FIRE DEPT ONLY (COMPANION CODE)		3.05		7.69
PAID OT MIN MANNING NIGHT TOUR D/O (COMPANION CODE)		119.31		
PAID OT WASH UP NIGHT TIME (COMPANION CODE)		3.98		3.98
PAID OVERTIME AT PREMIUM NIGHT RATE (FIRE DEPT ONLY)	0:23	33.21	0:58	83.75
ORDERED OVERTIME - DAY TOUR	18:00	1,559.50	9:00	779.75
ORDERED OVERTIME - NIGHT TOUR	15:00	1,299.59		
PAID OVERTIME WASH UP NIGHT TIME	0:30	43.32	0:30	43.32
CHAUFFEUR/TILLERMAN DIFFERENTIAL		113.91		28.48
PENSIONABLE LONGEVITY INCREMENT				23.01
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				378.96
RECURRING NIGHT SHIFT DIFFERENTIAL				240.38
UNIFORMED SERVICE DIFFERENTIAL (PENS) > 5YR NO SA/CDS				29.53
Gross Pay Current		8,989.04		
Gross Pay YTD		140,933.72		

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	8,734.36	557.15
MEDICARE-EMPLOYEE SHARE	2,042.71	130.30
FEDERAL WITHHOLDING TAX	20,782.72	1,414.66
STATE WITHHOLDING TAX	8,022.18	522.99
NEW YORK CITY WITHHOLDING TAX	5,307.64	344.11
FICA REFUND	-50.80	

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			100.00
UFA FIRE PAC			1.50
LIFE INSURANCE (AGENCY 057)			4.15
UFA LOCAL 94 AFLAC			11.77
GHI CBP/BC SCHED			2.78
GHI CBP/BC SCHED			
NYC GIVES - 1ST			3.00
FIRE PENSION SYSTEM - LOAN # 1	129	66	762.07
FIRE PENS SYS (414H)-STD			674.18
UNIFORMED FIREFIGHTERS ASSN			63.10
IRS VOLUNTARY PYRL DEDUCTION	26,862.00	21,313.00	179.00
457 TAX DEFERRED SAVINGS PLAN	23,500.00	16,981.82	415.74
457 TDA SAVING LOAN # 2	19,934.20	7,820.34	153.34
Total Deductions Current		5,339.84	
Total Deductions YTD		89,648.03	

Leave Balance As Of: 09/13/2025

Leave Balance	Available Hours/Days
VACATION LEAVE (HH:MM)	-2:00
TIME OWED MEMBER BY CITY	-15:00

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NYC EStubs

Name: FRANCHEISKO PEREZ Employee ID: 0586993 Payroll Num: 57 (FIRE DEPT) Job Seq Num (JSN): 1 Help

Pay Statement Summary
Pay Statement Details

Pay Stub

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Pay Date: 10/24/2025	Pay Period: From 10/05/2025 to 10/18/2025

Net Pay Current	2,724.43
Net Pay YTD	58,274.99

Click on Pay Description link to see Details

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OT MIN MANNING NIGHT TOUR D/O (COMPANION CODE)		119.31		
ORDERED OVERTIME - DAY TOUR	9:00	779.75		
ORDERED OVERTIME - NIGHT TOUR	15:00	1,299.59		
PAID OVERTIME OTHER DAY TOUR	0:15	21.66		
CHAUFFEUR/TILLERMAN DIFFERENTIAL		75.94		
PENSIONABLE LONGEVITY INCREMENT				23.01
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				378.96
RECURRING NIGHT SHIFT DIFFERENTIAL				240.38
UNIFORMED SERVICE DIFFERENTIAL (PENS) > 5YR NO SA/CDS				29.53
Gross Pay Current		7,162.45		
Gross Pay YTD		158,413.86		

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	9,817.78	443.90
MEDICARE-EMPLOYEE SHARE	2,296.09	103.81
FEDERAL WITHHOLDING TAX	23,515.77	1,061.53
STATE WITHHOLDING TAX	9,094.25	409.56
NEW YORK CITY WITHHOLDING TAX	5,975.68	270.07
FICA REFUND	-50.80	

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			100.00
UFA FIRE PAC			1.50
LIFE INSURANCE (AGENCY 057)			4.15
UFA LOCAL 94 AFLAC			11.77
GHI CBP/BC SCHED			2.78
GHI CBP/BC SCHED			
NYC GIVES - 1ST			3.00
FIRE PENSION SYSTEM - LOAN # 1	129	64	762.07
FIRE PENS SYS (414H)-STD			537.18
UNIFORMED FIREFIGHTERS ASSN			63.10
IRS VOLUNTARY PYRL DEDUCTION	26,862.00	20,955.00	179.00
457 TAX DEFERRED SAVINGS PLAN	23,500.00	16,173.37	331.26
457 TDA SAVING LOAN # 2	19,934.20	7,513.66	153.34
Total Deductions Current		4,438.02	
Total Deductions YTD		100,138.87	

Leave Balance As Of: 10/11/2025

Leave Balance	Available Hours/Days
VACATION LEAVE (HH:MM)	-2:00
TIME OWED MEMBER BY CITY	-15:00

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NYC ESTubs

Name: FRANCHEISKO PEREZ Employee ID: 0586993 Payroll Num: 57 (FIRE DEPT) Job Seq Num (JSN): 1 Help

Pay Statement Summary
Pay Statement Details

Pay Stub

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Pay Date: 12/05/2025 Pay Period: From 11/16/2025 to 11/29/2025

Net Pay Current	2,597.34
Net Pay YTD	66,839.57

Click on Pay Description link to see Details

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OT NIGHT-FIRE DEPT ONLY (COMPANION CODE)		5.30		3.05
PAID OT WASH UP NIGHT TIME (COMPANION CODE)		3.98		3.98
CERTIFIED FIRST RESPONDER PROGRAM (DAY TOUR)			8:00	462.08
PAID OVERTIME AT PREMIUM NIGHT RATE (FIRE DEPT ONLY)	0:40	57.76	0:23	33.21
ORDERED OVERTIME - DAY TOUR			9:00	779.75
PAID OVERTIME WASH UP NIGHT TIME	0:30	43.32	0:30	43.32
CHAUFFEUR/TILLERMAN DIFFERENTIAL		52.21		61.70
PENSIONABLE LONGEVITY INCREMENT				23.01
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				378.96
RECURRING NIGHT SHIFT DIFFERENTIAL				240.38
UNIFORMED SERVICE DIFFERENTIAL (PENS) > 5YR NO SA/COS				29.53
Gross Pay Current				6,415.86
Gross Pay YTD				180,178.34

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	10,908.20	149.15
MEDICARE-EMPLOYEE SHARE	2,611.56	92.99
FEDERAL WITHHOLDING TAX	26,753.94	917.20
STATE WITHHOLDING TAX	10,337.96	360.74
NEW YORK CITY WITHHOLDING TAX	6,797.13	239.81
FICA REFUND	-50.80	

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			100.00
UFA FIRE PAC			1.50
LIFE INSURANCE (AGENCY 057)			4.15
UFA LOCAL 94 AFLAC			11.77
GHI CBP/BC SCHED			2.78
GHI CBP/BC SCHED			
NYC GIVES - 1ST			3.00
FIRE PENSION SYSTEM - LOAN # 1	129	61	762.07
FIRE PENS SYS (414H)-STD			481.19
UNIFORMED FIREFIGHTERS ASSN			63.10
IRS VOLUNTARY PYRL DEDUCTION	26,862.00	20,418.00	179.00
457 TAX DEFERRED SAVINGS PLAN	23,500.00	15,166.76	296.73
457 TDA SAVING LOAN # 2	19,934.20	7,053.64	153.34
Total Deductions Current			3,818.52
Total Deductions YTD			113,338.77

Leave Balance As Of: 11/22/2025

Leave Balance	Available Hours/Days
VACATION LEAVE (HH:MM)	-2:00
TIME OWED MEMBER BY CITY	-15.00

Message

LIVE EZ W DIRECT DEPOSIT AT NYC.GOV/ESS

NYC EStubs

Name: FRANCHEISKO PEREZ | Employee ID: 0586993 | Payroll Num: 57 (FIRE DEPT) | Job Seq Num (JSN): 1 | Help

Pay Statement Summary
Pay Statement Details

Pay Stub

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Pay Date: 11/21/2025 | **Pay Period: From 11/02/2025 to 11/15/2025**

Net Pay Current	3,070.35
Net Pay YTD	64,242.23

Click on Pay Description link to see Details

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OT OTHER NIGHT TOUR (COMPANION CODE)				7.95
PAID OT MIN MANNING NIGHT TOUR D/O (COMPANION CODE)		119.31		
PAID OT AWAITING RELIEF NIGHT TIME (COMPANION CODE)		11.93		
ORDERED OVERTIME - DAY TOUR	9:00	779.75		
ORDERED OVERTIME - NIGHT TOUR	15:00	1,299.59		
PAID OVERTIME AWAITING RELIEF DAY TIME	4:35	397.10		
PAID OVERTIME AWAITING RELIEF NIGHT TIME	1:30	129.96		
PAID OVERTIME OTHER NIGHT TOUR			1:00	86.64
CHAUFFEUR/TILLERMAN DIFFERENTIAL		75.94		71.19
PENSIONABLE LONGEVITY INCREMENT				23.01
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				378.96
RECURRING NIGHT SHIFT DIFFERENTIAL				240.38
UNIFORMED SERVICE DIFFERENTIAL (PENS) > 5YR NO SA/CDS				29.53
Gross Pay Current				**7,845.56**
Gross Pay YTD				**173,762.48**

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	10,769.05	486.25
MEDICARE-EMPLOYEE SHARE	2,518.57	113.72
FEDERAL WITHHOLDING TAX	25,836.74	1,193.59
STATE WITHHOLDING TAX	9,976.82	451.90
NEW YORK CITY WITHHOLDING TAX	6,557.32	297.76
FICA REFUND	-50.80	

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			100.00
UFA FIRE PAC			1.50
LIFE INSURANCE (AGENCY 057)			4.15
UFA LOCAL 94 AFLAC			11.77
GHI CBP/BC SCHED			2.78
GHI CBP/BC SCHED			
NYC GIVES - 1ST			3.00
FIRE PENSION SYSTEM - LOAN # 1	129	62	762.07
FIRE PENS SYS (414H)-STD			588.42
UNIFORMED FIREFIGHTERS ASSN			63.10
IRS VOLUNTARY PYRL DEDUCTION	26,862.00	20,597.00	179.00
457 TAX DEFERRED SAVINGS PLAN	23,500.00	15,463.49	362.86
457 TDA SAVING LOAN # 2	19,934.20	7,206.98	153.34
Total Deductions Current			**4,775.21**
Total Deductions YTD			**109,520.25**

Leave Balance As Of: 11/08/2025

Leave Balance	Available Hours/Days
VACATION LEAVE (HH:MM)	-2:00
TIME OWED MEMBER BY CITY	-15:00

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BANK OF AMERICA

BANK OF AMERICA, N.A. (THE "BANK")

Transaction History

FRANCHEISKO PEREZ

ADV PLUS BANKING

**** **** 1895

Last Posting Date 12/18/2025

Date/Time Printed 12/19/2025 4:05 PM EST

Since Last Statement Summary

Last Statement Date 11/24/2025				
Balance Last Statement ($)		$961.14		
Deposits/Credits (+)	# 16	$19,392.66	Holds (-)	
Withdrawals/Debits (-)	# 186	$14,864.02	Pending Credits (+)	
Available Balance ($)		$9,386.81		

#Counts include posted items only-Intraday items are not included in the counts

Balance Last Statement, Deposits/Credits, Withdrawals/Debits may not total to Available Balance.

Date	Description	Type	Amount	Available Balance
	Amount included in Available Balance			
Processing	CAPITAL ONE AUTO FINANCE BILL PAYMENT	Debit	-$373.00	$9,386.81
Processing	PURCHASE 12/19 AMAZON.COM AMZN.COM/BILL WA	Debit	-$21.76	$9,759.81
Processing	PURCHASE 12/19 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	Debit	-$43.54	$9,781.57
Processing	CHECKCARD 12/19 MANNYS CLEANERS FOREST HILLS NY	Debit	-$156.00	$9,825.11
Processing	CHECKCARD 12/19 VZWRLSS*BILL PAY VN 8009220204 CA	Debit	-$345.09	$9,981.11
Processing	CHECKCARD 12/19 PAYMENTUS CORP CHARLOTTE NC	Debit	-$6.50	$10,326.20

Date	Description	Type	Amount	Available Balance
Processing	CHECKCARD 12/19 NYC WATER BOARD FLUSHING NY	Debit	-$289.02	$10,332.70
Processing	CHECKCARD 12/18 POLLOS MARIO WOODHAVEN REGO PARK NY Amount may change - waiting for final amount from merchant	Debit	-$57.69	$10,621.72
Processing	PURCHASE Amazon.com Amzn.com/bill WA ON 12/18	Debit	-$33.20	$10,679.41
Processing	PURCHASE Whitepages 800-9529005 WA ON 12/18	Debit	-$6.52	$10,712.61
Processing	MOBILE PURCHASE SQ *COVERT BK BROOKLYN NY ON 12/18	Debit	-$5.72	$10,719.13
Processing	PURCHASE AMAZON MKTPLACE P Amzn.com/bill WA ON 12/18	Debit	-$63.49	$10,724.85
Processing	CHECKCARD GOLDEN FOUNTAIN QUEENS NY ON 12/17 Amount may change - waiting for final amount from merchant	Debit	-$13.88	$10,788.34
Processing	MOBILE PURCHASE BUSHWICK POSc55e8 BROOKLYN NY ON 12/17	Debit	-$37.45	$10,802.22
Processing	PURCHASE LYFT +18552800278 ON 12/17	Debit	-$8.97	$10,839.67
Processing	Zelle Transfer Conf# 99BYZTIPE; RICHARD MERCADO	Credit	$1,500.00	$10,848.64
Processing	ACH CREDIT CITY OF NEW YORK PAYROLL ON 12/19	Credit	$4,677.45	$9,348.64
12/18/2025	PURCHASE 1218 THEFARMERSDOG.COM THEFARMERSDOGNY 24011345352100080612300 RECURRING	Mobile	-$143.75	$4,671.19
12/18/2025	PURCHASE 1218 Amazon.com*1A3AH76W3 Amzn.com/billWA 24692165352101239751575	Mobile	-$33.20	$4,814.94
12/18/2025	MOBILE PURCHASE 1217 SQ *QUEEN RESTAURANT brooklyn NY 24692165351100886481800	Mobile	-$39.19	$4,848.14
12/18/2025	MOBILE PURCHASE 1217 URBAN NATURAL VALLEY MA BROOKLYN NY 24453515351017028269411	Mobile	-$17.14	$4,887.33

