SchoolsFirst Federal Credit Union
15332 Newport Ave.
Tustin CA 92780
(800) 462-8328

Your wire request for $10,590.00 will be debited from account ending in 79-70.
In addition, a $20.00 wire fee has been assessed.

***** WIRE DETAILS *****

Wire Sequence
89767

UETR
70900257-2f21-4178-b207-e0e18a407460

Local Instrument Code
CTRC - Core Customer Transfer

pacs.008.001.08

Purpose of Wire
Family / Household / Personal

Charge Bearer
SHAR

Originator Information

Originating FI

SchoolsFirst Federal Credit Union
USABA 322282001
15332 Newport Ave.
Tustin CA 92780
United States

Originator

CAROLINE UNGER
BBAN X9-70
586 MANHATTAN AVE
APT 2W
BROOKLYN NY 11222-3929
United States

Originator To Beneficiary

FBO: CAROLINE UNGER
PROP ADDR: 443 E 88TH ST
NY, NY 10128
FIRST MONTHS RENT AND SECURITY DEP

Entered Date

05/29/2026 01:03 PM UTC-5.000

Effective Date

05/29/2026

Receiving Financial Institution

122203950 CATH BK LA

Beneficiary Information

Beneficiary

JCP HOLDING II LLC
BBAN XXXXXXXXXXX6487
463 7TH AVE #1603
NEW YORK, NEW YORK 10018
United States

Beneficiary Reference

NOTPROVIDED

Beneficiary FI

CATH BK LA
USABA 122203950
777 N BROADWAY
LOS ANGELES,CA 90012
United States

SIGNATURE ______________________________
DATE 05/29/2026

If incorrect payment details are provided, the funds may not be retrievable or additional fees may apply. Please ensure you have the correct banking details.

By signing or receiving this disclosure, you agree that all the information provided is true to the best of your knowledge. If the transaction is returned due to incorrect information, SchoolsFirst Federal Credit Union will not be liable for any loss of funds.

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at (800) 462-8328 or www.schoolsfirstfcu.org. You can also contact us for a written explanation of your rights.

For questions or complaints about SchoolsFirst Federal Credit Union contact:

National Credit Union Administration
(800) 755-1030
www.ncua.gov

Consumer Financial Protection Bureau.
(855) 411-2372
(855)729-2372 (TTY/TDD)

This Funds Transfer Agreement (Agreement) contains several notices which we are required to provide to you. It also establishes other terms of agreement which will apply to all funds transfers which involve you and SchoolsFirst Federal Credit Union ("the Credit Union"). Using the Credit Union to send funds transfers shall constitute your acceptance of all of the terms and conditions contained in this Agreement. To the extent that the terms contained in this Agreement are different than those in any other Agreement or Terms of Account, this Agreement shall control and be deemed to modify such other Agreements or Terms of Account.

1. This Agreement applies to Funds Transfers as defined in Article 4A of the Uniform Commercial Code (Division 11 of California Uniform Commercial Code) and Subpart B of Regulation J of the Board of Governors of the Federal Reserve, and, for international funds transfers, Subpart B of Regulation E of the Consumer Financial Protection Bureau.

2. The Credit Union may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off time for domestic wire transfers will be at 2:00 p.m. PST on each business day, Monday thru Friday, excluding federal holidays. The cut-off time for international wire transfers will be 2:00 p.m. PST on business days, Monday thru Friday, excluding federal holidays. Payment orders, cancellations, or amendments received after the applicable cut- off time may be treated as having been received on the next business day and processed accordingly. Your account, however, may be charged on the day a request is received.

3. The Credit Union may charge your account for the amount of any funds transfer initiated by you, or by any person authorized by you as a joint owner, or other authorized party with the right of access to your Credit Union account from which the funds transfer is to be made (collectively, your Authorized Agents) on either the business day the Credit Union transmits the wire transfer request, or the date you submit the wire transfer instructions to us, or on such other date as is agreed to by us in writing. Unless otherwise provided by applicable law, you understand and agree that you are responsible for all transactions conducted by your Authorized Agents, regardless of whether such transactions are authorized by you or exceed the amounts of any transaction authorized by you. You must promptly notify the Credit Union of any change in your Authorized Agents by providing written notification of such change and by completing and signing an updated Credit Union account application. Changes in Authorized Agents by you will be effective immediately following receipt and verification of the completed and signed Credit Union account application.