Date	Description	Type	Amount	Available Balance
12/18/2025	MOBILE PURCHASE 1214 DYCKMAN BAKERY NEW YORK NY 24643735351030024259372	Mobile	-$6.00	$4,904.47
12/17/2025	Online Banking transfer to CHK 5612 Confirmation# 7601026904	Fee	-$34.44	$4,910.47
12/17/2025	THE HOME DEPOT 12/17 #000556833 PURCHASE THE HOME DEPOT #1 GLENDALE NY	Debit	-$205.54	$4,944.91
12/17/2025	MOBILE PURCHASE 1216 BROOKLYN FARM MARKETPLA BROOKLYN NY 24137465350300759271183	Mobile	-$126.27	$5,150.45
12/17/2025	CHECKCARD 1216 PY *BUSHWICK TACO COMPA BROOKLYN NY 24445005350300353600127	Debit	-$180.57	$5,276.72
12/17/2025	PURCHASE 1217 Amazon.com*7C89734M3 Amzn.com/billWA 24692165351100076962882	Mobile	-$28.22	$5,457.29
12/17/2025	PURCHASE 1216 LYFT *RIDE TUE 7AM LYFT.COM CA 24011345350100088917810	Mobile	-$35.79	$5,485.51
12/17/2025	MOBILE PURCHASE 1216 EL CAFETAL BAKERY INC RICHMOND HILLNY 24116415350583740300647	Mobile	-$12.62	$5,521.30
12/17/2025	CHECKCARD 1215 STOP ONE SUPERMARKET BROOKLYN NY 24801665350030026433254	Debit	-$7.27	$5,533.92
12/17/2025	Zelle payment from ALEXANDRA MORA Conf# 6dwldzQNz	Transfer	$400.00	$5,541.19
12/17/2025	Online Banking transfer from CHK 1760 Confirmation# 7700109234	Transfer	$700.00	$5,141.19
12/16/2025	MYRTLE GAS C-6 12/16 #000726296 WITHDRWL MYRTLE GAS C-6170 GLENDALE NY FEE	Fee	-$2.50	$4,441.19
12/16/2025	MYRTLE GAS C-6 12/16 #000726296 WITHDRWL MYRTLE GAS C-6170 GLENDALE NY	Withdrawal	-$42.89	$4,443.69
12/16/2025	MOBILE PURCHASE 1215 WONDER 185-58185755 NY 24492165350100003456894	Mobile	-$15.68	$4,486.58
12/16/2025	CHECKCARD 1215 SQ *NOOK Brooklyn NY 24692165349108729318258	Debit	-$6.55	$4,502.26

Date	Description	Type	Amount	Available Balance
12/16/2025	MOBILE PURCHASE 1215 SQ *GREEN STREETS Brooklyn NY 24692165349108677079571	Mobile	-$19.14	$4,508.81
12/16/2025	MOBILE PURCHASE 1215 FRESH GOURMET CORP BROOKLYN NY 24246665349900010591035	Mobile	-$10.00	$4,527.95
12/16/2025	Online Banking transfer from CHK 5612 Confirmation# 7388298583	Transfer	$195.80	$4,537.95
12/16/2025	PURCHASE REFUND 1216 Amazon.com Amzn.com/billWA 74692165350109173303664	Mobile	$304.84	$4,342.15
12/15/2025	MOBILE PURCHASE 1215 BP#4849817AMG BROOKLYN NY	Mobile	-$76.01	$4,037.31
12/15/2025	CHECKCARD 1214 SQ *NICK'S BISTRO Forest Hills NY 24692165349108161132845	Debit	-$51.06	$4,113.32
12/15/2025	CHECKCARD 1213 CLCKPAY*HEIGHTS 170 LLC 800-5337901 NY 24239005348900013734656 RECURRING	Debit	-$23.00	$4,164.38
12/15/2025	THE HOME DEPOT 12/13 #000608172 PURCHASE THE HOME DEPOT #1 GLENDALE NY	Debit	-$9.08	$4,187.38
12/15/2025	MOBILE PURCHASE 1213 ARN DELI SUPERMARKET IN RICHMOND HILLNY 24039825348900019100517	Mobile	-$2.08	$4,196.46
12/15/2025	MOBILE PURCHASE 1213 QUICK STOP GOURMET DELI RICHMOND HILLNY 24492515348900017200761	Mobile	-$9.36	$4,198.54
12/15/2025	MOBILE PURCHASE 1212 CANTINA 33 INC RIDGEWOOD NY 24122595348030029377975	Mobile	-$94.86	$4,207.90
12/15/2025	CHECKCARD 1211 AMOCO#6642508JASTIC MAR RICHMOND HILLNY 24122545346579477883055	Debit	-$23.00	$4,302.76
12/15/2025	MOBILE PURCHASE 1211 BUSHWICK - POST 8d7fe5e BROOKLYN NY 24028205346900206900133	Mobile	-$53.47	$4,325.76
12/15/2025	Online Banking transfer from CHK 5612 Confirmation# 8676235203	Transfer	$172.39	$4,379.23
12/15/2025	Zelle payment from ALEXANDRA MORA Conf# htMFjYvyj	Transfer	$500.00	$4,206.84

Date	Description	Type	Amount	Available Balance
12/15/2025	Zelle payment from OMAR SOTO Conf# x5xfwaqh1	Transfer	$1,000.00	$3,706.84
12/12/2025	EL Y ELLA PERF 12/12 #000472407 PURCHASE EL Y ELLA PERFUME RIDGEWOOD NY	Debit	-$90.00	$2,706.84
12/12/2025	MOBILE PURCHASE 1211 THE CLASSIC DINER RICHMOND HILLNY 24760625345001239388099	Mobile	-$17.00	$2,796.84
12/12/2025	MOBILE PURCHASE 1211 SQ *KOFFEE & BREAKFAST RIDGEWOOD NY 24692165345104506069002	Mobile	-$20.24	$2,813.84
12/12/2025	PURCHASE 1211 SP MICROPERFUMES.COM MICROPERFUMESCA 24011345345100114454349	Mobile	-$35.87	$2,834.08
12/12/2025	Online Banking transfer from CHK 1760 Confirmation# 8655452631	Transfer	$500.00	$2,869.95
12/11/2025	LAUNDROMAT 1-6 12/11 #000705270 WITHDRWL LAUNDROMAT 1-6585 JAMAICA NY FEE	Fee	-$2.50	$2,369.95
12/11/2025	Zelle payment to Uli Pena E-93 Conf# y4h7vh4hr	Fee	-$60.00	$2,372.45
12/11/2025	LAUNDROMAT 1-6 12/11 #000705270 WITHDRWL LAUNDROMAT 1-6585 JAMAICA NY	Withdrawal	-$304.50	$2,432.45
12/11/2025	BP#6642508JAST 12/11 #000646453 PURCHASE BP#6642508JASTI RICHMOND HILL NY	Debit	-$6.00	$2,736.95
12/11/2025	AUTOZONE 5284 12/11 #000265594 MOBILE PURCHASE AUTOZONE 5284 11 JAMAICA NY	Mobile	-$23.93	$2,742.95
12/11/2025	CHECKCARD 1211 NETFLIX COM LOS GATOS CA 00000000000000000769443 RECURRING	Debit	-$27.21	$2,766.88
12/10/2025	STOP ONE SUP-6 12/10 #000178671 WITHDRWL STOP ONE SUP-6725 BROOKLYN NY FEE	Fee	-$2.50	$2,794.09
12/10/2025	NGRID38 DES:NGRID38WEB ID:2776181001 INDN:BANK OF AMERICA CO ID:9177976002 WEB	Other Payment	-$188.15	$2,796.59
12/10/2025	Zelle payment to W BEAUTY SPA INC Conf# sl3vpbogd	Fee	-$50.00	$2,984.74

Date	Description	Type	Amount	Available Balance
12/10/2025	STOP ONE SUP-6 12/10 #000178671 WITHDRWL STOP ONE SUP-6725 BROOKLYN NY	Withdrawal	-$202.00	$3,034.74
12/10/2025	Online Banking transfer to CHK 5612 Confirmation# 8039950301	Fee	-$24.43	$3,236.74
12/10/2025	PURCHASE 1210 SP SCENTDECANT.COM SCENTDECANT.CCA 24011345344100055066061	Mobile	-$36.98	$3,261.17
12/10/2025	MOBILE PURCHASE 1209 EL CAFETAL BAKERY INC RICHMOND HILLNY 24116415343576183097704	Mobile	-$24.92	$3,298.15
12/10/2025	MOBILE PURCHASE 1208 10303 CAVA WILLIAMSBUR BROOKLYN NY 24692165343102211716497	Mobile	-$26.46	$3,323.07
12/10/2025	MOBILE PURCHASE 1208 BUSHWICK - POST 3a00ccd BROOKLYN NY 24028205343900206600777	Mobile	-$4.00	$3,349.53
12/10/2025	MOBILE PURCHASE 1206 BUSHWICK - POST 88d3bf4 BROOKLYN NY 24028205343900206600017	Mobile	-$21.00	$3,353.53
12/10/2025	Online Banking transfer from CHK 1760 Confirmation# 8039945662	Transfer	$300.00	$3,374.53
12/10/2025	Online Banking transfer from CHK 1760 Confirmation# 8639939630	Transfer	$400.00	$3,074.53
12/10/2025	Zelle payment from ALEXANDRA MORA Conf# xq1dVoak5	Transfer	$2,500.00	$2,674.53
12/09/2025	CONVERT SUPE-3 12/09 #000971500 WITHDRWL CONVERT SUPE-3871 BROOKLYN NY FEE	Fee	-$2.50	$174.53
12/09/2025	CONVERT SUPE-3 12/09 #000971500 WITHDRWL CONVERT SUPE-3871 BROOKLYN NY	Withdrawal	-$42.99	$177.03
12/09/2025	MOBILE PURCHASE 1208 SQ *COPPER MUG COFFEE Brooklyn NY 24692165342101670693156	Mobile	-$23.67	$220.02
12/09/2025	MOBILE PURCHASE 1208 SP FAHERTY 164-66660553 NY 24011345343100023896897	Mobile	-$139.36	$243.69
12/09/2025	MOBILE PURCHASE 1208 SQ *AMY'S CLEANERS RICHMOND HILLNY 24692165342101500519449	Mobile	-$53.00	$383.05

Date	Description	Type	Amount	Available Balance
12/09/2025	PURCHASE 1208 AMAZON MKTPL*BI3QL2RP0 Amzn.com/billWA 246921653421017836l9999	Mobile	-$86.01	$436.05
12/09/2025	MOBILE PURCHASE 1208 707 DELICATESSEN INC RIDGEWOOD NY 24221085342900013400934	Mobile	-$8.32	$522.06
12/09/2025	PURCHASE 1208 PureGym US Springfield VA 24793385342000503403027 RECURRING	Mobile	-$36.58	$530.38
12/09/2025	MOBILE PURCHASE 1207 HEALTHY FRIENDS DELI & BROOKLYN NY 24453515342030014468444	Mobile	-$8.32	$566.96
12/09/2025	CHECKCARD 1208 FSI*CONED BILL PAYMENT 800-752-6633 NY 24692165342101262429027	Debit	-$100.00	$575.28
12/08/2025	00000000028075 12/07 #000457350 WITHDRWL 000000000280758 Brooklyn NY FEE	Fee	-$2.50	$675.28
12/08/2025	AFFIRM.COM PAYME DES:AFFIRM.COM ID:ST-T5U9W6J2P9H7 INDN:FRANCHEISKO PEREZ CO ID:4270465600 WEB	Other Payment	-$41.85	$677.78
12/08/2025	AFFIRM.COM PAYME DES:AFFIRM.COM ID:ST-T8S1U9D3U2N3 INDN:FRANCHEISKO PEREZ CO ID:1800948598 WEB	Other Payment	-$122.40	$719.63
12/08/2025	EL Y ELLA PERF 12/08 #000357328 PURCHASE EL Y ELLA PERFUME RIDGEWOOD NY	Debit	-$150.00	$842.03
12/08/2025	EL Y ELLA PERF 12/08 #000268595 MOBILE PURCHASE EL Y ELLA PERFUME RIDGEWOOD NY	Mobile	-$515.20	$992.03
12/08/2025	00000000028075 12/07 #000457350 WITHDRWL 000000000280758 Brooklyn NY	Withdrawal	-$41.85	$1,507.23
12/08/2025	PURCHASE 1208 Amazon.com*BI2LL02X0 Amzn.com/billWA 24692165342100987038204	Mobile	-$15.34	$1,549.08
12/08/2025	CHECKCARD 1207 CLCKPAY*LIVING REAL EST 800-5337901 NY 24239005341900015546410 RECURRING	Debit	-$20.00	$1,564.42
12/08/2025	MOBILE PURCHASE 1207 EL CAFETAL BAKERY INC RICHMOND HILLNY 24116415341574186401199	Mobile	-$22.92	$1,584.42
12/08/2025	PURCHASE 1208 AMAZON MKTPL*BI9B69220 Amzn.com/billWA 24692165342100994711686	Mobile	-$103.92	$1,607.34

Date	Description	Type	Amount	Available Balance
12/08/2025	CHECKCARD 1206 BP#1399023ATLANTIS FRES BRONX NY 24122545341573449563775	Debit	-$35.00	$1,711.26
12/08/2025	MOBILE PURCHASE 1206 DISFRUTA NEW YORK NY	Mobile	-$23.41	$1,746.26
12/08/2025	MOBILE PURCHASE 1206 SQ *JULIA'S BEER AND WI Ridgewood NY 24692165340109637087323	Mobile	-$44.42	$1,769.67
12/08/2025	MOBILE PURCHASE 1206 TST*NOMAD CAFE AND EATE Ridgewood NY 24692165340109553320971	Mobile	-$3.49	$1,814.09
12/08/2025	MOBILE PURCHASE 1206 TST*NOMAD CAFE AND EATE Ridgewood NY 24692165340109462685464	Mobile	-$28.68	$1,817.58
12/08/2025	MOBILE PURCHASE 1206 STOP ONE SUPERMARKET BROOKLYN NY 24801665341030057174803	Mobile	-$7.27	$1,846.26
12/08/2025	CHECKCARD 1207 FSI*CONED BILL PAYMENT 800-752-6633 NY 24692165341100283274462	Debit	-$100.00	$1,853.53
12/08/2025	CHECKCARD 1206 VZWRLSS*BILL PAY VN 800-9220204 CA 24498045340666195461984 RECURRING	Debit	-$130.74	$1,953.53
12/08/2025	MOBILE PURCHASE 1205 10023 CAVA UNION SQUAR NY NY 24692165340108879910127	Mobile	-$26.18	$2,084.27
12/08/2025	CHECKCARD 1205 AMOCO#6642508JASTIC MAR RICHMOND HILLNY 24122545340572960968604	Debit	-$48.00	$2,110.45
12/08/2025	MOBILE PURCHASE 1206 TST* JUICE FOR LIFE - B FLUSHING NY 24137465340501430923646	Mobile	-$31.85	$2,158.45
12/08/2025	CHECKCARD 1205 DOF PARKING SERVICE FEE 212-639-9675 NY 24231685340572566064792	Debit	-$1.90	$2,190.30
12/08/2025	CHECKCARD 1205 DOF PARKING OPERATIONS 212-639-9675 NY 24231685340572566016362	Debit	-$95.00	$2,192.20
12/08/2025	PURCHASE 1206 E-Z*PASSNY PAYMENT 800-333-8655 NY 24692165340108913669515	Mobile	-$100.00	$2,287.20
12/08/2025	CHECKCARD 1206 FSI*CONED BILL PAYMENT 800-752-6633 NY 24692165340109247105812	Debit	-$164.00	$2,387.20

Date	Description	Type	Amount	Available Balance
12/08/2025	PURCHASE 1205 AMAZON MKTPL*BI46T9792 Amzn.com/billWA 24692165339108056642512	Mobile	-$73.24	$2,551.20
12/08/2025	CHECKCARD 1204 TST*ROLOS - RIDGEWOOD Ridgewood NY 24692165339107975904789	Debit	-$107.51	$2,624.44
12/08/2025	MOBILE PURCHASE 1204 BUSHWICK - POST 0ea8e6d BROOKLYN NY 24028205339900206400570	Mobile	-$56.64	$2,731.95
12/08/2025	MOBILE PURCHASE 1204 STOP ONE SUPERMARKET BROOKLYN NY 24801665339030028207843	Mobile	-$7.27	$2,788.59
12/08/2025	MOBILE PURCHASE 1204 BUSHWICK - POST e0ee9ca BROOKLYN NY 24028205339900206400083	Mobile	-$34.00	$2,795.86
12/08/2025	Online Banking transfer from CHK 5612 Confirmation# 7202290284	Transfer	$100.00	$2,829.86
12/08/2025	Online Banking transfer from CHK 1760 Confirmation# 7222162065	Transfer	$300.00	$2,729.86
12/08/2025	Online Banking transfer from CHK 5612 Confirmation# 7319522820	Transfer	$394.59	$2,429.86
12/08/2025	Online Banking transfer from CHK 1760 Confirmation# 8021373760	Transfer	$602.76	$2,035.27
12/05/2025	PAI ATM 12/05 #000003562 WITHDRWL PAI ATM RICHMOND HILL NY FEE	Fee	-$2.50	$1,432.51
12/05/2025	CRUNCH FIT DES:RETRY PYMT ID:2533800578496 INDN:FRANCHEISKO PEREZ CO ID:1710602737 PPD PMT INFO:646-780-2050	Other Payment	-$38.56	$1,435.01
12/05/2025	CAPITAL ONE AUTO FINANCE Bill Payment	Bill Pay	-$373.00	$1,473.57
12/05/2025	Zelle payment to Ari Conf# x4yixgnvn	Fee	-$60.00	$1,846.57
12/05/2025	PAI ATM 12/05 #000003562 WITHDRWL PAI ATM RICHMOND HILL NY	Withdrawal	-$507.50	$1,906.57
12/05/2025	Zelle payment to OTO NETWORK INC Conf# xgio64obe	Fee	-$260.00	$2,414.07

Date	Description	Type	Amount	Available Balance
12/05/2025	Mobile Banking payment to CRD 8237 Confirmation# cdnll1t6q	Transfer	-$238.18	$2,674.07
12/05/2025	MOBILE PURCHASE 1204 LS IRVING BOTTLE 171-83661019 NY 24000775338100039328594	Mobile	-$34.94	$2,912.25
12/05/2025	MOBILE PURCHASE 1204 SQ *GREEN STREETS Brooklyn NY 24692165338107447094814	Mobile	-$18.52	$2,947.19
12/05/2025	PURCHASE 1204 THEFARMERSDOG.COM THEFARMERSDOGNY 24011345338100114018200 RECURRING	Mobile	-$143.75	$2,965.71
12/05/2025	PURCHASE 1204 AMAZON MKTPL*BI0PS30S1 Amzn.com/billWA 24692165338107605448596	Mobile	-$125.29	$3,109.46
12/05/2025	PURCHASE 1204 AMAZON MKTPL*BI8356BM2 Amzn.com/billWA 24692165338107130329659	Mobile	-$304.84	$3,234.75
12/05/2025	PURCHASE 1205 SP MICROPERFUMES.COM MICROPERFUMESCA 24011345339100076973318	Mobile	-$39.12	$3,539.59
12/05/2025	CITY OF NEW YORK DES:PAYROLL ID:Z36230625 FISA INDN:PEREZ FRANCHE CO ID:9136400434 PPD	Deposit	$2,597.34	$3,578.71
12/04/2025	Online Banking transfer to CHK 5612 Confirmation# 7287138362	Fee	-$500.00	$981.37
12/04/2025	TARGET T-1344 12/04 #000619009 MOBILE PURCHASE TARGET T-1344 Elmhurst NY	Mobile	-$163.56	$1,481.37
12/04/2025	PURCHASE 1203 RING STANDARD PLAN RING.COM CA 24011345337100110344007 RECURRING	Mobile	-$10.88	$1,644.93
12/04/2025	MOBILE PURCHASE 1202 10303 CAVA WILLIAMSBUR BROOKLYN NY 24692165337106006705563	Mobile	-$20.52	$1,655.81
12/04/2025	MOBILE PURCHASE 1202 TST*SPRINGBONE - BEDFOR Brooklyn NY 24692165337105903648884	Mobile	-$15.91	$1,676.33
12/04/2025	PURCHASE 1204 AMAZON MKTPL*BI8FJ7ZL1 Amzn.com/billWA 24692165338106790599858	Mobile	-$38.64	$1,692.24
12/04/2025	Zelle payment from ASHLEY GUARNEROS for ...	Transfer	$850.00	$1,730.88

Date	Description	Type	Amount	Available Balance
12/03/2025	Online Banking transfer to CHK 1760 Confirmation# 7377385629	Fee	-$1,600.00	$880.88
12/03/2025	Online Banking transfer to CHK 1760 Confirmation# 7577320142	Fee	-$500.00	$2,480.88
12/03/2025	MOBILE PURCHASE 1202 SQ *EMPIRE SHOP Sunnyside NY 24692165336105290870274	Mobile	-$26.01	$2,980.88
12/03/2025	CHECKCARD 1202 TAXI AND LIMO TRIBUNAL LONG IS CITY NY 24769335336273369023931	Debit	-$200.00	$3,006.89
12/03/2025	CHECKCARD 1202 NYCFINANCECONVENIENCEFE LONG IS CITY NY 24769335336273369023121	Debit	-$4.00	$3,206.89
12/03/2025	PURCHASE 1202 Amazon.com*BB8CD7K51 Amzn.com/billWA 24692165336104830783477	Mobile	-$28.80	$3,210.89
12/03/2025	PURCHASE 1203 AMAZON MKTPL*BB5VP6670 Amzn.com/billWA 24692165337105664251407	Mobile	-$331.05	$3,239.69
12/03/2025	CHECKCARD 1130 URBAN FRESH JUICE AND D BROOKLYN NY 24453515336030013924882	Debit	-$16.08	$3,570.74
12/03/2025	PURCHASE REFUND 1201 THEFARMERSDOG.COM NEW YORK NY 24011345336100121990039 RECURRING	Mobile	$143.75	$3,586.82

No More Activity For This Account

For additional information or service, please contact the Customer Service Center at 1-800-432-1000

* = Item(s) Included In Previous Statement(s).

NNY

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

FRANCHEISKO PEREZ
8574 111TH ST
RICHMOND HILL, NY 11418-1637

Your Adv Plus Banking

for July 22, 2025 to August 19, 2025

Account number: 4830 8535 1760

FRANCHEISKO PEREZ

Account summary

Beginning balance on July 22, 2025	$1,500.00
Deposits and other additions	5,669.01
Withdrawals and other subtractions	-5,357.01
Checks	-0.00
Service fees	-12.00
Ending balance on August 19, 2025	**$1,800.00**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
07/23/25	Online Banking transfer from CHK 5612 Confirmation# 8028572080	212.00
07/24/25	Online Banking transfer from CHK 5612 Confirmation# 7940530858	200.00
07/28/25	Online Banking transfer from CHK 1895 Confirmation# 7570634393	800.00
07/28/25	Online Banking transfer from CHK 5612 Confirmation# 7563780340	300.00
07/28/25	Online Banking transfer from CHK 5612 Confirmation# 7152053716	100.00
07/28/25	Online Banking transfer from CHK 5612 Confirmation# 7869657557	100.00
08/01/25	Online Banking transfer from CHK 1895 Confirmation# 7106953866	1,600.00
08/01/25	Online Banking transfer from CHK 1895 Confirmation# 7502460092	1,000.00
08/11/25	Online Banking transfer from CHK 5612 Confirmation# 7473125808	100.00
08/11/25	Online Banking transfer from CHK 5612 Confirmation# 7190758263	100.00
08/15/25	Online Banking transfer from CHK 1895 Confirmation# 7225455741	1,157.01
Total deposits and other additions		**$5,669.01**

Withdrawals and other subtractions

Date	Description	Amount
07/29/25	Online Banking transfer to CHK 1895 Confirmation# 7582296535	-117.51
07/29/25	NEWREZ-SHELLPOIN DES:WEB PMTS ID:0579798498 INDN:PEREZ FRANCHEISKO CO ID:6371542226 WEB	-3,082.49
08/04/25	Online Banking transfer to CHK 1895 Confirmation# 7632264898	-600.00
08/07/25	Online Banking transfer to CHK 1895 Confirmation# 7257926278	-300.00
08/13/25	Online Banking transfer to CHK 1895 Confirmation# 8010792639	-400.00
08/14/25	Online Banking transfer to CHK 1895 Confirmation# 7418647836	-500.00

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
08/15/25	NYS DTF BILL PYT DES:Tax Paymnt ID:000000132488640 INDN:M55177273822025 CO ID:EXXXXXXXXX TEL	-157.01
08/18/25	Online Banking transfer to CHK 5612 Confirmation# 4342588913	-200.00
Total withdrawals and other subtractions		**-$5,357.01**

Service fees

Date	Transaction description	Amount
07/22/25	Monthly Maintenance Fee	-12.00
Total service fees		**-$12.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

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Tampa, FL 33622-5118

FRANCHEISKO PEREZ
8574 111TH ST
RICHMOND HILL, NY 11418-1637

Your Adv Plus Banking

for June 18, 2025 to July 21, 2025

Account number: 4830 8535 1760

FRANCHEISKO PEREZ

Account summary

Beginning balance on June 18, 2025	$2,231.00
Deposits and other additions	3,781.00
Withdrawals and other subtractions	-4,500.00
Checks	-0.00
Service fees	-12.00
Ending balance on July 21, 2025	**$1,500.00**

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Deposits and other additions

Date	Description	Amount
06/20/25	Online Banking transfer from CHK 1895 Confirmation# 7734444934	281.00
07/01/25	Online Banking transfer from CHK 1895 Confirmation# 8038221890	1,500.00
07/02/25	Online Banking transfer from CHK 1895 Confirmation# 7244892507	1,000.00
07/03/25	Online Banking transfer from CHK 1895 Confirmation# 7154117846	1,000.00
Total deposits and other additions		**$3,781.00**

Withdrawals and other subtractions

Date	Description	Amount
06/23/25	Online Banking transfer to CHK 1895 Confirmation# 7963195361	-500.00
06/23/25	Online Banking transfer to CHK 1895 Confirmation# 7472106107	-220.00
06/24/25	Online Banking transfer to CHK 1895 Confirmation# 8078260166	-300.00
06/26/25	Online Banking transfer to CHK 1895 Confirmation# 7195016924	-80.00
06/26/25	Online Banking transfer to CHK 1895 Confirmation# 7298446574	-100.00
06/27/25	Online Banking transfer to CHK 1895 Confirmation# 7602472880	-300.00
06/30/25	Online Banking transfer to CHK 1895 Confirmation# 7710686024	-500.00
06/30/25	Online Banking transfer to CHK 1895 Confirmation# 7430248927	-500.00
07/08/25	Online Banking transfer to CHK 1895 Confirmation# 7498541943	-700.00
07/14/25	Online Banking transfer to CHK 1895 Confirmation# 4337074403	-300.00
07/14/25	Online Banking transfer to CHK 1895 Confirmation# 7651033777	-500.00
07/15/25	Online Banking transfer to CHK 5612 Confirmation# 7159845732	-336.00
07/15/25	NYS DTF BILL PYT DES:Tax Paymnt ID:000000131384960 INDN:M55176636732025 CO ID:EXXXXXXXXX TEL	-164.00
Total withdrawals and other subtractions		**-$4,500.00**

Service fees

Date	Transaction description	Amount
06/18/25	Monthly Maintenance Fee	-12.00
Total service fees		**-$12.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

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En Español: 1.800.688.6086

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Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

FRANCHEISKO PEREZ
8574 111TH ST
RICHMOND HILL, NY 11418-1637

Your Adv Plus Banking

for May 20, 2025 to June 17, 2025

Account number: 4830 8535 1760

FRANCHEISKO PEREZ

Account summary

Beginning balance on May 20, 2025	$400.00
Deposits and other additions	6,012.00
Withdrawals and other subtractions	-4,169.00
Checks	-0.00
Service fees	-12.00
Ending balance on June 17, 2025	**$2,231.00**

Important information about payment scams

We will never

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it is likely a scam.

Treat Zelle® payments like cash – once you send money, you are unlikely to get it back.