4. To verify the authenticity of a payment order, the Credit Union will use commercially reasonable identification procedures as required by state and federal law. For example, we may ask to review your driver's license, confirm your mother's maiden name, verify a code word established on your account or ask out of wallet questions. You agree that the authenticity of payment orders may be verified using these requirements. If you notify the Credit Union that you do not agree, the Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account.

5. If you send or receive a wire transfer, Fedwire Funds Services (herein referred to as Fedwire) may be used. Regulation J is the law covering all Fedwire transactions. This means that your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J. If you request a wire transfer to be sent to a beneficiary in a foreign country, your rights and liabilities pertaining to such wire transfer will also be governed by Subpart B of Regulation E of the Consumer Financial Protection Bureau. The Credit Union will be excused from delaying or failing to execute a funds transfer if it would result in the Credit Union's exceeding any limitation on its intra-day net funds position established through the Federal Reserve guidelines or if it would result in violating any present or future risk control program of the Federal Reserve or a rule or regulation of other governmental regulatory authorities.

6. You are responsible for providing accurate wiring information. If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the Credit Union if the funds transfer is completed on the basis of the identifying account number you provided the Credit Union.

7. You are responsible for providing accurate wiring information. If you give the Credit Union a payment order that identifies an intermediary or beneficiary's bank by both name and an identifying number, all parties may rely on the number as the proper identification even if it identifies a different person or institution than the named bank. This means that you will be responsible for any loss or expense incurred by a receiving bank that executes or attempts to execute the payment order in reliance on the identifying number you provided.

8. For domestic funds transfers, you have no right to cancel or amend any transfer request after it is received by the Credit Union; however, the Credit Union will use commercially reasonable efforts to act on a cancellation or change request as long as it is received from you in accordance with the agreed-upon security procedures. The Credit Union will have no liability if the cancellation or change is not effected. For international funds transfers, your right to cancel any such transfer will be set forth in a notice provided to you at the time you request the international funds transfer. You may cancel an international funds transfer request within thirty-five (35) minutes of payment.

request, you must contact us within 180 days of the date we stated to you that funds would be made available to the recipient at (800)462-8328 or www.schoolsfirstfcu.org.

10. If the Credit Union becomes obligated under Article 4A (Division 11 of California Uniform Commercial Code) to pay interest to you, you agree that the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made.

11. The Credit Union may, in its sole discretion, reject any funds transfer request that: 1) exceeds the available funds on deposit in your designated account(s); 2) that the Credit Union reasonably believes may not be authorized by you; 3) that contains incorrect, incomplete, or ambiguous information; or 4) involves a transfer that is prohibited under applicable law, rule, or regulation. You understand and agree that the Credit Union shall incur no liability for any loss caused by the Credit Union's refusal to accept any funds transfer request.

12. If the Credit Union receives notice that a wire transfer transmitted by the Credit Union has been rejected, the Credit Union will notify you of such rejection (including the reason given for rejection) by telephone, electronic message, or U.S. mail. The Credit Union will have no further obligation to transmit the rejected wire transfer if it complied with this Agreement with respect to the original transfer request.

13. The Credit Union will comply with regulations issued by the U.S. Treasury's Office of Foreign Assets Control (OFAC). For any transfer request, that is to an entity listed on OFAC's list of specially designated nationals and blocked persons by law, the Credit Union shall not complete the transfer and shall "block" the funds until such time OFAC issues a written release to the Credit Union. The Credit Union shall have no liability to the Member as a result of Credit Union's rejection of the transfer request or internal transfer if it complies with the terms of this Agreement. In the event the transfer request is delayed or rejected, the Credit Union will provide the account holder such notice as required OFAC Rules, and or other applicable laws and regulations.
The Credit Union shall have the right to charge the amount of any funds transfer request to any of your accounts at the Credit Union in the event that no account is designated, or in the event that a designated account has insufficient funds to cover the amount of a funds transfer request. The Credit Union may charge a service charge for services relating to the sending or receiving of the funds transfer request. Please see our current Statement of Fees.