Learn more about trending scams at bofa.com/helpprotectyourself

SSM-07-24-0374.B | 6798566

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
05/20/25	Online Banking transfer from CHK 5612 Confirmation# 7873033113	600.00
05/21/25	Online Banking transfer from CHK 5612 Confirmation# 7282545127	12.00
05/27/25	Online Banking transfer from CHK 5612 Confirmation# 7711832857	100.00
06/02/25	Online Banking transfer from CHK 1895 Confirmation# 8083107503	1,600.00
06/02/25	Online Banking transfer from CHK 1895 Confirmation# 8081590828	900.00
06/02/25	Online Banking transfer from CHK 5612 Confirmation# 7481876300	100.00
06/02/25	Online Banking transfer from CHK 5612 Confirmation# 7870411826	100.00
06/03/25	Online Banking transfer from CHK 1895 Confirmation# 7198585887	1,000.00
06/09/25	Online Banking transfer from CHK 1895 Confirmation# 7229082997	500.00
06/09/25	Online Banking transfer from CHK 1895 Confirmation# 7730380458	300.00
06/09/25	Online Banking transfer from CHK 5612 Confirmation# 4843525059	100.00
06/10/25	Online Banking transfer from CHK 1895 Confirmation# 7555024275	600.00
06/16/25	Online Banking transfer from CHK 5612 Confirmation# 7195486145	100.00
Total deposits and other additions		**$6,012.00**

Withdrawals and other subtractions

Date	Description	Amount
06/02/25	Online Banking transfer to CHK 1895 Confirmation# 7990014350	-300.00
06/09/25	Online Banking payment to CRD 3923 Confirmation# 3751307293	-52.81
06/09/25	NEWREZ-SHELLPOIN DES:WEB PMTS ID:0579798498 INDN:PEREZ FRANCHEISKO CO ID:6371542226 WEB	-3,047.19
06/12/25	Online Banking transfer to CHK 1895 Confirmation# 4376870246	-300.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
06/16/25	NYS DTF BILL PYT DES:Tax Paymnt ID:000000130293678 INDN:M55176036672025 CO ID:EXXXXXXXXX TEL	-164.00
06/17/25	Zelle payment to Ray L112 Ferrer Conf# tng888zu7	-305.00
Total withdrawals and other subtractions		**-$4,169.00**

Service fees

Date	Transaction description	Amount
05/20/25	Monthly Maintenance Fee	-12.00
Total service fees		**-$12.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

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P.O. Box 25118
Tampa, FL 33622-5118

FRANCHEISKO PEREZ
8574 111TH ST
RICHMOND HILL, NY 11418-1637

Your Adv Plus Banking

for October 29, 2025 to November 24, 2025

Account number: 4830 8505 1895

FRANCHEISKO PEREZ

Account summary

Beginning balance on October 29, 2025	$1,148.12
Deposits and other additions	13,215.21
Withdrawals and other subtractions	-13,389.69
Checks	-0.00
Service fees	-12.50
Ending balance on November 24, 2025	**$961.14**

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Deposits and other additions

Date	Description	Amount
10/30/25	Online Banking transfer from CHK 5612 Confirmation# 7786902927	714.37
10/31/25	Zelle payment from ASHLEY GUARNEROS for "rent"; Conf# 0JIWOF8E8	1,000.00
10/31/25	Zelle payment from PERLA CAMILO for "."; Conf# aFj1MhO6V	200.00
11/03/25	Zelle payment from JHOVAN GUZMAN for "."; Conf# 99bt3ag2i	1,600.00
11/03/25	Zelle payment from YEUDDIS JIMENEZ for "renta"; Conf# 99bt5jgk3	900.00
11/03/25	Online Banking transfer from CHK 5612 Confirmation# 8200005602	402.92
11/03/25	Online Banking transfer from CHK 5612 Confirmation# 7218982142	153.60
11/04/25	Online Banking transfer from CHK 1760 Confirmation# 7327972578	300.00
11/06/25	Zelle payment from ASHLEY GUARNEROS Conf# 0JJ2TNAQ1	350.00
11/07/25	CITY OF NEW YORK DES:PAYROLL ID:Z35773449 FISA INDN:PEREZ FRANCHE CO ID:9136400434 PPD	2,896.89
11/14/25	Online Banking transfer from CHK 5612 Confirmation# 8017036249	300.00
11/17/25	Online Banking transfer from CHK 5612 Confirmation# 8440185070	900.00
11/17/25	Online Banking transfer from CHK 5612 Confirmation# 7621625118	228.75
11/20/25	Online Banking transfer from CHK 1760 Confirmation# 8068428962	140.81
11/20/25	Online Banking transfer from CHK 5612 Confirmation# 8668424738	57.52
11/21/25	CITY OF NEW YORK DES:PAYROLL ID:Z36002188 FISA INDN:PEREZ FRANCHE CO ID:9136400434 PPD	3,070.35

Total deposits and other additions **$13,215.21**

Withdrawals and other subtractions

Date	Description	Amount
10/29/25	MOBILE PURCHASE 1027 BUSHWICK - POST 2956eb1 BROOKLYN NY	-17.00
10/29/25	PURCHASE 1029 AMAZON RETA* N46660UK1 WWW.AMAZON.COWA	-12.71
10/29/25	MOBILE PURCHASE 1028 SQ *FATHER KNOWS BEST Brooklyn NY	-21.78
10/29/25	MOBILE PURCHASE 1028 Fjallraven New York NY	-397.40
10/29/25	MOBILE PURCHASE 1028 10047 CAVA NOLITA NEW YORK NY	-25.91
10/30/25	PURCHASE 1029 AMAZON MKTPL*N488E11F2 Amzn.com/billWA	-34.83
10/30/25	MOBILE PURCHASE 1028 TST*HEALTHY FRESH INC - Bronx NY	-22.89
10/30/25	MOBILE PURCHASE 1029 EL CAFETAL BAKERY INC RICHMOND HILLNY	-24.92
10/30/25	MOBILE PURCHASE 1029 ANGELAS BAKERY BROOKLYN NY	-10.89
10/30/25	MOBILE PURCHASE 1029 ANGELAS BAKERY BROOKLYN NY	-5.44
10/30/25	MOBILE PURCHASE 1029 SQ *FATHER KNOWS BEST Brooklyn NY	-28.74
10/30/25	CHECKCARD 1029 SUNOCO 8003034 GLENDALE NY	-45.82
10/30/25	PMNT SENT 1030 VENMO *Tin Hou Visa Direct NY	-150.00
10/30/25	KEY FOOD 1968 10/30 #000302007 MOBILE PURCHASE KEY FOOD 1968 RICHMOND HILL NY	-39.17
10/30/25	Mobile Banking payment to CRD 3923 Confirmation# 1cbkqm0qr	-82.66
10/30/25	Zelle payment to OTO NETWORK INC Conf# yguwtmge8	-130.00
10/31/25	MOBILE PURCHASE 1030 CYPRESS AVE WINE & LIQU RIDGEWOOD NY	-85.00
10/31/25	CHECKCARD 1029 CANTINA 33 INC RIDGEWOOD NY 24122595303030016979455	-78.37
10/31/25	MOBILE PURCHASE 1030 SQ *LUGO LOUNGE & RESTA Ridgewood NY	-4.39
10/31/25	PURCHASE 1031 E-Z*PASSNY PAYMENT 800-333-8655 NY	-100.00
10/31/25	CHECKCARD 1031 BP#9465500MYRT GLENDALE NY	-34.00
10/31/25	FAMILY DOLLAR 10/31 #000322794 MOBILE PURCHASE 294-304 MACDOUGAL BROOKLYN NY	-44.23
10/31/25	Online Banking transfer to CHK 1760 Confirmation# 8695016147	-1,000.00
11/03/25	PURCHASE 1031 Spectrum 855-707-7328 MO	-323.58
11/03/25	MOBILE PURCHASE 1031 Service Station Vendin Copiague NY	-2.00
11/03/25	MOBILE PURCHASE 1031 SQ *COVERT BK BROOKLYN NY	-4.36
11/03/25	MOBILE PURCHASE 1031 BROOKLYN FARM MARKETPLA BROOKLYN NY	-135.58
11/03/25	MOBILE PURCHASE 1031 HEALTHY FRIENDS DELI & BROOKLYN NY	-20.31
11/03/25	PURCHASE 1031 AMAZON DIGITAL WWW.AMAZON.COWA	-29.99
11/03/25	PURCHASE 1101 PureGym US Springfield VA	-33.44
11/03/25	CHECKCARD 1101 VZWRLSS*BILL PAY VN 800-9220204 CA 24498045305666143642191 RECURRING	-240.36
11/03/25	PURCHASE 1101 Amazon.com*NK1AG9MZ0 Amzn.com/billWA	-22.71
11/03/25	Online Banking transfer to CHK 1760 Confirmation# 7601769869	-1,600.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/03/25	Mobile Banking payment to CRD 8237 Confirmation# s2c8nall6	-56.93
11/03/25	Online Banking transfer to CHK 1760 Confirmation# 7703827111	-900.00
11/03/25	PURCHASE 1103 AMAZON MKTPL*NK5ZQ8NY2 Amzn.com/billWA	-29.99
11/03/25	MOBILE PURCHASE 1102 SQ *SAVOR COFFEE AND MO BRONX NY	-33.94
11/03/25	CHECKCARD 1102 AJZ GASOLINE C RICHMOND HIL NY	-40.00
11/03/25	CRUNCH FIT DES:CLUB FEES ID:2530401065490 INDN:FRANCHEISKO PEREZ CO ID:1710602737 PPD PMT INFO:646-780-2050	-38.56
11/04/25	PURCHASE 1103 AMAZON MKTPL*NK1DW0JE2 Amzn.com/billWA	-30.47
11/04/25	CHECKCARD 1102 TST*TIN MARIN The Bronx NY 24692165307100519173241	-77.07
11/04/25	CHECKCARD 1103 Service Station Vendin Copiague NY 24793385307002336794062	-2.00
11/04/25	MOBILE PURCHASE 1103 DURAN PEREZ RESTAURANT WOODHAVEN NY	-15.24
11/05/25	MOBILE PURCHASE 1104 SQ *FATHER KNOWS BEST Brooklyn NY	-4.00
11/05/25	MOBILE PURCHASE 1104 DURAN PEREZ RESTAURANT WOODHAVEN NY	-2.83
11/05/25	PMNT SENT 1104 CASH APP*PEACHES Oakland CA 40593653083694598594602	-170.00
11/05/25	CHECKCARD 1104 THE CLASSIC DINER RICHMOND HILLNY 24760625308001135515113	-28.95
11/05/25	PURCHASE 1104 RING STANDARD PLAN RING.COM CA	-10.88
11/05/25	NGRID38 DES:NGRID38WEB ID:2776181001 INDN:BANK OF AMERICA CO ID:9177976002 WEB	-84.93
11/06/25	MOBILE PURCHASE 1105 SQ *GREEN STREETS Brooklyn NY	-19.81
11/06/25	Zelle payment to OTO NETWORK INC Conf# uqt4x25s8	-130.00
11/07/25	PURCHASE 1106 AMAZON MKTPL*BT18073W1 Amzn.com/billWA	-35.94
11/07/25	CHECKCARD 1106 NATIONAL L* NATIONAL L NLPOABXCHAPTENY 24064665310100080673821	-50.00
11/07/25	MOBILE PURCHASE 1106 CTLP*VENDRITE VENDING MOUNTVERNON NY	-2.65
11/07/25	MOBILE PURCHASE 1106 UEP*FRESH BOWL ASIAN GR ASTORIA NY	-19.27
11/07/25	MOBILE PURCHASE 1106 MOKAFE COFFEE LAB ASTORIA NY	-5.27
11/07/25	PURCHASE 1107 AMAZON MKTPL*NK2CU5IG2 Amzn.com/billWA	-58.71
11/07/25	PURCHASE 1107 Amazon.com*NK1D78IB2 Amzn.com/billWA	-43.44
11/07/25	Mobile Banking payment to CRD 8237 Confirmation# 37lgg8qka	-78.99
11/07/25	Zelle payment to Julia Conf# y6kpmjj7m	-150.00
11/07/25	GULF QUICK ON 11/07 #000808811 PURCHASE GULF QUICK ON THE JERSEY CITY NJ	-29.00
11/07/25	Zelle payment to Larocca L-176 Conf# v3dmfq4a2	-17.00
11/07/25	CAPITAL ONE AUTO FINANCE Bill Payment	-373.00
11/10/25	MOBILE PURCHASE 1106 HEALTHY FRIENDS DELI & BROOKLYN NY	-12.48
11/10/25	PURCHASE 1108 E-Z*PASSNY PAYMENT 800-333-8655 NY	-50.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/10/25	PURCHASE 1107 SP KINGFIFTH KINGANDFIFTH.OH	-84.00
11/10/25	PURCHASE 1107 AMAZON MKTPL*BT7M76XK1 Amzn.com/billWA	-59.98
11/10/25	CHECKCARD 1107 NYCDOT PARKING METERS LONG ISLAND CNY 24231685311541401071770	-2.75
11/10/25	CHECKCARD 1107 BARRILES RESTAURANT AND JACKSON HEIGHNY 24239005313900016100013	-62.20
11/10/25	PURCHASE 1108 AMAZON MKTPL*BT4PJ1MN1 Amzn.com/billWA	-35.98
11/10/25	PURCHASE 1108 AMAZON MKTPL*BT3F69F72 Amzn.com/billWA	-18.99
11/10/25	CHECKCARD 1108 HUCKBERRY INC 855-325-8998 TX 24036295312742409357633	-108.00
11/10/25	MOBILE PURCHASE 1108 STOP ONE SUPERMARKET BROOKLYN NY	-10.39
11/10/25	MOBILE PURCHASE 1108 THE CLASSIC DINER RICHMOND HILLNY	-49.05
11/10/25	CHECKCARD 1108 NYCDOT PARKING METERS LONG ISLAND CNY 24231685312542744099105	-2.75
11/10/25	MOBILE PURCHASE 1108 SQ *GREEN STREETS Brooklyn NY	-19.81
11/10/25	PURCHASE 1109 AMAZON MKTPL*BT32J7SX0 Amzn.com/billWA	-146.96
11/10/25	CHECKCARD 1108 BAGEL SMITH BROOKLYN NY 24453515313030020006720	-4.53
11/10/25	CAPITAL ONE 11/09 #000626086 WITHDRWL CAPITAL ONE BAYSIDE NY	-203.00
11/10/25	MOBILE PURCHASE 1109 EL CAFETAL BAKERY INC RICHMOND HILLNY	-17.19
11/10/25	Zelle payment to 108 Conf# te9ojltp2	-34.00
11/10/25	Zelle payment to Larocca L-176 Conf# xe1l97j4s	-10.99
11/10/25	PURCHASE 1110 AMAZON MKTPL*BT41K49U1 Amzn.com/billWA	-6.47
11/10/25	BARNESNOBLE 33 11/09 #000770291 MOBILE PURCHASE BARNESNOBLE 33 Ea New York NY	-47.89
11/10/25	MOBILE PURCHASE 1110 10291 CAVA 307 7TH AVE NEW YORK NY	-20.96
11/10/25	THE HOME DEPOT 11/10 #000592271 PURCHASE THE HOME DEPOT #1 GLENDALE NY	-38.42
11/10/25	TARGET T-3230 11/10 #000511465 MOBILE PURCHASE TARGET T-3230 FOREST HILLS NY	-41.42
11/10/25	THE HOME DEPOT 11/10 #000142053 PURCHASE THE HOME DEPOT #1 GLENDALE NY	-34.48
11/10/25	AFFIRM.COM PAYME DES:AFFIRM.COM ID:ST-T6I7Z7G7K2D9 INDN:FRANCHEISKO PEREZ CO ID:1800948598 WEB	-150.00
11/12/25	MOBILE PURCHASE 1108 BUSHWICK - POST eb1070c BROOKLYN NY	-13.00
11/12/25	PURCHASE 1110 AMAZON MKTPL*BT3GT5RJ1 Amzn.com/billWA	-51.67
11/12/25	MOBILE PURCHASE 1110 SHELL OIL10009765008 GLENDALE NY	-58.00
11/12/25	MOBILE PURCHASE 1110 ALLIED AUSTIN FOREST HILLS NY	-9.00
11/12/25	MOBILE PURCHASE 1110 TST* GREEK XPRESS PLAINVIEW NY	-28.06
11/12/25	MOBILE PURCHASE 1110 FIVE BORO BUILDING SUPP SOUTH RICHMONNY	-18.84
11/12/25	MOBILE PURCHASE 1110 BUSHWICK - POST 403485c BROOKLYN NY	-16.00
11/12/25	CHECKCARD 1110 OBA GRILL II FOREST HILLS NY 24765015315545385500605	-48.92
11/12/25	PURCHASE 1111 NETFLIX.COM NETFLIX.COM CA	-27.21
11/12/25	MOBILE PURCHASE 1111 SQ *LUGO LOUNGE & RESTA Ridgewood NY	-19.98

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/12/25	PURCHASE 1112 Amazon.com*B86PV4N20 Amzn.com/billWA	-32.61
11/12/25	PURCHASE 1111 SP KINGFIFTH KINGANDFIFTH.OH	-78.00
11/12/25	MOBILE PURCHASE 1111 JUICE BAR NEW YORK NY	-22.26
11/12/25	MOBILE PURCHASE 1111 10023 CAVA UNION SQUAR NY NY	-27.11
11/12/25	CHECKCARD 1111 SUNOCO 8003034 GLENDALE NY	-49.00
11/12/25	PURCHASE 1112 E-Z*PASSNY PAYMENT 800-333-8655 NY	-52.27
11/12/25	KEY FOOD 1968 11/12 #000054057 PURCHASE KEY FOOD 1968 RICHMOND HILL NY	-33.90
11/13/25	MOBILE PURCHASE 1111 STARBUCKS 59524 NEW YORK NY	-4.76
11/13/25	Zelle payment to Najee Hinds 233 Conf# zluh8bcfe	-11.00
11/13/25	Zelle payment to OTO NETWORK INC Conf# sdeclk22j	-130.00
11/13/25	Zelle payment to Najee Hinds 233 Conf# w99557kv1	-10.00
11/14/25	MOBILE PURCHASE 1113 TST* JUST SALAD - BAY T BAYSIDE NY	-23.00
11/14/25	MOBILE PURCHASE 1113 TST* JUST SALAD - BAY T BAYSIDE NY	-23.70
11/14/25	MOBILE PURCHASE 1112 WING YUM LIN RESTAURANT RICHMOND HILLNY	-12.50
11/14/25	MOBILE PURCHASE 1113 EL CAFETAL BAKERY INC RICHMOND HILLNY	-12.62
11/14/25	PURCHASE 1114 AMAZON MKTPL*B88GM85R0 Amzn.com/billWA	-54.43
11/14/25	KINGS OYSTER-7 11/14 #000834570 WITHDRWL KINGS OYSTER-7475 HICKSVILLE NY	-204.50
11/14/25	KINGS OYSTER-7 11/14 #000834853 WITHDRWL KINGS OYSTER-7475 HICKSVILLE NY	-44.50
11/17/25	MOBILE PURCHASE 1114 BUSHWICK - POST 2e7c3c8 BROOKLYN NY	-9.00
11/17/25	MOBILE PURCHASE 1114 SQ *FATHER KNOWS BEST Brooklyn NY	-3.00
11/17/25	MOBILE PURCHASE 1114 NAT'S HARDWARE BROOKLYN NY	-19.48
11/17/25	PURCHASE 1115 NYCDOT PARKNYC 212-748-6680 NY	-25.05
11/17/25	CHECKCARD 1114 THE CLASSIC DINER RICHMOND HILLNY 24760625318001164117649	-25.80
11/17/25	CHECKCARD 1114 CANTINA 33 INC RIDGEWOOD NY 24122595320030029353283	-69.49
11/17/25	LLBEAN-Yonkers 11/15 #000526418 MOBILE PURCHASE LLBEAN-Yonkers NY Yonkers NY	-178.85
11/17/25	MOBILE PURCHASE 1115 SQ *SAVOR COFFEE AND MO BRONX NY	-29.88
11/17/25	MOBILE PURCHASE 1115 CTLP*VENDRITE VENDING MOUNTVERNON NY	-2.65
11/17/25	MOBILE PURCHASE 1115 RICO POLLO 1 RIDGEWOOD NE	-16.50
11/17/25	MOBILE PURCHASE 1115 TST* NICKS BISTRO FOREST HILLS NY	-45.37
11/17/25	MOBILE PURCHASE 1116 EL CAFETAL BAKERY INC RICHMOND HILLNY	-17.19
11/17/25	Zelle payment to EDGAR GODINEZ Conf# xaqb5fnux	-175.00
11/18/25	MOBILE PURCHASE 1117 SQ *LUGO LOUNGE & RESTA Ridgewood NY	-5.39
11/18/25	MOBILE PURCHASE 1117 METRO CAR WASH & LUBE REGO PARK NY	-31.42

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/18/25	PURCHASE 1117 SP KINGFIFTH KINGANDFIFTH.OH	-58.99
11/18/25	CHECKCARD 1118 PY *AVENUE RESTOBAR ASTORIA NY 24445005322000750840129	-68.54
11/18/25	Zelle payment to John Fitzwilliams 176 Conf# xsaqm3ibd	-11.00
11/19/25	MOBILE PURCHASE 1115 BUSHWICK - POST 9a28362 BROOKLYN NY	-4.00
11/19/25	MOBILE PURCHASE 1117 BUSHWICK - POST a230d9d BROOKLYN NY	-3.00
11/19/25	CHECKCARD 1117 THE CLASSIC DINER RICHMOND HILLNY 24760625321001172723029	-33.80
11/19/25	CHECKCARD 1117 SHELL OIL10009765008 GLENDALE NY 24316055322553143087346	-51.00
11/19/25	MOBILE PURCHASE 1117 SERANO BAKERY ASTORIA NY	-3.87
11/19/25	MOBILE PURCHASE 1118 EL CAFETAL BAKERY INC RICHMOND HILLNY	-17.45
11/19/25	PURCHASE 1118 Amazon.com*B06FI1A51 Amzn.com/billWA	-37.00
11/19/25	PURCHASE 1118 Whitepages 800-9529005 WA	-6.52
11/19/25	MOBILE PURCHASE 1118 SQ *SAVOR COFFEE AND MO BRONX NY	-6.08
11/19/25	Zelle payment to 108 Conf# ww1q9g9hs	-34.00
11/19/25	Zelle payment to AG L-176 Conf# xr0me3l2u	-7.00
11/20/25	CHECKCARD 1118 TST*TIN MARIN The Bronx NY 24692165323102187257652	-64.74
11/20/25	MOBILE PURCHASE 1119 EL CAFETAL BAKERY INC RICHMOND HILLNY	-22.92
11/20/25	MOBILE PURCHASE 1119 FRESH GOURMET CORP BROOKLYN NY	-40.00
11/21/25	MOBILE PURCHASE 1119 URBAN FRESH JUICE AND D BROOKLYN NY	-21.80
11/21/25	MOBILE PURCHASE 1119 BUSHWICK - POST d4997ce BROOKLYN NY	-13.00
11/21/25	MOBILE PURCHASE 1119 TST*ROLOS - RIDGEWOOD Ridgewood NY	-115.81
11/21/25	PURCHASE 1120 AMAZON MKTPL*B09Z886M1 Amzn.com/billWA	-53.98
11/21/25	Mobile Banking payment to CRD 8237 Confirmation# 4u269bdn5	-107.99
11/21/25	Zelle payment to OTO NETWORK INC Conf# ow305my5n	-130.00
11/21/25	Zelle payment to AG L-176 Conf# z6i1aec6a	-40.00
11/21/25	CAPITAL ONE AUTO FINANCE Bill Payment	-373.00
11/24/25	MOBILE PURCHASE 1121 TST* JUST SALAD - BAY T BAYSIDE NY	-8.79
11/24/25	MOBILE PURCHASE 1120 TST*ROLOS - RIDGEWOOD Ridgewood NY	-95.39
11/24/25	PURCHASE 1121 Amazon.com*B048F86O2 Amzn.com/billWA	-101.18
11/24/25	PURCHASE 1122 E-Z*PASSNY PAYMENT 800-333-8655 NY	-125.00
11/24/25	MOBILE PURCHASE 1121 EL CAFETAL BAKERY INC RICHMOND HILLNY	-14.62
11/24/25	PURCHASE 1121 HINGE.CO HINGE.CO TX	-39.18
11/24/25	PURCHASE 1121 Amazon.com*B07VK1292 Amzn.com/billWA	-304.84
11/24/25	PURCHASE 1121 THEFARMERSDOG.COM THEFARMERSDOGNY	-143.75
11/24/25	QUEENS CENTE-7 11/22 #000608851 WITHDRWL QUEENS CENTE-7697 ELMHURST NY	-203.50
11/24/25	Zelle payment to LIHONG YUE Conf# xtcjmrdk6	-50.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/24/25	MOBILE PURCHASE 1122 BP#3526464NOR-MARATHON LITTLE NECK NY	-55.00
11/24/25	MOBILE PURCHASE 1123 TST* PARIS BAGUETTE - L LITTLE NECK NY	-5.75
11/24/25	MOBILE PURCHASE 1123 TST* PARIS BAGUETTE - L LITTLE NECK NY	-2.99
11/24/25	PURCHASE 1122 SP FLASK FINE WINE FLASKFINEWINECA	-69.89
11/24/25	CHECKCARD 1122 TST*TIN MARIN The Bronx NY 24692165327106128061822	-92.70
11/24/25	MOBILE PURCHASE 1122 UEP*PEARL DYNASTEA BRONX NY	-6.26
11/24/25	PURCHASE 1122 PP*APPLE.COM/BILL 402-935-7733 CA	-16.55
11/24/25	MOBILE PURCHASE 1123 FRESH BITES DELI & GROC RICHMOND HILLNY	-9.36
11/24/25	MR. MANGOS B-7 11/23 #000836570 WITHDRWL MR. MANGOS B-7194 BROOKLYN NY	-42.00
11/24/25	THE HOME DEPOT 11/24 #000113065 PURCHASE THE HOME DEPOT #1 GLENDALE NY	-4.80
11/24/25	Zelle payment to Albert Lugo Lounge for "Costillas"; Conf# tjggd2vnk	-125.00
11/24/25	AFFIRM.COM PAYME DES:AFFIRM.COM ID:ST-G4K6V6H3H7P9 INDN:FRANCHEISKO PEREZ CO ID:4270465600 WEB	-101.18
11/24/25	AFFIRM.COM PAYME DES:AFFIRM.COM ID:ST-W5D6E5Q8Y3X2 INDN:FRANCHEISKO PEREZ CO ID:4270465600 WEB	-55.52
Total withdrawals and other subtractions		**-$13,389.69**

Service fees

Date	Transaction description	Amount
11/10/25	CAPITAL ONE 11/09 #000626086 WITHDRWL CAPITAL ONE BAYSIDE NY FEE	-2.50
11/14/25	KINGS OYSTER-7 11/14 #000834853 WITHDRWL KINGS OYSTER-7475 HICKSVILLE NY FEE	-2.50
11/14/25	KINGS OYSTER-7 11/14 #000834570 WITHDRWL KINGS OYSTER-7475 HICKSVILLE NY FEE	-2.50
11/24/25	MR. MANGOS B-7 11/23 #000836570 WITHDRWL MR. MANGOS B-7194 BROOKLYN NY FEE	-2.50
11/24/25	QUEENS CENTE-7 11/22 #000608851 WITHDRWL QUEENS CENTE-7697 ELMHURST NY FEE	-2.50
11/24/25	QUEENS CENT 11/22 #000608636 BAL INQ QUEENS CENTE-7697 FEE	-0.00
Total service fees		**-$12.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

FRANCHEISKO PEREZ
8574 111TH ST
RICHMOND HILL, NY 11418-1637

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking

for September 26, 2025 to October 28, 2025

Account number: 4830 8505 1895

FRANCHEISKO PEREZ

Account summary

Beginning balance on September 26, 2025	$134.63
Deposits and other additions	17,653.58
Withdrawals and other subtractions	-16,625.09
Checks	-0.00
Service fees	-15.00
Ending balance on October 28, 2025	**$1,148.12**

Thank you for your loyalty!

We are honored that you have chosen us for your banking needs,
and thank you for being a valued customer.

SSM-07-25-0027.B I 8071596

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
09/26/25	CITY OF NEW YORK DES:PAYROLL ID:Z35104893 FISA INDN:PEREZ FRANCHE CO ID:9136400434 PPD	3,649.20
09/26/25	PURCHASE REFUND 0926 AMAZON MKTPLACE PMTS Amzn.com/billWA 74692165269104622820400	15.23
09/26/25	PURCHASE REFUND 0926 AMAZON MKTPLACE PMTS Amzn.com/billWA 74692165269104629967931	10.88
09/29/25	PURCHASE REFUND 0926 AMAZON RETA* QV3IL94L3 SEATTLE WA 24011345270100010565304	7.61
09/30/25	Zelle payment from PERLA CAMILO Conf# jACg9V6ma	200.00
10/01/25	Zelle payment from JHOVAN GUZMAN for "."; Conf# 99bp95fzr	1,600.00
10/01/25	Zelle payment from YEUDDIS JIMENEZ for "rent"; Conf# 99bpbm6ch	900.00
10/01/25	Zelle payment from ASHLEY GUARNEROS for "rent will send $1000 tomorrow morning"; Conf# 0JI2KDMBY	350.00
10/02/25	Zelle payment from ASHLEY GUARNEROS Conf# 0JI3LM4JU	800.00
10/07/25	PURCHASE REFUND 1006 LLBEAN-YONKERS NY 888-4903836 NY 74767905279548002714202	109.90
10/07/25	PURCHASE REFUND 1005 AMAZON RETA* 429BF4S33 SEATTLE WA 24011345279100161024193	59.21
10/09/25	Zelle payment from ASHLEY GUARNEROS Conf# 0JIA4I7PF	200.00
10/09/25	Online Banking transfer from CHK 1760 Confirmation# 7505498837	200.00
10/10/25	CITY OF NEW YORK DES:PAYROLL ID:Z35326612 FISA INDN:PEREZ FRANCHE CO ID:9136400434 PPD	4,264.87
10/14/25	Zelle payment from BARK BARBECUE CORP for "2025 FDNY Turkey Trot"; Conf# 99bqvmu23	1,000.00
10/21/25	VENMO*Perez Fr 10/21 #000455563 PMNT RCVD VENMO*Perez Franc New York City NY	147.38
10/22/25	Zelle payment from RICHARD MERCADO for "For the love of money"; Conf# 99brvvi1j	300.00
10/24/25	CITY OF NEW YORK DES:PAYROLL ID:Z35547760 FISA INDN:PEREZ FRANCHE CO ID:9136400434 PPD	2,724.43
10/27/25	Zelle payment from Cristian Morel Conf# TCIS4G8KG	1,000.00

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Deposits and other additions - continued

Date	Description	Amount
10/27/25	Zelle payment from THOMAS DOHERTY Conf# zaqzhnn6n	13.01
10/28/25	PURCHASE REFUND 1026 AMAZON RETA* NM8457JZ0 SEATTLE WA 24011345300100096761672	101.86
Total deposits and other additions		**$17,653.58**