14. For international funds transfers to be sent in a foreign currency, you understand that the Credit Union may disclose the exchange rate to be used to effectuate the transfer. You understand and agree that there may be instances in which you request such funds to be delivered in a particular currency, but the funds are later converted into another currency due to facts that cannot be known by us. In such case, we will disclose the exchange rate based on your initial request, even if the funds are ultimately received in a different currency.
If you do not know the currency in which the funds will be received, or, if you request funds to be received in the currency in which the international funds transfer is funded, the Credit Union may assume that the currency in which funds will be received is the currency in which the funds transfer is funded. You further understand and agree that if the Credit Union does not have specific knowledge regarding the currency in which the funds will be received, the Credit Union may rely on your representation as to the currency in which the funds will be received for purposes of determining whether an exchange rate is applied to the international funds transfer. Currency exchange rates offered by other dealers or shown at other sources (including online sources) may be different from our rates; and currency exchange rates can be highly volatile and may change frequently during a day. You assume all risks relating to or arising from fluctuations in the exchange rates between currencies.
If an international funds transfer is returned for any reason, you agree to accept the refund in United States dollars in the amount of the foreign money credit, based on the then-current buying rate of the bank converting the currency to United States dollars as of the date of refund, less any charges and expenses incurred by the Credit Union. Additionally, foreign transactions are often subject to fees assessed by foreign banks and their correspondent banks, and they may be processed and returned based on local laws and practices. The Credit Union has no control over those conditions, and you authorize the Credit Union to process any resulting charges or credits to your account unless otherwise provided by applicable law.

15. Except as expressly prohibited or otherwise provided by applicable state and federal laws and regulations, including Subpart B of federal Regulation E and 15 U.S. Code 1693l, you understand and agree that the Credit Union will not be liable for any loss or liability arising from: 1) any unauthorized or incorrect transfer or interest thereon which you fail to report to the Credit Union within thirty (30) days after your receipt of notification of the transfer for domestic wires and within one hundred eighty (180) days for international wire transfers after the disclosed date of availability of the wire transfer funds; 2) any negligent or intentional action or inaction on the part of any person not within the Credit Union's reasonable control, including, but not limited to, the failure of other financial institutions to provide accurate or timely information; 3) the failure of other financial institutions to accept a funds transfer order; 4) your negligent or intentional action or inaction and/or breach of this Agreement; 5) any ambiguity or inaccuracy in any instruction given to the Credit Union by you; or 6) any error, failure or delay in execution of any funds transfer instruction, or cancellation or amendment caused by circumstances beyond the Credit Union's reasonable control, including, but not limited to, any computer or communication failure. Except as otherwise provided by applicable state or federal laws or regulations, the Credit Union's liability for any negligent or intentional action or inaction in connection with any funds transfer request shall be limited to your direct loss and payment of interest. UNDER NO CIRCUMSTANCES SHALL THE CREDIT UNION BE LIABLE FOR ANY LOST PROFITS, CONSEQUENTIAL, INDIRECT, PUNITIVE, OR SPECIAL DAMAGES THAT YOU MAY SUFFER IN CONNECTION WITH THIS AGREEMENT AND/OR ANY FUNDS TRANSFER REQUEST.
THE PROVISIONS FOUND IN THIS AGREEMENT SHOULD NOT BE CONSTRUED AS WAIVING ANY RIGHT OR CAUSE OF ACTION YOU MAY HAVE IN ACCORD ANCE WITH APPLICABLE LAWS AND REGULATIONS, INCLUDING THOSE UNDER THE ELECTRONIC FUND TRANSFER ACT AS STATED IN 15 U.S.C. 1693l.

16. Subject to applicable state and federal laws and regulations, the Credit Union may amend the terms of this Agreement at any time by providing notice of such amendment to you in writing. By thereafter using or continuing to use the Credit Union's funds transfer services, you agree to such amendments.

17. Except as otherwise expressly provided by applicable state and federal laws and regulations, this Agreement and all transactions initiated hereunder shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict of laws or doctrines of such state to the contrary.