Withdrawals and other subtractions

Date	Description	Amount
09/26/25	CHECKCARD 0925 DUNKIN #343356 Q35 SECAUCUS NJ 24943005269295229099560	-2.97
09/26/25	CHECKCARD 0926 THEFARMERSDOG.COM THEFARMERSDOGNY 24011345269100061444329 RECURRING	-143.75
09/26/25	Zelle payment to Rich Mercado 124 Conf# y3euxqaw4	-500.00
09/26/25	Zelle payment to AAA Brokerage TLC Insurance Conf# xwdkkahs4	-615.00
09/26/25	Mobile Banking payment to CRD 3923 Confirmation# do1wl4iun	-85.81
09/26/25	LLBEAN-Yonkers 09/26 #000786431 PURCHASE LLBEAN-Yonkers NY Yonkers NY	-218.55
09/26/25	CAPITAL ONE AUTO FINANCE Bill Payment	-373.00
09/29/25	MOBILE PURCHASE 0925 BUSHWICK - POST 60c189b BROOKLYN NY	-4.00
09/29/25	MOBILE PURCHASE 0925 HEALTHY FRIENDS DELI & BROOKLYN NY	-9.36
09/29/25	PURCHASE 0926 AMAZON RETA* T40B86DS3 WWW.AMAZON.COWA	-25.92
09/29/25	PURCHASE 0928 AMAZON MKTPL*9U2IW0693 Amzn.com/billWA	-121.89
09/29/25	MOBILE PURCHASE 0927 TST* OVERGREENS - MYRTL BROOKLYN NY	-16.89
09/29/25	MOBILE PURCHASE 0927 TST* OVERGREENS - MYRTL BROOKLYN NY	-3.59
09/29/25	PURCHASE 0927 AMAZON RETA* UD7U99UC3 WWW.AMAZON.COWA	-81.65
09/29/25	PMNT SENT 0926 CASH APP*J S Oakland CA 40593652693632007832011	-320.00
09/29/25	MOBILE PURCHASE 0926 SQ *SAVOR COFFEE AND MO BRONX NY	-24.43
09/29/25	PURCHASE 0927 HINGE.CO HINGE.CO TX	-39.18
09/29/25	MOBILE PURCHASE 0927 EL CAFETAL BAKERY INC RICHMOND HILLNY	-22.92
09/29/25	MOBILE PURCHASE 0927 DUNKIN #363517 Q35 BROOKLYN NY	-3.36
09/29/25	CHECKCARD 0927 GOLDEN FOUNTAIN QUEENS NY 24765015271495942822047	-22.58
09/29/25	THE HOME DEPOT 09/27 #000706329 MOBILE PURCHASE THE HOME DEPOT #1 GLENDALE NY	-33.69
09/29/25	PURCHASE 0928 AMAZON MKTPL*NJ9QV2W80 Amzn.com/billWA	-13.05
09/29/25	MOBILE PURCHASE 0928 DUNKIN #353641 Q35 GLENDALE NY	-8.49
09/29/25	PAI ATM 09/28 #000005213 WITHDRWL PAI ATM BROOKLYN NY	-42.25
09/29/25	MOBILE PURCHASE 0928 URBAN NATURAL VALLEY MA BROOKLYN NY	-18.72
09/30/25	PURCHASE 0929 AMAZON MKTPL*CX5V58OD3 Amzn.com/billWA	-64.44
09/30/25	MOBILE PURCHASE 0928 STOP ONE SUPERMARKET BROOKLYN NY	-19.75
09/30/25	PURCHASE 0929 UBER *EATS H San FranciscoCA	-64.68

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/30/25	Zelle payment to 108 Conf# zkssh9al5	-38.00
09/30/25	Zelle payment to Ari for "Gracias por todo"; Conf# x3ynt6v64	-75.00
09/30/25	Duane Reade ST 09/30 #000424957 MOBILE PURCHASE Duane Reade STO 8 WOODHAVEN NY	-31.53
09/30/25	Duane Reade ST 09/30 #000408869 MOBILE PURCHASE Duane Reade STO 8 WOODHAVEN NY	-14.99
09/30/25	Duane Reade ST 09/30 #000036310 MOBILE PURCHASE Duane Reade STO 8 WOODHAVEN NY	-13.99
10/01/25	CHECKCARD 0930 PRIDE GAS WOODHAVEN WOODHAVEN NY 24765015273498175146439	-59.16
10/01/25	Online Banking transfer to CHK 1760 Confirmation# 7432297050	-359.06
10/01/25	Mobile Banking payment to CRD 3923 Confirmation# ehi7v5xx3	-22.93
10/01/25	Online Banking transfer to CHK 1760 Confirmation# 7933447302	-1,600.00
10/01/25	Zelle payment to Mike Mechanic Conf# xt4hvzzmh	-100.00
10/01/25	Online Banking transfer to CHK 1760 Confirmation# 8436116490	-900.00
10/01/25	CRUNCH FIT DES:CLUB FEES ID:2527300861578 INDN:FRANCHEISKO PEREZ CO ID:1710602737 PPD PMT INFO:646-780-2050	-38.56
10/02/25	CHECKCARD 0930 MODERNMD URGENT CARE M NEW YORK NY 24071055274627132398626	-50.00
10/02/25	PURCHASE 1001 Blink Fitness Springfield VA	-33.44
10/02/25	PURCHASE 1002 AMAZON RETA* NJ4RX3B22 WWW.AMAZON.COWA	-16.32
10/02/25	Online Banking transfer to CHK 1760 Confirmation# 7740873866	-400.00
10/03/25	PURCHASE 1001 LLBEAN-DIRECT 207-8654761 ME	-184.89
10/03/25	MOBILE PURCHASE 1001 BUSHWICK - POST 0b523f5 BROOKLYN NY	-17.00
10/03/25	MOBILE PURCHASE 1001 STOP ONE SUPERMARKET BROOKLYN NY	-10.39
10/03/25	PURCHASE 1002 AMAZON MKTPL*NJ6T05BF2 Amzn.com/billWA	-31.99
10/03/25	PURCHASE 1002 HINGE.CO HINGE.CO TX	-39.18
10/03/25	MOBILE PURCHASE 1002 C TOWN 041023 WOODHAVEN NY	-19.12
10/03/25	Zelle payment to OTO NETWORK INC Conf# xg6el5ha1	-130.00
10/03/25	Zelle payment to Chris 233 Conf# y620l3252	-16.00
10/06/25	CHECKCARD 1002 KINWA PERUVIAN KITCHEN WOODHAVEN NY 24355895276539084258563	-60.18
10/06/25	MOBILE PURCHASE 1002 BUSHWICK - POST 1723538 BROOKLYN NY	-8.00
10/06/25	MOBILE PURCHASE 1002 STOP ONE SUPERMARKET BROOKLYN NY	-7.27
10/06/25	PURCHASE 1003 RING STANDARD PLAN RING.COM CA	-10.88
10/06/25	MOBILE PURCHASE 1003 HEALTHY FRIENDS DELI & BROOKLYN NY	-10.39
10/06/25	PURCHASE 1003 METROPOLIS PARKING METROPOLIS.IOTN	-8.29

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/06/25	PURCHASE 1004 AMAZON RETA* NV1O64TA1 WWW.AMAZON.COWA	-27.97
10/06/25	MOBILE PURCHASE 1003 STOP ONE SUPERMARKET BROOKLYN NY	-7.27
10/06/25	MOBILE PURCHASE 1003 BUSHWICK - POST 3188d23 BROOKLYN NY	-4.00
10/06/25	MOBILE PURCHASE 1004 DURAN PEREZ RESTAURANT WOODHAVEN NY	-14.15
10/06/25	CHECKCARD 1005 ORGANIC TOWN DELI AND G RIDGEWOOD NY 24453515278027010662085	-12.48
10/06/25	MOBILE PURCHASE 1005 SQ *MILK & PULL (RDGWD) Ridgewood NY	-4.27
10/06/25	MOBILE PURCHASE 1005 SQ *LUGO LOUNGE & RESTA Ridgewood NY	-34.76
10/06/25	PURCHASE 1005 PP*APPLE.COM/BILL 402-935-7733 CA	-10.99
10/06/25	LLBEAN-Yonkers 10/06 #000499840 MOBILE PURCHASE LLBEAN-Yonkers NY Yonkers NY	-83.80
10/07/25	MOBILE PURCHASE 1006 SQ *AMY'S CLEANERS RICHMOND HILLNY	-19.00
10/07/25	MOBILE PURCHASE 1006 HILLSIDE CAR WASH - NEW KEW GARDENS NY	-20.99
10/07/25	CHECKCARD 1006 NAP RIDGE HILL YONKERS NY 24247605279300689053111	-5.00
10/07/25	MOBILE PURCHASE 1006 SQ *SAVOR COFFEE AND MO BRONX NY	-11.25
10/07/25	THE HOME DEPOT 10/07 #000690090 PURCHASE THE HOME DEPOT #1 GLENDALE NY	-4.57
10/07/25	RAIN HARDWARE 10/07 #000001469 PURCHASE 102-01 METROPOLIT FOREST HILLS NY	-4.33
10/08/25	PURCHASE 1007 PP*APPLE.COM/BILL 402-935-7733 CA	-30.87
10/08/25	CHECKCARD 1007 TST* NICKS BISTRO FOREST HILLS NY 24137465280100213104524	-37.30
10/08/25	MOBILE PURCHASE 1007 EL CAFETAL BAKERY INC RICHMOND HILLNY	-12.57
10/08/25	Zelle payment to 108 Conf# ubgoyjox2	-40.00
10/09/25	CHECKCARD 1008 TST* NICKS BISTRO FOREST HILLS NY 24137465281100199437103	-47.11
10/09/25	MOBILE PURCHASE 1008 EL CAFETAL BAKERY INC RICHMOND HILLNY	-12.57
10/09/25	MOBILE PURCHASE 1008 DURAN PEREZ RESTAURANT WOODHAVEN NY	-2.83
10/09/25	MOBILE PURCHASE 1008 SQ *QUEEN RESTAURANT brooklyn NY	-56.18
10/09/25	Zelle payment to Daury Barber Conf# vr5dtugc0	-30.00
10/09/25	9005 MYRTLE -6 10/09 #000376638 WITHDRWL 9005 MYRTLE -6170 RIDGEWOOD NY	-42.99
10/10/25	PURCHASE 1009 NYCDOT PARKNYC 212-748-6680 NY	-25.05
10/10/25	CHECKCARD 1009 TLC TAXI LIMO*SERV FEE 212-639-9675 NY 24231685283509312190850	-1.00
10/10/25	MOBILE PURCHASE 1009 EL CAFETAL BAKERY INC RICHMOND HILLNY	-13.35
10/10/25	CHECKCARD 1009 TLC TAXI & LIMOUSINE CO 718-391-5501 NY 24231685283509312187633	-50.00
10/10/25	MOBILE PURCHASE 1009 SQ *BAMBOO TROPICAL, JU RIDGEWOOD NY	-25.67
10/10/25	CHECKCARD 1010 THEFARMERSDOG.COM THEFARMERSDOGNY 24011345283100063049532 RECURRING	-143.75
10/10/25	Zelle payment to OTO NETWORK INC Conf# tqklvfmq8	-260.00
10/10/25	Mobile Banking payment to CRD 3923 Confirmation# mbwmuegxz	-225.00
10/10/25	Zelle payment to Jody Santos Conf# twt0emm4w	-100.00
10/10/25	THE HOME DEPOT 10/10 #000149294 PURCHASE THE HOME DEPOT #1 S OZONE PARK NY	-173.07

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/10/25	CAPITAL ONE AUTO FINANCE Bill Payment	-373.00
10/14/25	CHECKCARD 1009 SHELL OIL10009765008 GLENDALE NY 24316055283509654466102	-40.00
10/14/25	CHECKCARD 1009 BARRILES RESTAURANT AND JACKSON HEIGHNY 24239005283900013300232	-98.34
10/14/25	PURCHASE 1011 AMAZON MKTPL*NF12R1YV0 Amzn.com/billWA	-20.90
10/14/25	PURCHASE 1010 AMAZON RETA* NF91O6N72 WWW.AMAZON.COWA	-53.02
10/14/25	CHECKCARD 1010 VZWRLSS*BILL PAY VN 800-9220204 CA 24498045283666196516892 RECURRING	-232.70
10/14/25	PURCHASE 1010 Spectrum 855-707-7328 MO	-323.58
10/14/25	PURCHASE 1010 AMAZON MKTPL*NF1B57ZX2 Amzn.com/billWA	-32.65
10/14/25	CHECKCARD 1011 FSI*CONED BILL PAYMENT 800-752-6633 NY 24692165284109265428896	-334.25
10/14/25	PURCHASE 1010 HINGE.CO HINGE.CO TX	-39.18
10/14/25	PURCHASE 1011 AMAZON MKTPL*NF3C47T42 Amzn.com/billWA	-66.28
10/14/25	PURCHASE 1011 E-Z*PASSNY PAYMENT 800-333-8655 NY	-100.00
10/14/25	MOBILE PURCHASE 1010 ORGANIC TOWN DELI AND G RIDGEWOOD NY	-12.48
10/14/25	MOBILE PURCHASE 1010 CTLP*VENDRITE VENDING MOUNTVERNON NY	-2.65
10/14/25	MOBILE PURCHASE 1010 SQ *LUGO LOUNGE & RESTA Ridgewood NY	-16.25
10/14/25	MOBILE PURCHASE 1010 C TOWN 041023 WOODHAVEN NY	-24.43
10/14/25	PURCHASE 1010 PP*APPLE.COM/BILL 402-935-7733 CA	-12.99
10/14/25	PURCHASE 1012 AMAZON RETA* NM8457JZ0 WWW.AMAZON.COWA	-108.85
10/14/25	PURCHASE 1011 AMAZON MKTPL*NF6QK7AA2 Amzn.com/billWA	-19.54
10/14/25	PURCHASE 1011 AMAZON MKTPL*NF13H1T02 Amzn.com/billWA	-107.79
10/14/25	CHECKCARD 1010 TST*MIKADO Queens NY 24692165284109153242391	-85.09
10/14/25	CHECKCARD 1011 NETFLIX COM LOS GATOS CA 00000000000000000605983 RECURRING	-27.21
10/14/25	CHECKCARD 1011 MANNYS CLEANERS FOREST HILLS NY 24551935285030071815388	-93.60
10/14/25	Zelle payment to Willie Barbero Rigoberto Conf# yfkn372p9	-20.00
10/14/25	MOBILE PURCHASE 1011 SQ *LUGO LOUNGE & RESTA Ridgewood NY	-23.06
10/14/25	CHECKCARD 1011 CANTINA 33 INC RIDGEWOOD NY 24122595285030030610872	-74.56
10/14/25	PURCHASE 1011 PP*APPLE.COM/BILL 402-935-7733 CA	-4.55
10/14/25	PURCHASE 1012 AMAZON DIGITAL WWW.AMAZON.COWA	-7.99
10/14/25	PURCHASE 1012 PP*APPLE.COM/BILL 402-935-7733 CA	-2.99
10/14/25	PURCHASE 1014 AMAZON MKTPL*NM18L9XD0 Amzn.com/billWA	-15.49
10/14/25	CHECKCARD 1012 BARRILES RESTAURANT AND JACKSON HEIGHNY 24239005286900013600059	-82.24

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/14/25	KEY FOOD 1968 10/12 #000006761 MOBILE PURCHASE KEY FOOD 1968 RICHMOND HILL NY	-36.97
10/14/25	MOBILE PURCHASE 1012 AMOCO#6642508JASTIC MAR RICHMOND HILLNY	-58.00
10/14/25	PURCHASE 1013 AMAZON MKTPL*NF2UN26H2 Amzn.com/billWA	-57.10
10/14/25	PURCHASE 1014 AMAZON MKTPL*NM22I8TE1 Amzn.com/billWA	-10.88
10/14/25	MOBILE PURCHASE 1013 EL CAFETAL BAKERY INC RICHMOND HILLNY	-6.64
10/14/25	MOBILE PURCHASE 1013 DURAN PEREZ RESTAURANT WOODHAVEN NY	-2.83
10/14/25	PMNT SENT 1014 VENMO *Tin Hou Visa Direct NY	-1,000.00
10/14/25	Zelle payment to George Northcutt L-176 Conf# whuca8082	-9.00
10/14/25	AFFIRM.COM PAYME DES:AFFIRM.COM ID:ST-O6S9X8E8M4H7 INDN:FRANCHEISKO PEREZ CO ID:1800948598 WEB	-56.48
10/14/25	AFFIRM.COM PAYME DES:AFFIRM.COM ID:ST-O5P5I8B3R7U4 INDN:FRANCHEISKO PEREZ CO ID:1800948598 WEB	-55.00
10/15/25	PURCHASE 1014 PP*APPLE.COM/BILL 402-935-7733 CA	-28.90
10/15/25	CHECKCARD 1013 BARRILES RESTAURANT AND JACKSON HEIGHNY 24239005287900013700023	-32.61
10/15/25	CHECKCARD 1014 TST* NICKS BISTRO FOREST HILLS NY 24137465287100177058636	-52.11
10/15/25	MOBILE PURCHASE 1014 EL CAFETAL BAKERY INC RICHMOND HILLNY	-24.92
10/15/25	MOBILE PURCHASE 1014 SQ *COVERT BK BROOKLYN NY	-7.80
10/15/25	00000000028075 10/15 #000173230 WITHDRWL 000000000280758 Brooklyn NY	-41.85
10/15/25	NGRID38 DES:NGRID38WEB ID:2776181001 INDN:BANK OF AMERICA CO ID:9177976002 WEB	-156.02
10/16/25	MOBILE PURCHASE 1014 BUSHWICK - POST 7199531 BROOKLYN NY	-31.00
10/16/25	MOBILE PURCHASE 1014 CANTINA 33 INC RIDGEWOOD NY	-64.56
10/16/25	PURCHASE 1015 AMAZON MKTPL*NM5ZF8CM2 Amzn.com/billWA	-17.29
10/16/25	MOBILE PURCHASE 1015 EL CAFETAL BAKERY INC RICHMOND HILLNY	-24.92
10/16/25	PURCHASE 1016 AMAZON MKTPL*NM83K0ZT2 Amzn.com/billWA	-29.99
10/16/25	PURCHASE 1016 UBER *TRIP H San FranciscoCA	-21.91
10/17/25	MOBILE PURCHASE 1016 ARCH BROWNSVILLE BROOKLYN NY	-11.64
10/17/25	Zelle payment to 108 Conf# ygnlqh9z6	-50.00
10/20/25	MOBILE PURCHASE 1016 BUSHWICK - POST 58132a1 BROOKLYN NY	-28.40
10/20/25	MOBILE PURCHASE 1016 STOP ONE SUPERMARKET BROOKLYN NY	-10.39
10/20/25	CHECKCARD 1016 GOLDEN FOUNTAIN QUEENS NY 24765015290518201953455	-32.48
10/20/25	PURCHASE 1017 PP*APPLE.COM/BILL 402-935-7733 CA	-5.16
10/20/25	MOBILE PURCHASE 1017 MTA*NYCT PAYGO NEW YORK NY	-2.90
10/20/25	CHECKCARD 1017 BARRILES RESTAURANT AND JACKSON HEIGHNY 24239005292900014300016	-38.35
10/20/25	MOBILE PURCHASE 1017 MTA*NYCT PAYGO NEW YORK NY	-2.90

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/20/25	CHECKCARD 1017 UBR* PENDING.U San FranciscoCA	-11.90
10/20/25	MOBILE PURCHASE 1017 EL CAFETAL BAKERY INC RICHMOND HILLNY	-4.32
10/20/25	CHECKCARD 1017 SHINE ON CAR WASH OZONE PARK NY 24431865292017019311865	-18.51
10/20/25	CHECKCARD 1017 GOLDEN FOUNTAIN QUEENS NY 24765015291519364771097	-31.06
10/20/25	PURCHASE 1018 HINGE.CO HINGE.CO TX	-39.18
10/20/25	PURCHASE 1018 AMAZON MKTPL*NU99F0F01 Amzn.com/billWA	-9.68
10/20/25	MOBILE PURCHASE 1018 STOP ONE SUPERMARKET BROOKLYN NY	-18.70
10/20/25	MOBILE PURCHASE 1018 EL CAFETAL BAKERY INC RICHMOND HILLNY	-4.32
10/20/25	PAI ATM 10/18 #000001614 WITHDRWL PAI ATM BROOKLYN NY	-21.75
10/20/25	CHECKCARD 1018 Whitepages 800-9529005 WA 24906415291241226678434 RECURRING	-6.52
10/20/25	Zelle payment to Tommy Doherty 176 Conf# ytym6g0vy	-22.00
10/20/25	Zelle payment to Tommy Doherty 176 Conf# za92v1vbw	-13.00
10/22/25	MOBILE PURCHASE 1018 BUSHWICK - POST 425a5f1 BROOKLYN NY	-1.63
10/22/25	MOBILE PURCHASE 1021 BROOKLYN FARM MARKETPLA BROOKLYN NY	-11.49
10/23/25	CHECKCARD 1021 RICO POLLO 1 RIDGEWOOD NE 24492515295900017740140	-24.66
10/23/25	PURCHASE 1023 AMAZON MKTPL*NU85Z0N22 Amzn.com/billWA	-29.99
10/23/25	CHECKCARD 1023 THEFARMERSDOG.COM THEFARMERSDOGNY 24011345296100058541324 RECURRING	-143.75
10/23/25	Zelle payment to Charlie G 176 Conf# y5hzjgfia	-9.00
10/23/25	00000000021833 10/23 #000326868 WITHDRWL 000000000218330 Brooklyn NY	-42.00
10/24/25	MOBILE PURCHASE 1021 KAFE RIDGEWOOD NY	-4.83
10/24/25	PURCHASE 1023 PP*APPLE.COM/BILL 402-935-7733 CA	-27.60
10/24/25	MOBILE PURCHASE 1023 EL CAFETAL BAKERY INC RICHMOND HILLNY	-23.92
10/24/25	Zelle payment to Rich Mercado 124 Conf# vycyfco4f	-300.00
10/24/25	PMNT SENT 1024 VENMO *Tin Hou Visa Direct NY	-150.00
10/24/25	Online Banking transfer to CHK 5612 Confirmation# 8230900966	-75.01
10/24/25	Online Banking transfer to CHK 1760 Confirmation# 7630903805	-9.19
10/24/25	Zelle payment to OTO NETWORK INC Conf# vlylyphsf	-130.00
10/24/25	CAPITAL ONE AUTO FINANCE Bill Payment	-373.00
10/27/25	MOBILE PURCHASE 1018 SQ *GREEN STREETS Brooklyn NY	-17.33
10/27/25	MOBILE PURCHASE 1019 SQ *FATHER KNOWS BEST Brooklyn NY	-28.74
10/27/25	MOBILE PURCHASE 1021 SQ *LUGO LOUNGE & RESTA Ridgewood NY	-21.67
10/27/25	MOBILE PURCHASE 1021 SQ *FATHER KNOWS BEST Brooklyn NY	-4.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/27/25	PURCHASE 1024 AMAZON MKTPL*NU5MJ8M92 Amzn.com/billWA	-50.64
10/27/25	PURCHASE 1024 NYCDOT PARKNYC 212-748-6680 NY	-25.05
10/27/25	MOBILE PURCHASE 1023 SQ *P&T KNITWEAR CAFE NEW YORK NY	-11.71
10/27/25	MOBILE PURCHASE 1023 SWEETGREEN LOWER EAST NEW YORK NY	-24.41
10/27/25	MOBILE PURCHASE 1024 EL CAFETAL BAKERY INC RICHMOND HILLNY	-22.34
10/27/25	CHECKCARD 1024 DOF PARKING OPERATIONS 212-639-9675 NY 24231685298526439792445	-115.00
10/27/25	CHECKCARD 1024 DOF PARKING SERVICE FEE 212-639-9675 NY 24231685298526439841796	-2.30
10/27/25	CHECKCARD 1024 AROM DEE THAI CUISINE BROOKLYN NY 24022445297900016200051	-132.54
10/27/25	CHECKCARD 1024 THREE JOLLY PIGEONS BROOKLYN NY 24492515299900017300073	-52.24
10/27/25	MOBILE PURCHASE 1025 EL CAFETAL BAKERY INC RICHMOND HILLNY	-24.92
10/27/25	CHECKCARD 1025 PY *BUSHWICK TACO COMPA BROOKLYN NY 24445005298300359605976	-185.19
10/27/25	Zelle payment to AAA Brokerage TLC Insurance Conf# s8qfshmb2	-615.00
10/27/25	PURCHASE 1026 HINGE.CO HINGE.CO TX	-13.05
10/27/25	CHECKCARD 1026 BP#8989519SREN BROOKLYN NY	-40.00
10/27/25	E 99 CENTS I-2 10/26 #000009101 WITHDRWL E 99 CENTS I-2092 FLUSHING NY	-201.59
10/27/25	PURCHASE 1027 HINGE.CO HINGE.CO TX	-13.05
10/27/25	PURCHASE 1027 HINGE.CO HINGE.CO TX	-39.18
10/27/25	AFFIRM.COM PAYME DES:AFFIRM.COM ID:ST-K4S8G2B4D5P8 INDN:FRANCHEISKO PEREZ CO ID:1800948598 WEB	-53.07
10/28/25	PURCHASE 1027 AMAZON MKTPL*N45AH0S20 Amzn.com/billWA	-38.40
10/28/25	MOBILE PURCHASE 1027 SQ *FATHER KNOWS BEST Brooklyn NY	-17.06
10/28/25	PURCHASE 1028 AMAZON RETA* N49IH42X0 WWW.AMAZON.COWA	-54.32
Total withdrawals and other subtractions		**-$16,625.09**

Service fees

Date	Transaction description	Amount
09/29/25	PAI ATM 09/28 #000005213 WITHDRWL PAI ATM BROOKLYN NY FEE	-2.50
10/09/25	9005 MYRTLE -6 10/09 #000376638 WITHDRWL 9005 MYRTLE -6170 RIDGEWOOD NY FEE	-2.50
10/15/25	00000000028075 10/15 #000173230 WITHDRWL 000000000280758 Brooklyn NY FEE	-2.50
10/20/25	PAI ATM 10/18 #000001614 WITHDRWL PAI ATM BROOKLYN NY FEE	-2.50

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Service fees - continued

Date	Transaction description	Amount
10/23/25	00000000021833 10/23 #000326868 WITHDRWL 000000000218330 Brooklyn NY FEE	-2.50
10/27/25	E 99 CENTS I-2 10/26 #000009101 WITHDRWL E 99 CENTS I-2092 FLUSHING NY FEE	-2.50
Total service fees		**-$15.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Announcing a new look and feel for our Deposit Agreement and Disclosures document.

Starting November 14, 2025, you can visit bankofamerica.com/depositagreement to see the updates we have made to simplify the document. You can also request a copy at any financial center, or call us at the number on this statement.

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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 ______ | See separate instructions.

Your first name and middle initial	Last name	Your social security number
FRANCHEISKO	PEREZ	590-76-4611
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
8574 11ST STREET		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Richmond Hill	NY	11418
Foreign country name	Foreign province/state/county	Foreign postal code

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

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

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

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

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

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	Credit for other dependents
FRANCISCA	DERIKSON	590-76-3888	Parent	☐	☒
				☐	☐
				☐	☐
				☐	☐

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.

1a	Total amount from Form(s) W-2, box 1 (see instructions)		1a	200,463
b	Household employee wages not reported on Form(s) W-2		1b	
c	Tip income not reported on line 1a (see instructions)		1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		1d	
e	Taxable dependent care benefits from Form 2441, line 26		1e	
f	Employer-provided adoption benefits from Form 8839, line 29		1f	
g	Wages from Form 8919, line 6		1g	
h	Other earned income (see instructions)		1h	
i	Nontaxable combat pay election (see instructions)	1i		
z	Add lines 1a through 1h		1z	200,463
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	b Taxable amount 5b	
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	Additional income from Schedule 1, line 10		8	4,681
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**		9	205,144
10	Adjustments to income from Schedule 1, line 26		10	341
11	Subtract line 10 from line 9. This is your **adjusted gross income**		11	204,803
12	**Standard deduction or itemized deductions** (from Schedule A)		12	22,471
13	Qualified business income deduction from Form 8995 or Form 8995-A		13	
14	Add lines 12 and 13		14	22,471
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**		15	182,332

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.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	35,109
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	35,109
19	Child tax credit or credit for other dependents from Schedule 8812	19	250
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	250
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	34,859
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	896
24	Add lines 22 and 23. This is your **total tax**	24	35,755

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	34,578		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	4		
d	Add lines 25a through 25c			25d	34,582
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	0
33	Add lines 25d, 26, and 32. These are your **total payments**			33	34,582

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	0
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	0

Direct deposit? See instructions.

b Routing number ______ **c** Type: ☐ Checking ☐ Savings

d Account number ______

36 Amount of line 34 you want **applied to your 2025 estimated tax** | 36 |

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	1,173
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 | Phone no. | Personal identification number (PIN)

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
59446	04-15-2025		
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. 347-659-0018 | Email address

Paid Preparer Use Only

Preparer's signature	Date	PTIN	Check if:
Jose Frias	11-28-2025	P01051941	☐ Self-employed

Preparer's name Jose Frias | Phone no. 646-290-4590

Firm's name JF PERSONALIZED ACCOUNTING S CORP

Firm's address 1903 W FARMS RD Bronx, NY 10460 | Firm's EIN 81-4429188

Francheisko Perez
8574 111th St
Richmond Hill, NY 11418
(347) 659-0013

December 19, 2025

To Whom It May Concern,

I, Francheisko Perez, hereby certify that I reside at 8574 111th Street, Richmond Hill, NY 11418, with Francisca Derikson.

I confirm that I contribute $1,200 per month toward the rent for this residence. This payment is made consistently each month and represents my share of the household housing expenses.

If additional information or verification is required, please feel free to contact me at the information previously provided.

Kind regards,

Francheisko Perez

555 WEST 170TH STREET

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 **555 WEST 170TH STREET**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Mora	Alexandra		***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
1/2/1978	(347) 366-3954 Mobile	Mobile	alexcallias@hotmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
635 W 174 St	New York

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	10033	3/1/2023	current	$300.00 / Wk.

LANDLORD NAME	LANDLORD PHONE
Miledys Vasquez	(929) 416-8275

EMPLOYMENT INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Waitress	Tamarindo Restaurant	$4,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Juan Luis			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
4250 Broadway	New york	ny	10033

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?
Zillow.com

PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
I am a responsable person who will take care of your apt. I will apreciated you take in consideration our application, my boyfriend name is Francheisko Perez. Thank you!!

APARTMENT APPLYING FOR
52

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 **555 WEST 170TH STREET** 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 **555 WEST 170TH STREET** 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 **555 WEST 170TH STREET**, 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 **555 WEST 170TH STREET** 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 **555 WEST 170TH STREET**, 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 ALEXANDRA MORA SUBMITTED ONLINE on December 12, 2025

Signed by Alexandra Mora
Fri Dec 12 2025 05:59:03 PM EST
Key: B0746C0F; IP Address: 10.33.14.4

Alexandra Mora *(Applicant)* *Date*

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

Application Fee for Alexandra Mora - Charge Details			
Name on Card Alexandra Mora	**Account Number** XXXXXXXXXXXX5068	**Reference Number** 16332999	**Authorized** $23.00
Transaction T2512121759_HC7XO5	**Transaction Date** 12/12/2025 2:59 PM PST	*Includes $3.00 convenience fee:*	**Charged** $23.00

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

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 Alexandra Mora (Occupant)

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

Score for Alexandra Mora (Occupant): No Credit

	Importance	Result
AI Score	Not Considered	No Credit
No Credit	Pass/Fail	
Total annual income to rent ratio exceeds 30.0	Pass/Fail	
May have been through a bankruptcy	Pass/Conditional	
No Foreclosures	Pass/Fail	
No Utility Collections	Pass/Fail	
No unpaid rental collections	Pass/Fail	

NOTIFICATION(S)

APPLICANT: no matching name found
The name for the primary applicant does not match any records on file. Please check if you entered the name accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

APPLICANT: no SSN provided
No SSN for the primary applicant has been provided. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

Credit Quick Summary		
Total annual income (reported by Applicant)	$4,000.00	*This applicant has no credit accounts on file*
Total combined annual income to rent ratio	85.58 (based on rent of $2,150.00)	
Total number of accounts	0	
Accounts with no late payments	0 (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	$0.00 ($0.00 past due)	
Outstanding revolving debt	$0.00 (0% 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:	Alexandra Mora (Occupant)	
SSN:	***-**-****	
Birth Date:	1/**/1978	

Addresses	From Application	From Equifax
	635 W 174 St New York, NY 10033 - US	

Employment	From Application	From Equifax
Applicant:	Waitress Tamarindo Restaurant $4,000.00/Yr. Total annual Income: $4,000.00	

Restricted Person Search		
Requested For Alexandra Mora	**Requested** 12/22/2025	**Returned** 12/22/2025
Results *No Records Found*		

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.

NYC IDENTIFICATION CARD

ID NUMBER
1624 396984 5424

NAME
MORA
ALEXANDRA

ISSUANCE DATE
08/13/2025

EXPIRATION DATE
08/13/2030

EYE COLOR
BROWN

HEIGHT
5'-11"

GENDER
F

DATE OF BIRTH
02/01/1978

ADDRESS
650 W 173RD ST
BSMT B1
NEW YORK, NY 10032

Miledys Vasquez
635 West 174th Street, Apt. 6F
New York, NY 10033
(929) 416-8275

December 18, 2025

To Whom It May Concern,

I, Miledys Vasquez, hereby certify that my niece, Alexandra Mora, resides with me at the above address. I confirm that Alexandra Mora contributes $800 per month toward the rent for our apartment.

This amount is paid on a regular monthly basis and represents her share of the housing expenses.

This letter is provided as confirmation of her rental contribution. Please do not hesitate to reach out if further clarification is needed.

Respectfully,

Miledys Vasquez

Miledys Vasquez

Francisca Derikson
8574 111th St
Richmond Hill, NY 11418
(347) 659-0013

December 18, 2025

To Whom It May Concern,

I, Francisca Derikson, hereby certify that Francheisko Perez resides with me at the above-mentioned address. I confirm that Francheisko Perez contributes $1,200 per month toward the rent for this residence.

This payment is made consistently each month and represents his contribution toward our shared housing expenses.

If additional information or verification is required, please feel free to contact me.

Sincerely,

Francisca Derikson

Francisca Derikson

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

000
CITIBANK, N. A.
Account
12032003968

ALEXANDRA MORA
650 W 173rd St BSMT APT B1
NEW YORK NY 10032-1408

Statement Period
Nov 10 - Dec 9, 2025

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF DECEMBER 9, 2025

Relationship Summary:

Checking	**$3,135.42**
Savings	**-----**
Investments (not FDIC Insured)	**-----**
Loans	**-----**

Effective 1/30/26, the domestic Citibank® Global Transfer (CGT) service will not be available when adding a new payee. We will continue to process existing CGT payee instructions created before this date; new payee instructions will be processed as Intra Citi Transfers. International CGTs remain unchanged.

SUGGESTIONS AND RECOMMENDATIONS

Effective November 8, 2025, Citi will not charge a fee for utilizing the Intra Citi Transfer service.

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
September 2025	$0 - $14,999	None
October 2025	$0 - $14,999	None
November 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	12032003968	None	None	N/A	No Fee - New Account
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

12032003968

Beginning Balance: $700.39
Ending Balance: $3,135.42

Date	Description	Amount Subtracted	Amount Added	Balance
11/10	Zelle Debit PAY ID:CTIdxka9grIs ORG ID:JPM NAME:ANTONIO CRUZ	110.00		590.39
11/12	Debit PIN Purchase V.I.M. #17 NEW YORK NYUS05156	25.98		
11/12	Debit PIN Purchase J & J NEW YORK NYUS07156	65.21		
11/12	Debit PIN Purchase FINE FARE GOLD S 4188 BNEW YORK NYUS05154	66.37		
11/12	Debit PIN Purchase V.I.M. #17 NEW YORK NYUS05156	86.96		
11/12	Mobile Purchase Sign Based 11/08 02:12a #5068 AMAZON MARK* BT8Z81851 SEATTLE WA 25313 Specialty Retail stores	30.97		314.90
11/13	Zelle Debit PAY ID:CTItKd5z0Bba ORG ID:CTI NAME:OMAR SOTO	20.00		
11/13	Debit Card Purchase 11/11 09:41a #5068 MTA*NYCT PAYGO NEW YORK NY 25316 Misc Transportation	2.90		
11/13	Debit Card Purchase 11/11 09:40a #5068 MTA*NYCT PAYGO NEW YORK NY 25316 Misc Transportation	2.90		
11/13	Debit Card Purchase 11/11 11:37a #5068 VENTORRILLO LA BAHIA NEW YORK NY 25316 Food & Beverages	31.20		
11/13	Mobile Purchase Sign Based 11/10 04:54a #5068 AMAZON MARK* BT6HH6592 SEATTLE WA 25315 Specialty Retail stores	68.49		189.41
11/14	Zelle Debit PAY ID:CTIoRuJww1u5 ORG ID:CTI NAME:OMAR SOTO	20.00		169.41
11/17	Deposit 01:16p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		4.00	
11/17	Deposit 01:15p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		15.00	
11/17	Deposit 01:14p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		17.00	
11/17	Deposit 01:13p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		280.00	
11/17	Zelle Debit PAY ID:CTIlbGxHDkah ORG ID:CTI NAME:OMAR SOTO	30.00		
11/17	Zelle Debit PAY ID:CTIW64TNOz8H ORG ID:CTI NAME:OMAR SOTO	30.00		
11/17	Zelle Debit PAY ID:CTIxr1QGXeYm ORG ID:CTI NAME:OMAR SOTO	30.00		
11/17	Debit PIN Purchase SUPER FRESH 2662 NEW YORK NYUS05154	18.67		376.74
11/18	Mobile Purchase Returns 11/15 #5068 AMAZON MARK* BT8Z81851 SEATTLE WA 25321 Specialty Retail stores		30.97	
11/18	Zelle Debit PAY ID:CTI8cmLvwryr ORG ID:CTI NAME:OMAR SOTO	28.00		
11/18	Mobile Purchase Sign Based 11/15 07:09p #5068 AMAZON PRIME*SG3AP2U63 8882804331 WA 25320 Misc Mail & Phone orders	16.32		363.39
11/19	Debit Card Purchase 11/17 12:10p #5068 TST*FARINELLA - COLUMB New York NY 25322 Restaurant/Bar	13.06		
11/19	Debit Card Purchase 11/17 11:45a #5068 TST*FARINELLA - COLUMB New York NY 25322 Restaurant/Bar	23.53		
11/19	Debit Card Purchase 11/17 07:26p #5068 GOV.AG Immigration Dep St. Johns ATG25322 Specialty Retail stores	175.00		151.80
11/20	Zelle Debit PAY ID:CTIzHHx23qsM ORG ID:CTI NAME:OMAR SOTO	16.00		
11/20	Mobile Purchase Sign Based 11/18 02:35p #5068 AMAZON MARK* B04NV9J70 SEATTLE WA 25323 Specialty Retail stores	53.72		
11/20	Debit Card Purchase 11/17 04:13p #5068 SPECTRUM NEW YORK NY 25323 Phones, Cable & Utilities	70.00		12.08
11/21	Mobile Purchase Sign Based 11/17 04:29p #5068 Spectrum Mobile 855-707-7328 MO 25324 Phones, Cable & Utilities	10.00		2.08
11/25	Deposit 03:13p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		90.00	
11/25	Deposit 03:11p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		280.00	
11/25	Zelle Debit PAY ID:CTIDI6HfykZw ORG ID:CTI NAME:OMAR SOTO	25.00		
11/25	Debit PIN Purchase FINE FARE GOLD SUPERMA NEW YORK NYUS07154	22.01		
11/25	Debit PIN Purchase DII DEALS #33 NEW YORK NYUS05153	54.25		270.82
11/26	Debit PIN Purchase MAREA FISH MARKET BRONX NYUS07158	53.15		
11/26	Debit PIN Purchase MARSHALLS #024 BRONX NYUS07153	147.95		69.72
12/01	Deposit 11/30 04:47p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		500.00	
12/01	Deposit 11/30 04:46p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		860.00	

CHECKING ACTIVITY Continued

Date	Description	Amount Subtracted	Amount Added	Balance
12/01	Debit Card Purchase 11/26 03:07p #5068 FINE FARE GOLD SUPERMA NEW YORK NY 25331 Food & Beverages	1.54		
12/01	Debit Card Purchase 11/27 11:13p #5068 MTA*NYCT PAYGO NEW YORK NY 25332 Misc Transportation	2.90		
12/01	Debit Card Purchase 11/27 11:12p #5068 MTA*NYCT PAYGO NEW YORK NY 25332 Misc Transportation	2.90		
12/01	Debit Card Purchase 11/26 01:40p #5068 MTA*NYCT PAYGO NEW YORK NY 25331 Misc Transportation	2.90		1,419.48
12/02	Debit PIN Purchase BURLINGTON STORES INC. NEW YORK NYUS05156	146.30		1,273.18
12/03	Debit Card Purchase 11/30 09:03p #5068 TST* SONY HALL NEW YORK NY 25336 Restaurant/Bar	57.00		1,216.18
12/04	Zelle Debit PAY ID:CTIVQUodw8Ke ORG ID:JPM NAME:WINIFER PEGU	20.00		
12/04	Debit Card Purchase 12/02 12:57p #5068 LAVANDERIA TU CASA COR NEW YORK NY 25337 Misc Personal Services	11.83		
12/04	Debit Card Purchase 12/02 12:22p #5068 JACQUELINE CARRENO MD NEW YORK NY 25337 Medical Services	53.50		1,130.85
12/05	Zelle Credit PAY ID:COF4S8FT1E7K ORG ID:COF NAME:Winifer De B		20.00	
12/05	Debit Card Purchase 12/03 06:09p #5068 GOV.AG Immigration Dep St. Johns ATG25338 Specialty Retail stores	100.00		1,050.85
12/08	Deposit 03:32p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		63.00	
12/08	Zelle Credit PAY ID:CTIh3GWVbaqa ORG ID:CTI NAME:OMAR SOTO		100.00	
12/08	Deposit 03:32p #5068 Citibank ATM 4200 BROADWAY, NEW YORK, NY		340.00	
12/08	Zelle Credit PAY ID:CTIat6MhzzZL ORG ID:CTI NAME:OMAR SOTO		1,700.00	
12/08	Zelle Debit PAY ID:CTIBqJcvn6EH ORG ID:CTI NAME:OMAR SOTO	100.00		
12/08	Debit Card Purchase 12/04 03:48p #5068 WASHINGTON HEIGHTS PHA NEW YORK NY 25339 Food & Beverages	12.63		3,141.22
12/09	Debit Card Purchase 12/06 08:43p #5068 MTA*NYCT PAYGO NEW YORK NY 25341 Misc Transportation	2.90		
12/09	Debit Card Purchase 12/06 06:39p #5068 MTA*NYCT PAYGO NEW YORK NY 25341 Misc Transportation	2.90		3,135.42
	Total Subtracted/Added	**1,864.94**	**4,299.97**	

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.

TRANSACTIONS OUTSIDE OF YOUR HOME COUNTRY - FOR NON-US PERSONS ONLY

Transactions may be executed outside of your country and without any participation from any Citigroup or Citibank subsidiary, branch or affiliate in your country. Some products may not be registered with the Financial Regulatory body of your country governing such financial products, nor may they be governed or protected by the laws and regulations of your country. Products and services offered by Citi and its affiliates are subject to the applicable local laws and regulations of the jurisdiction where they are booked and offered. Not all accounts, products, and services as well as pricing are available in all jurisdictions or to all customers. Your country of citizenship, domicile, or residence may have laws, rules, and regulations that govern or affect your application for and use of our accounts, products and services, including laws and regulations regarding taxes, exchange and/or capital controls.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.

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.

Monthly Service Fee and Non-Citi ATM Fee Chart

	Standard Fees		**Monthly Service Fee and Non-Citi ATM Fee will not be charged for months where the following situations apply**	
Description	**Monthly Service Fee**	**Non--Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tier status**
Regular Checking**	$15	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes
Access Checking**	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes
Citi Savings**	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes
Citi Miles Ahead Savings	$0	$0	N/A	N/A
COMMA Savings Account	$0	$0	N/A	N/A

*An Enhanced Direct Deposit (EDD) is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network 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, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

**Checking accounts and Savings accounts owned as Uniform Transfers to Minors Accounts (UTMA) are not charged a Monthly Service Fee or Non-Citi ATM Fee when the beneficiary is younger than 18 years of age.

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